



Rose farms are in full bloom here in beautiful Waddell, Arizona

## Inside This Issue

Feature Story.....	1
Health Tip of the Month?.....	2
Why Am I Me? .....	3
Financial Tip of the Month.....	4
Medicare Minute.....	5
Success Story of the Month....	6
Clients of the Month.....	7
Meet Our Team.....	8
Classifieds.....	9
Quiz & Word Search.....	10
Informational Workshops..	11&12

\* \* \*

## ***This Great Country!!!*** We're finally into the election year!

By David S. Edge

It was interesting to watch the Clinton and Sanders debate with occasional remarks by O'Malley who could not seem to engage either of the other two main candidates in any real debate during the entire event.

Both Clinton and Sanders seemed more competitive than with past debates. Several times during their exchanges they seemed to apologize to each other by adding a "with all due respect" to the end of their comment or attack on the other. Clinton went after Sanders on his voting record on gun issues and she continuously tried to associate herself with Obama's policies and claim credit for the Iran nuclear deal. Sanders fought back by bringing up Clinton's lack of toughness on Wall Street given her big donations and six-figure speaking fees from many of the major players in the financial community.



What was missing from the debate? There were hardly any questions or statements by Sanders or O'Malley on Clinton's legal issues or her husband's affairs, where he continuously embarrasses Mrs. Clinton. But it was a lively exchange and one of the better debates showing the real differences between the two main leaders in the polls. Sanders did seem to score points as Clinton stared down at her lectern several times during their exchanges with a notably sour expression on her face. Points were scored by both, although many seem to think that Sanders came out on top.

*Continued on page 7*

## ***Who do you Love?***

Valentine's Day

By David S. Edge

Wow, love.....what does it mean to you? It has vastly different connotations for each and every one of us. You'll get a completely different answer from a teenager who is in love for the first time, than from an old married couple of 40 or 50 years.

That same teen will cry for days when their young tender hearts are broken for the first time. You'll hear "*O woe is me, I think I'm gonna die!*" They think their life is over but, of course it's not, and within a few months their young hearts will find another.

With adults, love is a much more serious game. There are those of us who didn't quite get it right the first time around, but we got back up on the horse and tried again.

As people, we tend to get passion mixed up with love and vice versa. You can have a passion for something that drives you to be your best. You can love something or someone more than anything in the world, but what is that love without passion?

The best of both worlds is when you have love with passion. This is truly worth seeking at some point in our lives. Hopefully it would be a journey that you can take with a special someone. It's a lot more fun!

So this Valentine's Day take the time to do something special or unexpected for that loved one. It doesn't have to be with expensive jewelry, flowers, or candy. Create a special moment by just planning a picnic, or a romantic event. Make it special, make a memory! Most of all, take every opportunity to tell each and every person who is special to you ***that they are!***

*"Providing financial certainty is our mission.*

*Making healthcare and retirement planning 123 easy is what we do!"*



**David P. Schaeffer**

## Health Tip of the Month

Durable Medical Equipment. What is it and how do I get it if I need it?

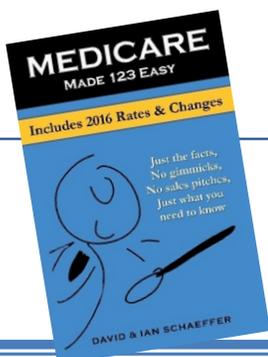
Durable Medical Equipment (DME) covers Medicare approved in-home medically necessary items that your Doctor prescribes. In order for an item to be covered, it must be ordered by your Doctor for use in the home and is;

- Durable (long lasting)
- Used for a medical reason
- Used in your home
- Not useful to someone who isn't sick and/or injured.

