



We are so thankful for all of our wonderful clients! Happy Thanksgiving to you all.

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## It's a Good Time to be on Medicare!

By David P. Schaeffer

With all the hub-a-loo in Washington about health care, the good news is it has little or nothing to do with Medicare. The changes made to Medicare in 2005, 2010, and again in 2013 have only improved the lives of folks on Medicare.

If you are a history buff, prior to 2005 there was no, none, nada, zippo, drug coverage for Medicare beneficiaries. Back in those days we would charter a bus and take our clients to Mexico for their prescriptions. Back then, we even helped folks get their drugs directly from Canada. We still do.

In 2010, Medicare updated the Medigap plans. They removed a couple and added a few. For most part folks still leaned toward Plan F. After the update, Plan J was grandfathered. If you had one, you could keep it, but folks new to Medicare could not get a Plan J. In 2019, Plan F will grandfather. If you have a Plan F, you can keep it, you can even switch between companies that offered Plan F in the past.

In 2013, Medicare part B premiums adjusted to take into consideration our wealthiest top 5% of Americans. Surcharges, (you can't call 'em taxes, you can't call 'em penalties) were added to Part B and D. This was in part to fund the folks under age 65 participating in Affordable Care Act (ACA) compliant healthcare plans. Even though the news makes the ACA a huge deal, it only affects 8% of Americans are not covered by group plans or Medicare.

So the good news, in most of Arizona, no matter if you select Medicare plus a Medigap and a Part D prescription plan, or an All-In-One Medicare advantage plan...

*Continued on page 4*

## Busy and Brisk November

By David S. Edge



By now, there are certain states that are fullygripped in the throes of winter. That first good snowstorm has happened, the temperatures have dropped (even in Arizona) and we're planning Thanksgiving get-togethers, booking travel plans to meet family at...wait...whose turn is it this year?

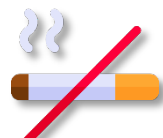
While family gatherings are being planned, other folks are planning for events in November that most of us have no idea are special days in November! What in the world are we talking about? Nothing is more important than Thanksgiving in



November! Or...is it?

Our other major holiday in November is **Veterans Day on November 10<sup>th</sup>**. Know a Vet? Even if you don't, find one and thank them for our freedom! The old saying, *"If you can read this, thank a teacher. If you are reading this in English, thank a Veteran"*. This saying goes back to World War II where, if we had lost, some of us may be speaking German or Japanese. So celebrate our U.S. Vets!

There are dozens of other special days in November. Just to name a few;



-**The Great American Smoke-Out** where everyone is encouraged to quit smoking!

-**All Souls Day**. This one remembers all our loved ones who have passed on to heaven. In Mexico this is better known as *Dio De Los Muertos*, or Day of the Dead.

*Continued on page 2*

*"Providing financial certainty is our mission.*

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

**David P. Schaeffer**



## Health Tip

By Sharon Cobert-Groves



### Be a Copy Cat.

Do stretching exercises when you wake up like our pets do. It boosts circulation & digestion.

**Don't skip breakfast.** This is one of the most positive things if you're trying to lose weight. A balanced breakfast is fresh juice, high-fiber cereal, low-fat milk or yogurt, whole wheat toast, and a boiled egg.

**Exercise your brain.** Activate your brain by bringing new pathways to the brain which strengthens circuits. An example is if you're right-handed, brush your teeth with your left hand. Try performing tasks with your opposite hand. People with mental agility tend to have lower rates of Alzheimer's and mental decline. Love those crossword puzzles.

**A glass of red wine** a day is good for you. Blueberries rival grapes in concentration of Resveratrol, which is the compound found in red wine. Resveratrol is believed to help protect against heart disease and cancer. Maybe Neil Diamond was right when he sang about "Red, Red Wine".

**Tomato/Tomatoes?** They are superstars! Tomatoes contain Lycopene which is a powerful cancer fighter. Another benefit is they are rich in vitamin C. Even if they're cooked, they are still as nutritious as ever. The British Thoracic Society advises that both tomatoes and apples can reduce risk of chronic lung diseases.

