

OUR NEWS LETTER



A FREE AND EASY WAY TO MANAGE YOUR MEDICARE INFORMATION

MyMedicare.gov is a secure way for you to access your personal Medicare-related information. **Are you taking advantage of this free service?**

If you already have a MyMedicare.gov account, that's great! If you don't,

3 things you can do with MyMedicare.gov: View your Medicare claims as soon as they're processed.

1. See a calendar of current and upcoming preventive services, like cancer screenings.
2. Keep track of your prescription drugs, all in one place.

And there's even more you can do with MyMedicare.gov. If you need assistance creating your free MyMedicare.gov account, we've got [resources to help](#).

In Our Newsletter

A FREE AND EASY WAY TO MANAGE YOUR MEDICARE INFORMATION

ELECTRONIC MEDICARE SUMMARY NOTICES

GUARD YOUR MEDICARE CARD

e-MEDICARE – ANOTHER STEP TO STRENGTHENING MEDICARE!

DON'T BUY INTO THE IDEA THAT '70 IS THE NEW RETIREMENT AGE

GET YOUR FLU SHOT

Go paperless

We have several electronic resources to help you manage your health care better.

MyMedicare.gov

MyMedicare.gov is a free and secure way for you to:

- Sign up to get other Medicare resources electronically, like Medicare Summary Notices and your “Medicare & You” handbook.
- Check your eligibility, enrollment, and other Medicare benefits.
- View a calendar of your current and upcoming preventive services.

If you don't have an account, visit MyMedicare.gov, and select “Create an Account.”

Electronic Medicare Summary Notices (eMSNs)

The eMSN is an electronic version of your Medicare Summary Notice (MSN). If you choose eMSNs, you'll get an email every month with a secure link to your MSN, instead of waiting 3 months for a paper copy in the mail.

With eMSNs, you can:

- Eliminate stacks of paper – save or print only what you need.
- Track your monthly claims and costs.
- Check your remaining deductible amount.
- Catch errors in billing and services.
- Help prevent fraud by making sure you're billed only for the services you've gotten

How to sign-up for eMSNs

You'll need a MyMedicare.gov account to sign up for eMSNs. Once you have your MyMedicare.gov account, complete these 5 steps between 6 a.m. and 10 p.m. (Eastern Time):

Note

Before you visit MyMedicare.gov, you may want to print a copy of these steps so you can refer to them as you complete each step. Or, you can open MyMedicare.gov in a different web browser or as a new tab in the same browser.

1. Visit MyMedicare.gov, and log into your account.
2. Select "My Account" from the menu.
3. In the “User information” tab, select "Email and Correspondence Settings."
4. In the "Electronic Medicare Summary Notices (eMSNs)" area, select "Edit."
5. Select "Yes" and then "Submit."

When your eMSN is available, you'll get an email letting you know that you can view your eMSN at MyMedicare.gov.

Electronic "Medicare & You" handbook (also called the "eHandbook")

The eHandbook is an online version of your trusted “Medicare & You” handbook, instead of the paper copy you get every fall. It’s updated throughout the year, so you’ll never be looking at outdated information. It’s also searchable, so you can find the information you need quickly and easily.

Follow 3 simple steps to sign up for the electronic version of the “Medicare & You” handbook. If you’re not ready to give up your paper copy, you can still visit the eHandbook at any time during the year to get the most current information.

Electronic publications (eBooks)

Get electronic versions of Medicare publications. Even when they aren’t available in print, some publications are available in a variety of eBook formats – which means you can download them to your favorite brand of eReader and take them with you wherever you go.

Help fight Medicare fraud

Medicare fraud wastes a lot of money each year and results in higher health care costs and taxes for everyone. There are con artists who may try to get your Medicare Number or personal information so they can steal your identity and commit Medicare fraud.

Guard your Medicare card like it's a credit card. Give your Medicare Number only to people you know should have it. Medicare, or someone representing Medicare, will never contact you for your Medicare Number or other personal information unless you've given them permission in advance. Learn more about the limited situations in which Medicare can call you.

New Medicare cards coming in 2018

To help protect your identity, Medicare is mailing new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. Here's how you can get ready:

1. Be on the lookout for your new Medicare card, and watch out for scams
2. Learn how to protect your Medicare Number and other personal information

Spot and report Medicare billing fraud

Protect yourself and Medicare against fraud by reviewing your Medicare claims for errors, looking for other types of fraud, and reporting anything suspicious to Medicare.