A list of covered DME items can be, but not limited to; \*

- [Air-fluidized beds and other support surfaces](#)
- [Blood sugar monitors](#)
- [Blood sugar \(glucose\) test strips](#)
- [Canes](#) (however, white canes for the blind aren't covered)
- [Commode chairs](#)
- [Continuous passive motion \(CPM\) machine](#)
- [Crutches](#)
- [Hospital beds](#)
- [Infusion pumps and supplies](#) (when necessary to administer certain drugs)
- [Manual wheelchairs and power mobility devices](#)
- [Nebulizers and nebulizer medications](#)
- [Oxygen equipment and accessories](#)
- [Patient lifts](#)
- [Sleep apnea and Continuous Positive Airway Pressure \(CPAP\) devices and accessories](#)
- [Suction pumps](#)
- [Traction equipment](#)
- [Walkers](#)

\*List obtained from [www.Medicare.gov](http://www.Medicare.gov)



### The way you procure durable medical equipment differs based on how you are insured.

#### Medicare Advantage:

If you have replaced your Medicare parts A, B and D with an "All-in-One" Medicare advantage plan, then you would simply use your provider directory to select a provider. The co-insurance costs associated would be outlined in your plan, but average 20% of the negotiated cost of the DME. (*Stop here!*)

#### Medicare Parts A & B and a Medicare Supplement (Medigap):

Any person who's enrolled in Part "B" of Medicare is eligible for DME coverage.

Your Doctor and Supplier must be enrolled in Medicare; otherwise Medicare will not cover any of the cost. The Suppliers must be "participating in Medicare" in order to have Medicare pay part or all of the cost associated with the DME. If the supplier is enrolled but "Non-participating in Medicare", they will accept Medicare's payment but pass on any additional fee or cost balance not covered by Medicare to your Medicare supplement plan. If you have a Medicare Supplement Plan F, you will have no co-pay or cost associated with any covered DME. (*Stop here!*)

#### Medicare Parts A & B only:

Any person who's enrolled in Part "B" of Medicare is eligible for DME coverage.

You may also live in a Medicare "Competitive Bid Area" geographically. The Metro Phoenix area as well as Tucson Metro is included in geographic

*Continued on page 5*

## American Retirement Advisors Earns A+ Rating from the BBB

American Retirement Advisors is honored to receive an A+ rating from the Better Business Bureau in regards to our exceptional customer service, ethical business practices, and conducting business with full integrity. This respected accreditation is important to American Retirement Advisors because we continuously strive to develop and build strong relationships with our clients based on transparency and trust. Our hope is that this highest accreditation from the BBB will solidify this for those who are unfamiliar with our practices.

Factors that earned American Retirement Advisors the A+ rating include advertising honestly, remaining transparent with clients, and consistently honoring promises and acting in good faith. It is also based on being responsive to clients in a timely manner, along with the protection of all data collected by the company.

This A+ rating is among several milestones and recognitions that have been accomplished by the company this year. We continue to strive to provide consistent and quality services for our clients and are thrilled to possess this A+ rating in order to acknowledge it.



## Why Am I Me?

### Please and Thank You!

What the heck has happened to manners? Did they just disappear? If not, they certainly are taking a hiatus! I am simply amazed by the language and lack of manners that is predominate in our society these days. Why, even famous people, athletes, and politicians don't mind being crude, blunt, and to the point of being obtusely rude with foul language and lack of civility!

Growing up in the Deep South, we were taught to be gentlemen by our parents. Every question and answer was started or finished with a "Yes Sir" or "Yes Ma'am". There was always the insinuation of not being polite with a simple "What's the magic word"? "Please", followed by a "Thank You". To this day I still open doors for ladies (the key word here being *ladies*), and assist an elderly or handicapped person *if allowed too*.

Do you have manners? If so, who taught you? If you seem to have a lack of, why there's no time like the present to correct that deficiency. Even Dear Ann started a campaign years ago with her simple booklet on "Good Manners".

While we don't want to blame everything on our education system, there is a total lack of respect for teachers and administrators. We look at society and we can trace some of this downfall to our family units over the past 30-40 years. With both parents working and children becoming "latch-key" kids, there exists a total lack of parental responsibility to the effect that we now have disrespectful adults raising disrespectful kids, compounding the challenge. What are these kids exposed to for poor influence? Well for one thing, popular music with incredibly foul language and inappropriate innuendos, and what's on TV isn't much better.

What's the cure? I might be so bold as to describe why my single mother raising three boys by herself was successful. The answer was "*structured activity*," plain and simple. If we were not at baseball practice, we were at band rehearsal, and if not that, we were at Boy Scouts, and if not that, we were at church doing activities with our youth group, if not that, we were at the library checking out books to read. In other words, we didn't have time to get in trouble. All the time we were subjected to male and female

role models where respect and good manners were reinforced. Fred Astaire once said "*The hardest job kids face today is learning good manners without seeing any*".