**Remember "An Apple A Day"?** Apples contain the antioxidant Quercetin which reduces risk of asthma and chronic lung diseases. Eat 5 apples a week or a tomato every other day.

**Workout with weights first.** Experts say weight training should be done first because it's a higher intensity compared to cardio. Your body handles weight training better early in the workout because you're fresh and you have the energy to work it. Experts also advise cardiovascular exercise should be the last thing you do at the gym because it helps your body recover by increasing blood flow to the muscles and flushes out lactic acid, which can build up in the muscles while you're weight training.



**Cool off without a cold beer.** Don't eat carbs for at least an hour after exercising. This will force your body to break down body fat, rather than using the food/beer you ingest. Stick to fruit and fluids during that hour and avoid the beer.

## Continued from page 1 "Busy..."

-Another fun day is the 13<sup>th</sup> of November for **Sadie Hawkins Day**, when girls are allowed to ask out boys. This became popular due to the cartoon strip called Lil Abner in the 1930s. Daisy Mae was always after Lil Abner!

-If you are a shopper you are well acquainted with **"Black Friday"**, the day after Thanksgiving. This is the second busiest shopping day in the U.S.A. (The first is the day after Christmas). Where did the name come from? To an accountant *being in the black means* you are profitable.

This day is all about retail sales operations making income that can make or break their year.



There are dozens of other special days in November and here is a sample:

Housewife Day, Book Lovers Day, King Tut Day, Gunpowder Day, USMC Day, World Kindness Day, National Fast Food Day, National Adoption Day, World Peace Day, Square Dance Day, National Parfait Day, along with others.

**So pick a day  
and find  
something to  
celebrate!**



Professor of Medicare Planning,  
Kevin Lynch endorses the book  
"Medicare Made 123 Easy"

# SPECIAL REPORT

## Medicare Annual Election Period

You can change the plans below from  
October 15<sup>th</sup> to December 7<sup>th</sup> for a January 1 start date.

If you have an all-in-one plan,  
you probably have a  
Medicare Advantage Plan.

### Medicare Advantage Plans

#### Questions to ask:

1. Is your plan renewing for next year?
2. Are your doctors still in the network?
3. Are your prescriptions still covered?
4. Are the total costs for the year including:  
Premium + Deductible + Co-pays  
acceptable?

If you have Medicare Supplement,  
(Medigap Plans A-N) you should review your  
Part D Prescription Drug Plan.

### Part D Prescription Drug Plan

#### Questions to ask:

1. Is your plan renewing for next year?
2. Are your prescriptions still covered?
3. Are the total costs for the year including:  
Premium + Deductible + Co-pays  
acceptable?

**IF YOUR ANSWER IS "YES" TO ALL THE QUESTIONS**

**Do nothing. Your plan will automatically renew.**

**IF YOUR ANSWER IS "NO" TO ANY OF THE QUESTIONS**

**It's time to find a new plan.**

**If you are a current client, look for your AEP email so we may begin the research on your behalf!**

**If you are not yet a client, visit [www.123EasyAEP.com](http://www.123EasyAEP.com)**



## 5 MYTHS About MEDICARE

1

Medicare supplements were standardized by the government in 1989. It doesn't matter if you buy a plan from Company X or Company Y, the benefits are exactly the same.



Part D Prescription Drug Plans are standardized. Each plan follows the same guidelines. Each plan must cover 100% of Medicare's base formulary.

2



3

Medicare Advantage plans actually replace Medicare. Medicare transfers your benefits and responsibility to the Medicare Advantage insurance company.



To see all five myths, visit  
<http://123easymedicare.com/5myths/>

*Continued from page 1 "Medicare..."*

most folks on Medicare do not have to be concerned about a medical services deductible. Most doctors are either available as a Medicare beneficiary or participate in multiple Medicare advantage networks, making it easy to maintain your doctor relationship and select the plan most appropriate for your needs.

*Here we sit, it's nearly 2018. In Maricopa County, Arizona we have 61 companies offering Medicare supplements, 23 Part D prescription drug plans to choose from and 38 Medicare Advantage plans spanning 25 networks. Choice is all around us. The good news is there will be 7325 choices for folks with Medicare to select from in 2018.*

*Enjoy!*



## Why Am I Me?

Old? Who me?

