

# The Senior Store

*Health, Life and Retirement Planning*

## OUR MISSION

Spring 2017

*To help our citizens of age better understand their health and financial options, affording them the peace of mind and protection they deserve.*

**WE'RE  
BACK!**

Greetings from THE SENIOR STORE, we hope this newsletter finds you well. The good news is that spring is around the corner; the bad news is that it is not here yet! However, it is the time of the year that your health plan is set, and you have probably used it a few times. When selecting your plan, there are a lot of moving parts, and although we do our best to explain all the benefits, some things just won't make sense unless they affect you personally. We at THE SENIOR STORE are always here to help answer your questions, hear your concerns, and resolve your issues as they relate to your health plan.

## Do I Owe This???

We understand that for some of our clients it is very difficult to call 800 numbers or offices that have automated prompted systems and to understand booklets that were written with professionals in mind. You are always welcome to call your trusted agent to help you through these things. However, we know that some of our clients would like to better understand the program they are enrolled in, and you are capable of working through some of the bumps in the road that occur in our health care plans. Below is a list of some of things you could do (if you wish) by yourself:

**1.** If you receive a correspondence from your medical plan that has to do with a medical procedure and if anywhere on the document it says "THIS IS NOT A BILL" ....then you can rest assured that THIS IS NOT A BILL. This can be confusing because there is another section that states "YOU MAY OWE THIS AMOUNT." Sometimes these things cross over in the billing system and the provider of services has not completed their billing process. ANY BILL (besides your normal monthly premium bill) you get will come from the provider of services, such as a doctor's office, hospital, or a lab, etc.

**2.** If you do receive a bill from a provider of medical services, the easiest way to determine if it is correct is to go to your Outline of Coverage (your plan booklet) and look up your service and find out what is the copay or co-insurance should be. Every service is listed there and most are quite clear. If the copay for a primary care physician is \$20.00 and you paid your copay at the time of service, you should not receive an additional bill. If you visited your doctor and you did not pay at the time of service, a bill will be forth coming.

If that bill does not match the amount in your plan booklet, then you were billed in error. That means you need to call the provider's office, but if you feel you cannot reconcile this issue, please call your agent.

**3.** If you receive a notice from your insurance company and the bill has been denied, that is the time to call your insurance company. There could be many reasons why this has happened, and until you get the reason for the denial, you will not know what your next step is. The insurance plan could have received the wrong code for the procedure, or it could be a clerical error of some sort, but you will not know this until you ask. After you know, you can proceed. Once again, if you cannot handle this, please call your agent.

32 E. Browning Road, Bellmawr, NJ 08031 • Telephone: 856-520-0678

## Income Assets

In our previous newsletter we listed the various programs that are available to help you through the State of New Jersey or Federal programs. They are: Senior Gold, PAAD, LIS or even Medicaid. Sometimes when you are on an expensive prescription drug, we have even tried to get you assistance through the pharmaceutical company. For some of you we have tried to get you help from Charity Care through the hospitals. ALL of these programs have ASSET AND INCOME limitations.

Below is a helpful chart to help you know where you stand:

Income	Assets
<b>Social Security</b> - Yes, this is considered income although it is not usually taxable income	<b>IRA Accounts</b>
<b>Wages / Tips / Salary / Pensions</b>	<b>401K Accounts</b>
<b>Unemployment and Self-employment</b>	<b>Savings Accounts</b>
<b>SSDI (Disability income)</b>	<b>Life Insurance policy with cash value</b>
<b>Casino or Lottery Winnings</b>	<b>Equity in your home</b>
<b>Settlement from selling a home</b>	<b>Other real estate</b>
<b>Life Insurance payout or inheritance</b> – This is income the year you receive it, but an asset in subsequent years.	<b>Stock Accounts</b>
<b>Rents collected</b>	<b>Money under your mattress</b>
<b>Interest / Dividends (not re-invested)</b>	<b>Your Grandma's big diamond ring</b>
<b>IRA Distributions</b>	<b>Your car</b>

We, at THE SENIOR STORE, as a value added service, will assist you with enrolling in any and all programs that you qualify for. But only YOU can give us the correct information regarding your income and assets.