Today manners are lacking simply because they are not expected nor taught at many levels of interaction by people. Where is the civility? Where are the manners?

Expectations by those of us who have manners are a challenge as we go out among the masses.

The short list of good manners:

Please and thank you, excuse me, chew food with your mouth closed, cover your face when you sneeze, hold the door when someone is close to you entering/exiting the same place, talking too much or constantly interrupting, correct mistakes politely with positive reinforcement, and my favorite, never bring yourself down to the level of the rude person but also never take any abuse, stand up for yourself.

Of course we love manners here at American Retirement Advisors. We say "Please let us help you" and "Thank you for your business" dozens of times a day!!

We're here to help!



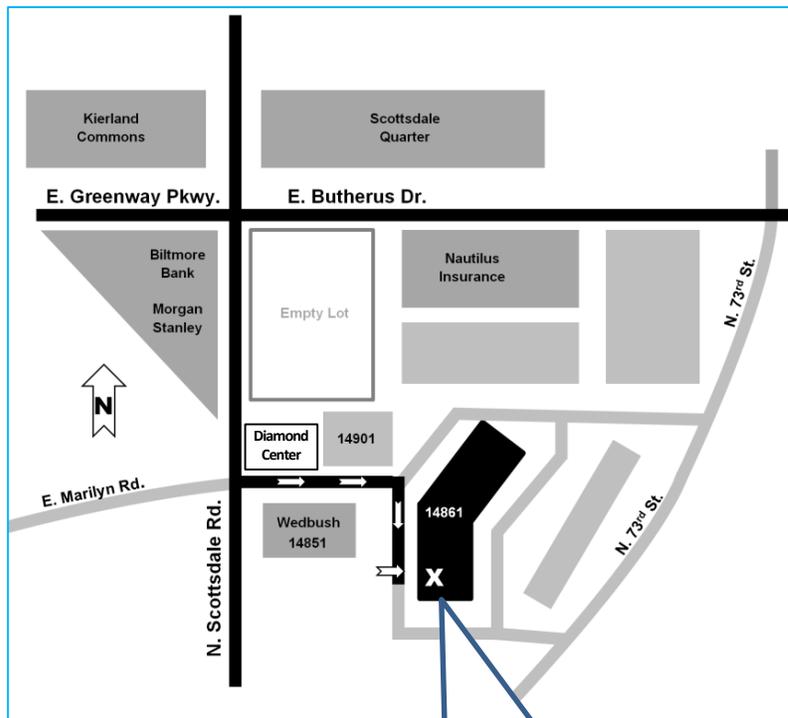
**David S. Edge**  
V.P. of "Manners"  
*Healthcare & Retirement  
Planning Professional*  
*Utilizing fact-based decision  
making to protect your  
retirement lifestyle!*



## Map to our Scottsdale Office



Looking East from Scottsdale Road.



### American Retirement Advisors

with Futurity First Insurance Group  
 14861 N. Scottsdale Rd. Suite 101  
 Scottsdale, AZ 85254

602-281-3898

## Financial Tip of the Month

Ways you can now pay your Medicare Part A or B\*

By David S. Edge

In the past there were only two ways to pay your Medicare Part A or B premium;

- 1) Auto deduction from your monthly Social Security check.
- 2) Billed quarterly by Medicare and you mail a check every three months.

Finally, Medicare has gotten into the 21<sup>st</sup> Century!

You now have options in which to pay your Part B premium;

- 3) Pay through your bank's online bill payment service.
- 4) Sign up for Medicare Easy Pay. This is a free service that will auto deduct from your checking account each month.
- 5) Pay by Check or Money Order to:  
 Medicare Premium Collection Center:  
 P.O. Box 790355  
 St. Louis, MO 63179-0355
- 6) Pay by Debit or Credit card. Complete the bottom portion of the payment coupon on your Medicare bill. You'll need to provide the account information and expiration date as it appears on your card. Most credit cards today have only the month and year in expiration date field. If your credit card has only month and year in the expiration date, fill in the month and year on the payment coupon and leave the boxes for the day field blank. Mail your payment to the address above.
- 7) If you are a Civil Service retiree you may have your premium deducted from your Civil Service annuity. To set this up send an email to:  
[OPMailbox@cms.hhs.gov](mailto:OPMailbox@cms.hhs.gov)
- 8) If you have limited income, remember you may qualify for assistance from our local Arizona Medicaid program called AHCCS. If you qualify, the Medicaid program may assist you in paying your Part B monthly premium and/or even assist with your co-payments for services and medications. There are two phone numbers you can call for assistance with any questions. You can reach Social Security at 1-800-772-1213 or Center for Medicare or Center for Medicare Services at 1-800-633-4227.