By David S. Edge

“Who are you calling old?” “You’re only as old as you think you are!” These are old-aging adages we’ve all heard from time to time. As you get older and you find the birthdays starting to roll by, keep in mind that aging, with your life experiences and accumulated knowledge, is what makes you, you!

When we were kids back in the 50s and 60s and we met an older person in their 60s we thought “Man, that person is older than dirt”! But things have changed since we were kids. Currently folks in their 60s are now like folks in their 40s used to be and it’s a fact that we are all living longer. Current average age life expectancy in the USA is now in the mid 80s. And you girls are living longer than us boys.

Some very successful folks were just getting famous or successful in their later years. Take Colonel Sanders of Kentucky Fried Chicken fame. He opened his first store when he was 65! There are over 6 million Americans still working in jobs past the age of 65 and many of them have no intention of quitting anytime soon. Some feel they still have to work, while others simply like what they do and see no reason to stop.

**Think you’re not old? Well ask yourself a few questions -**

When is the last time you lay on the floor to watch TV? –Those old style clothes you just could not bear to toss out? Well look what’s back in style! –Do you and your teeth still sleep together? – You know all the answers but there’s nobody to ask the questions. –Are you starting to look like you’re driver’s license picture? Is your brain still making deals but your body can’t fulfill them? – You look for your glasses for half an hour only to find them on top of your head? – You walk into a room to do something and can’t remember why? –And my favorite.....Grey hair is God’s way of saying start wrapping things up!

As we age and gain knowledge we have a tendency to have the ability to chill out and reason through something that 20 to 30 years ago would have caused a panic. More importantly, your **accumulated knowledge** is something that has taken you a lifetime to gather and your special knowledge is what makes you, you!



**Need some accumulated knowledge in other areas of expertise? Do you need help with retirement financial planning, Medicare selection, Powers of Attorney for health and financial, health care directives, wills, trust or other retirement services? Come make use of our accumulated knowledge! We’re here to help!**



**David S. Edge**  
V.P. of “Retro Knowledge”  
Healthcare & Retirement  
Planning Professional

*Utilizing fact-based decision making  
to protect your retirement lifestyle!*





## Financial Tip of the Month

By David S. Edge

### No “Best”... Only what’s “Most Appropriate!”

Many of our clients ask “What’s Best”? It doesn’t matter what they are seeking answers to- Medicare, financial retirement advice, POAs, DORs, etc. The thing most folks don’t realize is that **there is no best!** The answer is **what’s most appropriate for you!**



Everyone has different financial goals, just like they have different medical conditions, so there is no ‘one size fits all’. That’s what’s great about America, **our freedom to choose.**

But an experienced planning pro looks at the myriad of choices as a buffet or smorgasbord of selections where we get to pick what we want to accomplish for your individual goals. That goal is usually **“what’s best for you”.**

***The thing most folks don’t realize is that there is no best! The answer is what’s most appropriate for you!***

A great planner will assist you with the choices by reviewing your personal needs, not just “how much money do you have”. What you have, is not where the conversation should start. Reviewing what you need, and where you need to be in order to reach your retirement goals, should be the main course of the conversation. An inventory of what you have is down the list of what’s important.

The discussion should center on who are your dependents? Does the planner need to take into consideration that you take care of an elderly parent or disabled adult child? What would happen if there is a loss of a spouse? Timing of your retirement, longevity of family members and history, i.e., life expectancy? What is the sequence of financial returns, and what are the tax implications? Projections over time, adjusting for inflation and how that would impact rising health care cost and day-to-day living expenses.

These and other questions are the meat and potatoes of the initial discussion. These answers will create the framework of what, when, and where the answers will come from. Your first important task is to select the person who will guide you through the maze.