- Learn how to spot fraud
- Learn how to report fraud
- Learn more tips to help prevent Medicare fraud

Protect yourself, your loved ones, and Medicare from fraud

- Find out what you need to know if you're in, or thinking about joining, a Medicare health or drug plan
 - Learn more about protecting yourself from fraud by contacting your local Senior Medicare Patrol (SMP). Find the SMP in your state.
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eMedicare – Another step to strengthening Medicare!

You've been using technology more and more in your everyday lives. As a result, you have a growing need for fast, easy-to-use, seamless, and personalized experiences online.

eMedicare is here to give you access to accurate and valuable information, presented in ways that make sense. Whether you choose to interact with Medicare online, on the phone, or through other channels, our goal is to make sure you have personalized guidance to make good decisions about your health care and coverage.

To meet these needs and provide the level of customer service that you've come to expect, we're working to update and improve the Medicare resources you know and trust. We're building these improvements based on data from millions of interactions, feedback that you give us, and targeted research. And as always, we'll continue to ensure that your personal information is safe and secure.

We've already started some of these improvements – have you noticed? If you have or make a personalized account at MyMedicare.gov, and you've gotten your new Medicare card in the mail, you can go online anytime to log in and view or print a copy of your card. No more waiting for a replacement in the mail if your Medicare card takes an unexpected turn through the rinse cycle! Also, in your Medicare & You handbook this fall, we've included some new charts to give you a simple overview of the types of coverage choices available in Medicare.

These are just a couple of early changes, and there are more on the way. We're committed to giving you a seamless Medicare experience, whether you're looking for quick answers online or comparing costs and coverage in different health plan options. To stay on top of eMedicare improvements and other important news from Medicare, sign up for our email list and follow us on Facebook.

Self-made millionaire: Don't buy into the idea that '70 is the new retirement age'

Kathleen Elkins | @kathleen_elk

CNBC.com

David Bach: Don't expect to retire at 70

Self-made millionaire and bestselling author David Bach disagrees with the suggestion that there's a "new retirement age."

"There's this new advice out there that 70 is the new retirement age. That is ridiculous," he tells CNBC Make It. "First of all, the life expectancy for men is 76. You want to retire at 70 and have six years left to retire? Ladies, for you, it's 81. You want 11 years in retirement?"

He's responding to an idea popularized by personal finance maven Suze Orman, who, in 2017, wrote on Money: "70 is the new retirement age — not a month or year before." Orman then reiterated that advice to CNBC Make It: Don't retire, or claim Social Security, until you turn 70.

Research from the Stanford Center on Longevity suggests that the typical American would benefit from a later retirement age, too.

"Let's do the reality check on retiring at 70," says Bach. "The average person in America retires at 62, certainly before 65." There are a few reasons for this, he says: Health issues, less energy or being forced out of the job.

"So let's just get real: Most of you are not going to retire at 70. You're probably going to retire before you're 65."

Research backs up his claim: A survey from the Employee Benefit Research Institute found that, while nearly four in 10 workers expect to work until age 70, only 4 percent of retirees report being able to work that long.

"I'm not against working until you're 70," says Bach. "If you love what you're doing and you can keep up until you're 70, fantastic. I know people who work in their 80s. Great, if you can. ... But don't assume that you've got an extra decade right now to save money because somebody else told you 70 is the new 60."

Rather than planning on working longer to set yourself up for your golden years, start saving more money now, he says: "The way you get the best return on retirement — I call this ROR — is you save, save, save, save, save ... And you retire in your early 60s, able to afford it, and then you really go have the best years of your life."

Settling down in your 60s means "having the energy to finally do what you want to do when you want to do it," says Bach. "Will you have energy at 75? Yes, you will. But guess what? It won't be the same as you do when

you're 65. Sixty to 75 are the 'go go years' in retirement; 75 to 85, it's the 'slower go' years; 85 to 100, it's often the 'won't go' years."

To ensure you're not working during the "slower go years" or the "won't go years," follow this formula to figure out how much you should have saved at every age in order to set yourself up for a comfortable retirement.

GET YOUR FLU SHOT

Flu season is back — did you get your free flu shot yet? Flu viruses change from year to year, so it's important to get a flu shot each year.

Flu shots

How often is it covered?

Medicare Part B (Medical Insurance) covers one flu shot per flu season.

Who's eligible?

All people with Part B are covered.

Your costs in Original Medicare

You pay nothing for a flu shot if the doctor or other qualified health care provider accepts Assignment for giving the shot.

Dental Coverage
for as
low as
\$15
a month!

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Details
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