\*Information gathered from [www.medicare.gov](http://www.medicare.gov)  
 "Ways to pay Part A & B premiums".

## Medicare Minute

By David S. Edge

### New Medical Gizmos to help you!!

If you have an iPhone, here are three products and applications that can assist you with your monitoring!

**Withings Wireless Blood Pressure Monitor.** The BP Cuff auto-inflates, simply place it on your arm and start. The cuff automatically sends the reading to your Health Mate iPhone application! The cuff runs on 4 AAA batteries. Cuff Retail for \$129.95

[www.withings.com/us/en/products/blood-pressure-monitor](http://www.withings.com/us/en/products/blood-pressure-monitor)

**OneTouch Verio Sync Glucose Monitor.** Diabetics must check and record results daily and sometimes more than once a day. Recording the results helps patients spot trends that can then be used to assist in treatment. OneTouch is a trusted brand, When you perform your test the tester automatically sends the results to your online record keeping application on your iPhone. OneTouch Verio Sync retails for \$29.99. Box of 100 test strips \$159.99. Box of 50 test strips \$82.99. Box of 25 test strips \$42.99.

Standard shipping \$5.95. [www.onetouch.com/veriosync](http://www.onetouch.com/veriosync)



**ReSound ENZO2 Hearing Aids.** Works with iPhone, iPad and even an Apple Watch! There are three adjustment features with the hearing aid being adjusted on your device. No more removing the hearing aid to fiddle with the small dials and switches before sticking it back in your ear, and sometimes, multiple times to get the setting right. All the settings are right on your device with easy to set touch bars. You're "Comfort in noise", "Speech Focus", and "Wind" shear are just a few of the adjustment features of this aid. Behind the ear (BTE) Canal receiver only with a shaped ear piece or a small micro mold for the more severe hearing impaired. Uses the 675 battery and comes in 10 different skin tone colors! There are two models available ENZO2-7, and an ENZO2-9. Prices vary in the \$1300 to \$2,000 range. Make sure you shop!!!

[www.resound.com/en-US](http://www.resound.com/en-US)

*Best news is that depending on which Medicare plan you are on, some of these medical devices can be covered under your Medicare plan!*

### Continued from page 2 "Durable Medical Equipment"

Competitive Bid Areas. This means there are certain suppliers in your area that you must purchase your DME items from in order to qualify for the Medicare co-pay. Or your supplier must agree to the Medicare assignment of cost.

On most items there will be 20% co-pay after the Medicare Part "B" deductible that is currently \$166.00. You only pay this deductible once during a calendar year, then in addition, any co-pays that are required. Your Doctor and Supplier must be enrolled in Medicare; otherwise Medicare will not cover any of the cost.

The Suppliers must be "participating in Medicare" in order to have Medicare pay part or all of the cost associated with the DME. If the supplier is enrolled but "Non-participating in Medicare", they will accept Medicare's payment but pass on any additional fee or cost balance not covered by Medicare to you, the consumer.

You can check at "Where to get DME covered items" or go to [www.Medicare.gov](http://www.Medicare.gov) and select the tab at the top right of the page that states "Forms, Help, and Resources. The drop down menu will offer several instructional pages.

## MEDICARE APPROVES 123EasyMedicare!

American Retirement Advisors is honored to receive the Center for Medicare and Medicaid services (CMS) approval for the latest version of the Medicare Made 123 Easy Workshop.

"This is an important approval for both the company and more importantly all Americans receiving Medicare benefits," says, David P. Schaeffer, creator of the educational program.