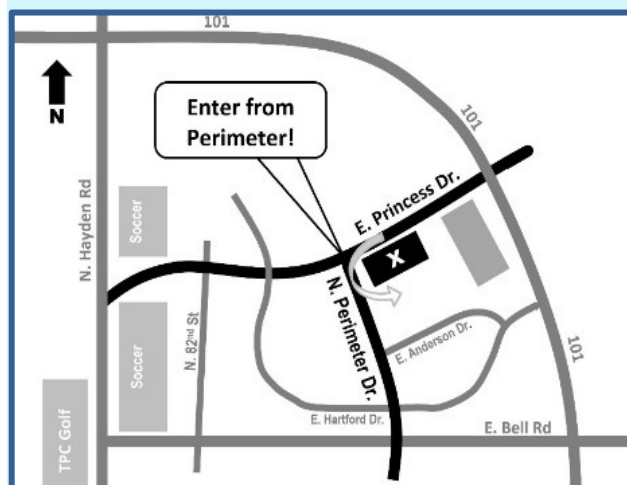
***We, at American Retirement Advisors, search for solutions that will be your most appropriate selection for your personal plan. Call us we can help!***

## Map to our Scottsdale Office



8501 E. Princess Drive Suite # 210  
Scottsdale, AZ 85255

**Enter from Perimeter Drive  
602-281-3898**



Exit the 101 at Princess Drive.  
Go west for one block.  
Entrance is off Perimeter.  
Front door is on the south side of the building right off the parking lot.

## Medicare Minute

By David S. Edge

### Creditable Coverage!

Many folks think it's OK to not get Medicare A&B health coverage when they turn 65. Under certain circumstances they are **right**, but under other circumstances they are **wrong** and can end up with a lifetime penalty!

When you turn 65, you do not have to get Medicare A or B as long as you have Creditable Coverage. Well, what exactly does that mean in plain English? ***"Creditable Coverage"*** means that your current health coverage is as good as Medicare health benefits. Many times an example would be that you are going to keep working and keep your employer health coverage. But...there has to be at least 20 insured employees and the employee coverage plan has to be "Creditable Coverage". How do you find out? Ask your employer Human Resources Department (H.R.). In most cases you can just check your Benefit Summary Booklet provided by the Health Care Company for your employer. In that document it will clearly state "This plan is considered Creditable Coverage" or it will state "it is not". If the Employer Health plan is not Creditable Coverage, it means that you can be exposed to a penalty that grows each month you do not sign up for Medicare A&B Health coverage. The really bad news is that this penalty never goes away and you pay it the rest of your life. Yikes!

A few misconceptions are that your employer **COBRA** health coverage qualifies as "Creditable Coverage". ***IT DOES NOT!***

Many Veterans put off signing up for Medicare thinking that V.A. Health coverage also qualifies for Creditable Coverage, ***IT DOES NOT!*** The V.A. drug coverage plan does qualify for Creditable coverage for a Part D Medicare drug coverage, but not the V.A. medical.

Veterans do not need to get Medicare if they choose to only have V.A. Health coverage. However, if in the future they decide to sign up for Part A & B of Medicare, they will pay the late enrollment penalty just like any other citizen. Many Veterans keep their V.A. coverage and also get their Medicare A & B health coverage and then choose a Medicare Advantage plan, that in most cases in Maricopa County Arizona, have a \$0 monthly premium cost. This way they can use the V.A. or use their civilian medical plan.

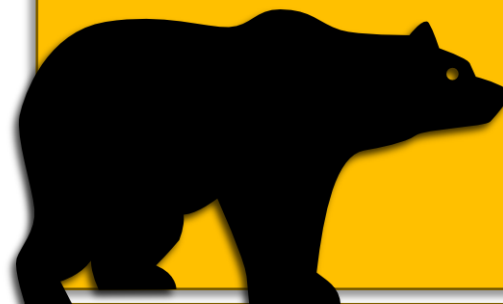
**Confused or need more info? Call us! We can help!**



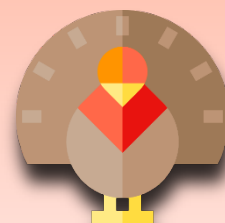
## BULL OR BEAR?

**ARE YOU OK WHEN YOUR INCOME DIPS WITH THE MARKET?**

**123EASYRETIRE.COM/MARKET**



***Wishing  
all of our  
clients a very  
Happy  
Thanksgiving.***





## ***Success Story of the Month***

By David S. Edge

### **Panic!!**

Maureen's son called and was in a panic. His mom was in the hospital and he just found out she was diagnosed with West Nile Virus!