If you have considerable ASSETS, there are some things you will need to know about Long-Term Care and how it relates to your assets. Please call us at THE SENIOR STORE to get this valuable information from our retirement team.

## The Leisure Years?

Most of you are now retired and probably wonder how you ever managed having a job and still doing all the things you need to get done during the day. It may seem like managing your finances, medical appointments, family and social obligations, and your insurance plan is all you really have time to do. For some of you, it is even more complicated than that. There are things that you may have considered but you may not know how to put into action. It can be difficult to navigate these things because of all the information you receive on a daily basis. Do you know what the latter part of your retirement is going to look like? How and when will you access Long-Term Care? Do you have a plan in place or will you be carried away by the difficult process, perhaps when it is too late for you or your family to have any say in the matter? It is true that 70% of us will need some type of Long-Term Care help. Whether it will be aging in place, help from family members or entering a facility, there are things you need to know. And lastly, how will you pay for your final expenses (left over bills, spousal responsibilities and funeral costs)? Have you made those plans? Have you set aside for these things? At THE SENIOR STORE we are able to access the plans and programs that will help you put these difficult decisions behind you.



## Look What You Made Us Do!

First, we want to thank you so much for your loyalty and patience during this Medicare season. Because many of you lost the plan you were on, and the new plans were not simple to explain, our agents were swamped during the seven-week period we had to get you squared away! We realize there were difficult circumstances for some. Thankfully, you, our clients, could not have been more gracious in understanding that our goal was always, and will always be, to give you the time, attention, and information you need to make good decisions regarding your plans.

For many of you we met in your homes, at our office, or at an event, and we greatly appreciate your business. We, at THE SENIOR STORE, will continue to be loyal to our brand. That includes not only enrolling our clients in suitable products, but making sure that any ancillary benefits or programs will be presented and implemented. We also want to mention how much we appreciate all the referrals you have generously sent to us over the years. We have only one thing to say about that...."Keep 'em coming!"

Because of this fabulous partnership between our clients and our agents, we have been forced to expand our offices! We realize that handicap accessibility and limited parking have been issues. However, our new location resolves both of these! We are moving during the month of April, and our new location will be up and running by May 1. However, our phone number has not changed and your agent will remain the same. We will still be working each and every day...thanks to YOU!

**Our New Address as of May 1, 2017:**

**THE SENIOR STORE**

513 N. Black Horse Pike

Runnemede, NJ 08078

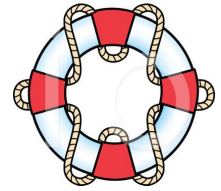
(856) 520-0678



# Lifeguard on Duty!

At THE SENIOR STORE we are ONE TEAM OF AGENTS.

Listed below is our Senior Store Family:



AGENT	PHONE #	EMAIL
Patricia MacAdams	856-371-0306	pmacadams@comcast.net
Kevin Schilling, Administrator	856-430-5705	kevinschilling612@comcast.net
Melissa Dykstra	856-313-9657	melissa.dykstra@gmail.com
Nancy Hering	609-685-6440	nancy.hering@yahoo.com
Kay Mills	856-358-9005	kaymills@gmail.com
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Bradford Dykstra	856-313-0308	dykstrabradford@gmail.com
Stephen Adams	856-428-3353	steveadams1035@verizon.net

**We have included our email addresses! Please email your agent a quick "HELLO" so we have the most up-to-date contact information for you.**

**COMPANIES WE REPRESENT:**

- ◆ Aetna
- ◆ Amerihealth
- ◆ CIGNA
- ◆ AARP United Healthcare
- ◆ Clover
- ◆ Humana
- ◆ William Penn Assoc.
- ◆ Mutual of Omaha
- ◆ Silverscript
- ◆ Amerigroup
- ◆ Horizon
- ◆ Coventry
- ◆ First Health
- ◆ Midland National