"We are not aware of any other CMS approved workshop designed to educate about medicare," he continued. "Every Medicare approved workshop until now has been designed to SELL a particular company's Medicare Advantage or prescription drug plan. This is a milestone for Medicare beneficiaries."

Mr. Schaeffer's innovation in Medicare planning is unique in the world of insurance. Experience it for yourself at any one of the workshops taking place in Arizona.



## Success Story of the Month

*The details of these stories have been changed to maintain confidentiality.*

### Glad They Had It!!!

By David S. Edge

Andy and Charlotte were typical clients and needed help from our advisor team with their retirement financial plan, Medicare choices, and estate planning. What they hadn't expected was that the plan we built for this couple also included Long-Term Care (LTC).

The LTC coverage almost seems to be an afterthought for most couples when it should be a building block in their overall plan. Many folks will need the coverage, but only a small percentage of people actually plan for it. This can be a major fault with most retirement plans, but not at American Retirement Advisors where we search and plan for all contingencies of your retirement and protection.

This couple had been doing a pretty good job of preparing for retirement but Andy could not qualify for an LTC policy due to some on-going medical issues. Charlotte had no problem qualifying as she seemed to be as "healthy as a horse" some folks might say.

As we developed their retirement plan, our planning team made suggestions. At first Andy was put off and a bit negative by the notion of having LTC coverage stating that he couldn't qualify for a policy. We were quick to point out that there is more than one way to build in LTC besides qualifying for an individual policy.

As part of their retirement planning there were accounts assigned to insurance products where the principal and earnings were guaranteed. The planning team shopped for these accounts based on the ones that specifically allowed an LTC Rider to be attached to the account that would increase the payouts in the event of an LTC situation. When we finalized their retirement plan and executed all the new account documents, Andy and Charlotte couldn't have been happier.

Fast forward four years to present. Andy's health took a turn for the worst and Charlotte realized that she could not handle the physical care that Andy now requires. He needed help with getting out of bed, getting dressed, bathing, and feeding, on top

of his other medical issues. They made the difficult decision that Andy would have to move to a facility where he could receive 24/7 medical care. When they discovered how expensive his care would be, they both remembered the LTC coverage that was built into their financial plan for just this type of event.

Now Andy is in a facility he's happy with and it's not far from their home so Charlotte can visit every day. Their time together is hassle free as Andy has staff at the facility taking care of all the necessities so that when Charlotte is with him they play games, cards, watch movies and just enjoy their time together!

When Charlotte visited our office recently she could not help but gush that if it hadn't been for our planning staff insisting on some LTC coverage, she and Andy would be in an entirely different financial situation. Instead, they are focusing on how to live the best life they can without the worries of how to pay for care. She exclaimed "We're so glad we had it!"

Don't get caught without one of the most important building blocks of retirement. **Long-term care is the number one reason folks in retirement years go bankrupt.** Once you go bankrupt you become a ward of the state and are told where you will live, who will be your roommate,

what you will eat,  
and what view  
you will have  
out your  
window.  
Don't find  
yourself  
in this  
situation!  
Plan now!  
Call us...  
we can help!



## *Continued from page 1 "This Great Country!!!"*

On the Republican side it seems to be a natural weeding-out process that is finally happening with low poll numbers for several of the candidates. Notably, Fiorina, Carson, and Rand Paul have fallen out of the top tier. Just weeks before some of the initial primaries are taking place, Trump (40%), Cruz (31%), Rubio (26%) as some polls suggest, are the three that are the ones to beat.

While Christie and Bush round out the top five, both are a distant fourth and fifth compared to the top three candidates. Bush's only high point this past week was an endorsement from South Carolina Senator Lindsey Graham. This was seen as a major coup for Bush as Graham is well known and respected as a leader in National Policy in the areas of security, military, and foreign policy on both sides of the aisle in Washington, D.C. However, from most everyone's point of view, it won't help Bush.

One interesting side note is that Trump has led the polls all along by a minimum margin of 5% and as large a margin as 30%. While this makes the GOP old guard cringe, the word on the street is that one thing people like is that Trump can't be bought by *anyone*, especially with a net worth in the \$4 billion dollar range. Common folks also seem to like that he is a straight talker, says what he means and means what he says. He also never seems to shy away from controversy like many of the other candidates, either Democratic or Republican, who make excuses when caught in an unpopular position or comment.