His mom, Maureen has just turned 65 a few months earlier and had signed up with a Medicare Advantage plan because she was healthy and there were no major medical issues that ran in her family.

But now, they realized she would immediately hit her "Maximum Out of Pocket" which was \$5,000 a year with accumulated co-pays on her Medicare Advantage plan she selected. She never dreamed she would get sick and spend that kind of money in co-pays during a calendar year. She usually just had her yearly wellness check which was at no cost on her Advantage plan, as well as the no cost to see her primary care physician.

In discussing this with her son, he remembered her explaining the difference between a Medicare Advantage network plan and a Medicare Supplement "Medigap" plan where she would have a monthly fee but no co-pays. Maureen asked her son to call our office to see what her options were.

After reviewing her enrollment date, we found that she was still in her first twelve months of her trial period with Medicare. This meant that she could drop her Advantage plan and go back to original Medicare and select a Medigap with a Part D drug plan... no questions asked!

They were both thrilled and switched as fast as we could complete the applications for a first-of-the -month start on her new plans.

It's not that her current Advantage plan was bad, it's just that she was going to spend a lot more in co-pays than the \$138 a month for her Medigap premium that would cover all her Medical portions of leftover bills after Medicare paid their portion.

Not sure what your coverage is? Do you remember the difference between a Medicare Advantage plan and a Medicare Supplement Medigap plan? You might want to attend one of our many Medicare Workshops conducted monthly and have a refresher course for your options.



Remember, **Annual Election Period started October 15<sup>th</sup> and runs through December 7<sup>th</sup>** if you want to switch Medicare Advantage or Part D prescription drug plans. Call us! We can help!



***"After reviewing her enrollment date, we found that she was still in her first twelve months of her trial period with Medicare. This meant that she could drop her Advantage plan and go back to original Medicare and select a Medigap with a Part D drug plan... no questions asked!"***





## **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.***

*Pearl M. referred Mr. & Mrs. Deborah A.*

*Leo G. referred Lawrence B.*

*Judith C. referred Lanette B.*

*Mr./Mrs. Barb M. referred Debra B.*

*Ingrid C. referred Roy & Krista B.*

*Tom C. referred Jennifer C.*

*Jane M. referred Ines C.*

*Frank F. referred Mr. & Mrs. Melanie D.*

*Mary McC. referred Denise D.*

*Martha M. referred Yolanda F.*

*Mr./Mrs. Chris C. referred Mr./Mrs.*

*David F.*

*Sue S. referred Mr./Mrs. Eva F.*

*LynnRae R. referred Bruce G.*

*Cheryl H. referred Marily H.*

*Lea L. referred Jimmie H.*

*Patricia M. referred Judy J.*

*Vicky S. referred Geza K.*

*Norman L. referred Mr./Mrs. Willie L.*

*Carol Z. referred Mr./Mrs. Donna L.*

*Karen T. referred Martha McD.*

*Candyce H. referred Rose McG.*

*Mr./Mrs. Susan J. referred Anita M.*

*Kate T. referred Mr./Mrs. John M.*

*Fran S. referred Mr./Mrs. Darlene M.*

*AND Judith S.*

*Mr./Mrs. Teresa H. referred Marcia N.*

*Oliva S. referred Eileen P.*

*Lorenzo P. referred Damasco P.*

*Rosamarie P. referred Mary P.*

*William W. referred Peggy P.*

*David D. referred Mr./Mrs. Jeffrey P.*

*Gary Z. referred Tanya S.*

*Mark E. referred Mr./Mrs. Chris W.*

*Linda S. referred Sue W.*

*Ronald O. referred John Z.*

### ***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.



David Edge 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.



Sharon Colbert-Groves plays a dual role. She excels as a full-service Medicare advisor, as well as our senior client care specialist.



Jody Dunn is a huge part of the planning team. She meets with clients, gathers their financial documents and prepares retirement plans.