We'll all see what shakes out with the first round of voting!  
Happy trails, *and don't touch that dial!*

## ***Clients of the Month***

*We are truly blessed by all of the wonderful people we are able to serve. From all of us at American Retirement Advisors, THANK YOU for the trust and confidence you have placed in us.*

*Sandra R. was referred by Greg S.*

*Janet R. was referred by Deeta A. (Deeta, please provide us your contact information!)*

*Sharon N, Scottsdale, referred by Julie T.*

*Nick K., Scottsdale, referred by Gary Y.*

**WE LOVE  
OUR  
CLIENTS &  
THEIR  
FRIENDS!**

## **THE RULES FOR SOCIAL SECURITY HAVE CHANGED!**

Your opportunity ends April 29, 2016  
to take advantage of these benefits!

Call today or attend a workshop to learn more!



## ***We appreciate your referrals!***

We are happy to offer a gift card for each and every referral we are able to meet with in our office.

*Medicare beneficiaries are federally prohibited from any program that compensates the beneficiary for recommending friends or family, sorry it is the law.*

## Our Advisors, Planners and Partners.



Sharon Colbert-Groves plays a dual role. As a planner she helps clients select and update their Medicare plans. As our client care manager she reaches out to just about every one of our clients, just to say hi.



Dianna Harbaugh is one of the most caring advisors you may ever meet. Not only is she appointed with every Medicare carrier, she plans for every contingency in our client's life, including long-term care, legacy, and lifelong income.



Thomas Shultz, (left) Branch Manager of the Futurity First Insurance Group. As our insurance brokerage house, they continuously review every product from every carrier to ensure we only offer the BEST of the BEST to our clients.



Jody Dunn is our jack of all. She is Nancy Monaco's right hand and is our financial planning administrator. She meets with clients, gather their financial documents and prepares retirement plans.



If you met with us in the past you know Herman Lovato. He has been with me since year one of the firm. He schedules convenient meeting times for our clients and advisors.



David Edge is one of our top advisors. He brings over 30 years of executive level experience in the financial services industry. When he is not helping clients plan for retirement, he is writing for our blogs, books, and radio show.



The most important person you may never see in the office is Judi Lovato. If you have ever needed our services she has touched your life. She is our Operations Manager.

Tom Bugbee, (center) is our Certified Financial Planner™. He manages the day-to-day business of selecting and trading securities for all of our clients. He is responsible for the implementation of capital preservation strategies.



Howard Farkash is a seasoned Medicare Planner with over 17 years of experience. When he is not helping clients with their Medicare needs, he is helping them plan for their grandchildren's education.



Trudy Mercante is a full-service planner helping clients valley wide! Preparing for Long-Term Care, Medicare, Retirement, and leaving Legacies is just the beginning of the caring service she provides.

Nancy Monaco is best person to have in your corner. She takes care of Medicare, Long-Term Care, Life, and Retirement Planning. Nancy personally manages every aspect of our top clients' relationship and personally oversees their accounts.



Richard Gilmore is a full-service advisor, from Medicare to retirement planning. He is the guy that travels far and wide to serve the needs of clients all over the great states of Arizona, California, and Nevada.



Suzette Whipkey is the Executive Assistant to David Edge. Suzette manages all of his client notes, records, and applications so he can focus on you! Don't be surprised if you get a call from her just to say hi!

*We are hiring for several positions. Know anyone who is looking to join one of the fastest growing companies in America?*

*Front desk, data management, software development, staff writer, graphics designer, marketing coordinator, web development and more!*



*"From my viewpoint..."*

*I could not be more proud of the team we have assembled and the partners we work with day in and day out.*

*These are the people that make providing financial certainty to our clients 123 Easy!"*

**David P. Schaeffer**

Special Thanks to DENNY for his great photographs of all of us!