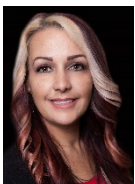
Thea Schaeffer is our Director of Marketing for most of the year, but, during AEP, she has also been helping lots of clients navigate the changes in Medicare.



Say hello to Ian Schaeffer. As our on-staff Process Engineer, he works diligently to improve our client experience both in our office, and at your home.



Kris Sollenberger spearheads our on-line Life Insurance Division. Finding ways to help our clients at any age is his mission.



Rachelle Sanchez has taken over as a full-service client care specialist. Taking extra special care of our clients is what she does best.



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



*"The Planning Team" Tom Bugbee, Nancy Monaco, Jody Dunn, Suzette Whipkey, and Trudy Mercante (not pictured)*

Tom Bugbee, 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.

Nancy Monaco-Ball is the 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.



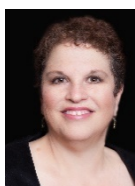
If you have ever needed our services, Judi Lovato has touched your life as our Practice Manager.



Trudy Mercante is a full-service advisor, Medicare planner, as well as an integral part of the planning team, specializing in wills and trusts.



Suzette Whipkey is a jack of all trades! She currently lends her expertise to the administrative needs of the planning department.



Meet Judy Shandler. She is the first voice you will hear when calling our office. Her enthusiasm in helping our clients is truly contagious!



Vanessa Nelson is the key to data processing! She has recently joined the team, and we couldn't be more thrilled to have her.



Meet Adnett Candela! She is the first happy face you will see when you walk into our office. She also works diligently to prepare our advisors to better serve you each and every visit.



Bob Scott is our Information Technology guru. You can thank him for keeping our computers, phones, and all other systems up and running, no matter what!



Lorie Solinski wields her talents behind the scenes for all of our application processing. She is also a big part of the on-line Life Division, as well as a huge Ohio State Buckeye fan!



*"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**





Listen in via  
www.AmericanRetire.com/Radio

## Classifieds



### Medicare Supplement Rates

#### Lowest Medicare Supplement Rates

(85255 - Maricopa County)

Gender	Age	Plan	Carrier	Premium*
Male	66	F	United Healthcare	142.92
Female	66	F	Greek Catholic Union	132.37
Male	66	G	Greek Catholic Union	125.90
Female	66	G	Greek Catholic Union	109.48
Male	66	N	United Healthcare	99.33
Female	66	N	Greek Catholic Union	90.54
Male	71	F	S. Usa Life	167.50
Female	71	F	Greek Catholic Union	146.48
Male	71	G	S. Usa Life	138.17
Female	71	G	Greek Catholic Union	121.15
Male	71	N	Philadelphia American	113.62
Female	71	N	Assured Life Association	99.03

Rates are accurate at the time of production. Included in the list are fraternal organizations, and service organizations and carriers with ratings above B+.

\*Source: CSG Actuarial effective dates 1-1-2018



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

Duration	Institution	Yield to Maturity*
1 year	Crestmark Bank	1.70%
2 year	Capital One 360/Goldman Sachs Bank/Synchrony Bank	1.75%
3 year	Goldman Sachs Bank	3.00%
4 year	Goldman Sachs Bank	2.00%
5 year	Goldman Sachs Bank	2.40%

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 10-16-2017

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

Duration	Institution	Yield to Maturity*
1 year	Not currently available	N/A
2 year	Not currently available	N/A
3 year	Delaware Life	2.10%
4 year	Guaranty Income Life	2.60%
5 year	Atlantic Coast Life	3.23%

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 10-16-2017



Get your copy of the top selling book on Medicare!  
Get yours at Amazon.com

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



## Happy Thanksgiving!!!

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

### *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!

YOUR NAME:

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

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

**Daniel Leitman**

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

- |                    |                   |
|--------------------|-------------------|
| 1. Be Kind         | 10. Pumpkin Pie   |
| 2. Apple Cider     | 11. Corn          |
| 3. Scorpio         | 12. Pecan Pie     |
| 4. Sagittarius     | 13. Acorn Squash  |
| 5. Topaz           | 14. Turkey Leg    |
| 6. Gravy           | 15. Cornucopia    |
| 7. Cranberry Sauce | 16. Veteran's Day |
| 8. Mashed Potatoes | 17. Pilgrims      |
| 9. Stuffing        | 18. Indians       |

## *This Month's Quiz*

### Question

When is the last day I can change my Part D Prescription Drug Plan or my Medicare Advantage Plan for 2018?