Listen in via  
www.AmericanRetire.com/Radio

## Classifieds



### Medicare Supplement Rates      Interest Rates      Websites

#### Lowest Medicare Supplement Rates (85255 - Maricopa County)

Gender	Age	Plan	Carrier	Premium*
Male	66	F	Philadelphia American	150.28
Female	66	F	Humana Dental	131.97
Male	66	G	American Continental	115.79
Female	66	G	American Continental	100.79
Male	66	N	American Continental	101.13
Female	66	N	American Continental	84.62
Male	71	F	Philadelphia American	154.50
Female	71	F	Philadelphia American	140.45
Male	71	G	American Continental	129.20
Female	71	G	American Continental	112.29
Male	71	N	Philadelphia American	108.15
Female	71	N	American Continental	98.04

Rates are accurate at the time of production. Excluded from the list is fraternal organizations, service organizations and carriers with ratings below B.  
\*Source: CSG Actuarial 1-23-2016

**We represent your interests with over 48 Medicare supplement companies.**

Get your free rate comparison  
**602-281-3898**

#### Medicare Advantage Plans

There are over 40 Medicare Advantage plans in Arizona. *How will you choose?*

**One call to compare them all!**  
**602-281-3898**

#### Highest CD's and Share Rates (Highest national rates)

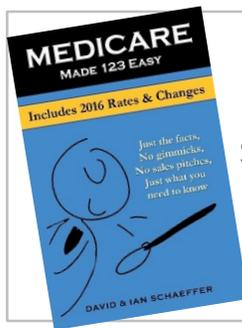
Duration	Institution	Yield to Maturity*
1 year	Capital One 360 Bank	1.30%
2 year	E-Loan Bank	1.52%
3 year	E-Loan Bank	1.85%
4 year	E-Loan Bank	2.00%
5 year	E-Loan Bank	2.45%

Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NAFCU insurance.  
\*Source: BankRate.com 1-23-2016

#### Highest Fixed Annuity Rates (Highest Arizona rates)

Duration	Institution	Yield to Maturity*
1 year	Not currently offered	
2 year	Not currently offered	
3 year	Equitrust	2.00%
4 year	Principle Financial	2.03%
5 year	Sentinel Security Life	3.10%

Rates are accurate at the time of production. Excluded from the list is fraternal organizations, service organizations and carriers with ratings below B.  
\*Source: AnnuityRateWatch.com 1-23-2016



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Use this shortcut  
<http://amzn.to/1Pw5884>



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www.123EasyMedicare.com



www.123EasyRetire.com



www.123EasySocialSecurity.com



**Just for Fun**

O S A O C J S U L O I D A L G S A  
 S T H M R S Y M I L I T C S R L E  
 H W T Y E C N O I T A N R A C S P  
 T H B L U M H Q C U W R N I M A T  
 N T S I K X M I A D R U K F T I E  
 I K P L N O P J D E N A R S A T E  
 C S I R T A I L T C L I E B P Q W  
 A I S E E R F S U M L N W X J U S  
 Y Q D G H O A L U J Q E O P U A R  
 H B F I R D U I D I Z D L C S I Q  
 N H W T I S N A E D P R F T Y J T  
 Z Q Z L J I F L I S I A N T H U S  
 O L O U H F G Q L J I G U C M E A  
 C S I P O E N O M E N A S N F J R  
 X S L D C A L S T R O E M E R I A  
 V E I A M A R Y L L I S L N Q U O  
 D L Y S N A P D R A G O N T J R O

**Last month's puzzle winner!**

Fax or email your completed puzzle to enter to win a great gift card. Each correctly completed puzzle will be entered to win the monthly prize! Good Luck!

Fax # 877-292-0734 Judi@AmericanRetire.com

**Congratulations to  
 Last Month's Puzzle Solver**

**Sam Aridi**

*Look for your gift card in the mail box.*

- |                 |                |
|-----------------|----------------|
| 1. Alstroemeria | 11. Larkspur   |
| 2. Amaryllis    | 12. Liatris    |
| 3. Anemone      | 13. Lisianthus |
| 4. Carnation    | 14. Orchid     |
| 5. Daffodil     | 15. Ranunculus |
| 6. Delphinium   | 16. Snapdragon |
| 7. Freesia      | 17. Solidaster |
| 8. Gardenia     | 18. Sunflower  |
| 9. Gladiolus    | 19. Sweet Pea  |
| 10. Hyacinth    | 20. Tiger Lily |

**This Month's Quiz**

**Question**

Who was the first person to ever receive a Social Security Check?