- A. November 1st  
 B. December 7th  
 C. November 7th

### *Answers To Last Month's Quiz*

### Question

What happens if I do nothing during AEP?

- A. Your plan will automatically renew.  
 B. You may pay more in 2018.  
 C. Your doctors may not participate in your plan for 2018.  
 D. All of the above.

### Answer

- D. All of the above.

Send your answers to  
[Judi@AmericanRetire.com](mailto:Judi@AmericanRetire.com)

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

*Congratulations to:*

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





# Medicare *Informational* Workshops

## **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**

<b><u>Mesquite Public Library</u></b> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Monday, October 30 1:30 PM	<b><u>Peoria Sunrise Mtn Public Library</u></b> 21109 N. 98th Ave. Peoria, AZ 85382 Monday, October 30 5:30 PM	<b><u>Yucca Public Library</u></b> 5648 N. 15th Ave. Phoenix, AZ 85015 Tuesday, October 31 1:30 PM	<b><u>Mustang Public Library</u></b> 10101 N. 90th St. Scottsdale, AZ 85258 Tuesday, October 31 5:30 PM
<b><u>Mesa Main Public Library</u></b> 64 E. 1st Street Mesa, AZ 85201 Tuesday, October 31 5:30 PM	<b><u>Glendale Foothills Public Library</u></b> 19055 N. 57th Ave. Glendale, AZ 85308 Wednesday, November 01 1:30 PM	<b><u>Mesa Dobson Ranch</u></b> 2425 S. Dobson Rd Mesa, AZ 85202 Wednesday, November 01 1:30 PM	<b><u>Anthem Civic Center</u></b> 3701 W. Anthem Way Anthem, AZ 85086 Wednesday, November 01 5:30 PM
<b><u>Saguaro Public Library</u></b> 2808 N. 46th St. Phoenix, AZ 85008 Wednesday, November 01 5:30 PM	<b><u>Tempe Main Public Library</u></b> 3500 S. Rural Rd. Tempe, AZ 85282 Thursday, November 02 10:30 AM	<b><u>Mustang Public Library</u></b> 10101 N. 90th St. Scottsdale, AZ 85258 Thursday, November 02 1:30 PM	<b><u>Glendale Main Public Library</u></b> 5959 W. Brown St. Glendale, AZ 85302 Thursday, November 02 5:30 PM
<b><u>Desert Broom Public Library</u></b> 29710 N. Cave Creek Rd. Cave Creek, AZ 85331 Friday, November 03 1:30 PM	<b><u>Chandler Sunset Public Library</u></b> 4930 W. Ray Rd. Chandler, AZ 85226 Saturday, November 04 10:30 AM		

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

**Or call 602-281-3898 for your FREE SEATS!**

# Informational Workshops

123easy  
**Social  
Security**



*Learn how to maximize your benefits!*

**Did you know** for married couples  
there are...

- 5 Social Security Strategies
- 81 Age Combinations
- 405 Sets of Calculations

**Attend this FREE  
40-Minute Presentation**

Everything you need to know about Social Security

**Location: Our New Office**  
8501 E. Princess Drive #210  
Scottsdale, AZ 85255

**Tuesday, November 7  
at 5:30 p.m.**

**WHAT  
# ARE  
YOU ON?**



## Attend this Retirement Income Planning Workshop.

**Learn how to protect your savings,  
and ensure you can enjoy whatever is on your list!**

- Learn how to insulate your savings from market corrections
- Reduce risk and eliminate guesswork about your income
  - Learn how to not run out of money
- Learn how you can reduce or eliminate management fees

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**1.5 hour Interactive Workshop**

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**Location: Our New Office**  
8501 E. Princess Dr. #210 Scottsdale, AZ 85308  
**Wednesday, November 8 at 5:30 p.m.**

**Retirement  
Income Planning  
Workshop**

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