- A. Franklin D. Roosevelt
- B. Barbara Stanwick
- C. Ida M. Fuller

**Answers To**

**Last Month's Quiz**

**Question**

If you wait until June of 2016 can you still file for your Social Security benefits but suspend taking the benefits to allow your benefit amount to grow?

- A. Yes
- B. No
- C. I better call David Schaeffer

**Answer**

B. The deadline is April 29, 2016.

*Send your answers to  
 Judi@AmericanRetire.com*

*The winner is selected from a hat.  
 Great Prizes every Month!*

*Congratulations to:*

**Janet Guzetta**

*Look for your gift card in the mail box.*

# Medicare

# Informational Workshop

## **45-Minute Presentation - Everything you need to know about Medicare**

*We explain how Medicare works and what you can expect before you choose!*

### **We will discuss the elements of:**

- ✓ Medicare Parts A and B
- ✓ Medicare Advantage plans (*Part C*)
- ✓ Prescription Drug plans (*Part D*)
- ✓ Medicare Supplements (*Medigap*)

- Learn how to verify if your doctor participates in Medicare and or Medicare Advantage plan networks.
- Learn how to calculate your prescription costs on every plan in your zip code, by using Medicare's website.
- Learn how to compare every Medicare Advantage plans; premiums, co-pays and deductibles using Medicare's website.
- Learn how company insurance agents and independent brokers are compensated.
- Learn how to compare Medicare supplement plans (*Medigap*) and premiums.
- Learn who needs to enroll in Medicare and when.

**THIS PRESENTATION HAS BEEN APPROVED BY MEDICARE**

### **Valley-Wide Workshops for your Convenience**

#### **Glendale Public Library**

Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
Monday, March 7th  
5:30 p.m.

#### **Glendale Public Library**

Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
Tuesday, March 8th  
1:30 p.m.

#### **Peoria Public Library**

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Tuesday, March 8th  
5:30 p.m.

#### **Phoenix Public Library**

Burton Barr Branch  
1221 N. Central Ave.  
Phoenix, AZ 85004  
Wednesday, March 9th  
5:30 p.m.

#### **Phoenix Public Library**

Ironwood Branch  
4333 E. Chandler Blvd.  
Phoenix, AZ 85258  
Thursday, March 10th  
1:30 p.m.

#### **Glendale Public Library**

Main Branch  
5959 W. Brown St.  
Glendale, AZ 85308  
Thursday, March 10th  
5:30 p.m.

#### **Phoenix Public Library**

Mesquite Branch  
4525 E. Paradise Village Pkwy. N.  
Phoenix, AZ 85032  
Thursday, March 10th  
5:30 p.m.

#### **Peoria Public Library**

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Friday, March 11th  
1:30 p.m.

#### **Phoenix Public Library**

Mesquite Branch  
4525 E. Paradise Village Pkwy. N.  
Phoenix, AZ 85032  
Saturday, March 12th  
10:30 a.m.

#### **Mesa Public Library**

Main Branch  
64 E. 1<sup>st</sup> St.  
Mesa, AZ 85201  
Monday, March 14th  
5:30 p.m.

#### **Scottsdale Public Library**

Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Tuesday, March 15th  
1:30 p.m.

#### **Scottsdale Public Library**

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Tuesday, March 15th  
5:30 p.m.

#### **Tempe Public Library**

Main Branch  
3500 S. Rural Rd.  
Tempe, AZ 85282  
Wednesday, March 16th  
5:30 p.m.

#### **Scottsdale Public Library**

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Thursday, March 17th  
1:30 p.m.

#### **Scottsdale Public Library**

Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Thursday, March 17th  
5:30 p.m.

#### **Mesa Public Library**

Main Branch  
64 E. 1<sup>st</sup> St.  
Mesa, AZ 85201  
Thursday, March 17th  
5:30 p.m.

#### **Scottsdale Public Library**

Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
Friday, March 18th  
10:30 a.m.

#### **Scottsdale Public Library**

Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Friday, March 18th  
1:30 p.m.

#### **Mesa Public Library**

Dobson Ranch Branch  
2425 S. Dobson Rd.  
Mesa, AZ 85202  
Saturday, March 19th  
10:30 a.m.

**For Free Seats Call Today 602-281-3898**

**Or register online at [www.123EasyMedicare.com](http://www.123EasyMedicare.com)**

