

## WINTER NEWSLETTER

## SAVE THE DATE

- Dec 7** Annual Open Enrollment Closes
- Dec 21** Winter Begins
- Dec 25** Christmas Day  
Hanukkah Begins
- Dec 31** New Year's Eve
- Jan 1** New Year's Day  
2024 Plans Begin  
OEP Begins
- Feb 14** Valentine's Day

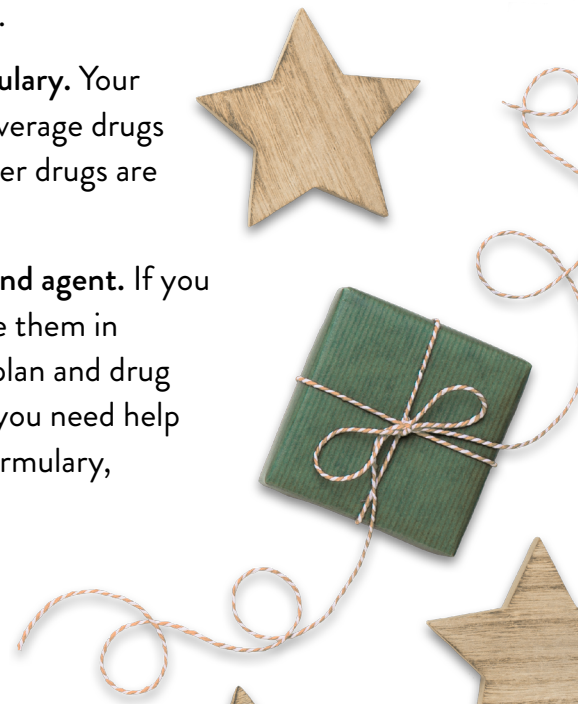
ORDER YOUR 4 FREE  
AT-HOME COVID-19 TESTS

Every U.S. household is eligible to order 4 free at-home tests, go to [https://covidtest.gov/!](https://covidtest.gov/)

*This was approved by the federal government due to a surge in cases that are expected this winter.*

MAXIMIZE YOUR PRESCRIPTION  
DRUG BENEFITS

- **Use a preferred pharmacy.** Many plans have preferred pharmacies that offer lower copayments and coinsurance.
- If available, choose generic drugs. Generic drugs are usually more affordable and just as effective as brand-name drugs.
- **Order 90 or 100-day supplies.** Some plans offer lower costs for longer supplies, which can save you time and money.
- **Use mail order delivery.** Some plans offer lower costs for mail order prescriptions.
- **Check your plan's formulary.** Your plan's formulary lists coverage drugs and their tiers. Lower-tier drugs are usually less expensive.
- **Involve your caregiver and agent.** If you have a caregiver, include them in discussions about your plan and drug assistance programs. If you need help looking at your plan's formulary, please give us a call!



# 5-STAR SOUR CREAM NOODLES

## INGREDIENTS

- 1 package (10 ounces) fine egg noodles
- 1-1/4 cups 4% cottage cheese
- 1-1/4 cups sour cream
- 1 medium onion, finely chopped
- 1 tablespoon Worcestershire sauce
- 1/8 teaspoon garlic salt
- 2 tablespoons grated Parmesan cheese

## DIRECTIONS

Preheat oven to 350°. Cook noodles according to package directions; drain. Transfer to a large bowl. Add the cottage cheese, sour cream, onion, Worcestershire sauce and garlic salt. Spoon into a greased 2-qt. baking dish. Sprinkle with Parmesan cheese. Bake, uncovered, until top is lightly browned, 35-40 minutes.



## CANCER SCREENINGS CAN SAVE YOUR LIFE!

The United States Preventative Services Task Force recommends these 4 cancer screenings to be done on a regular basis: breast, cervical, colorectal (colon), and lung cancer screenings.

Medicare Part B covers these preventative services. For a full list of preventative services that Part B covers, please visit:

<https://www.medicare.gov/coverage/preventative-screening-services>.

## IT'S SCAM SEASON!

Protect your identity and help prevent healthcare fraud by guarding your Medicare card like you would a credit card. Identity theft from stolen Medicare Numbers is becoming more common. If someone other than your insurance agent calls you and asks for your Medicare Number or other personal information, hang up and call 1-800-MEDICARE (1-800-633-4227). To learn more, visit [www.medicare.gov/fraud](http://www.medicare.gov/fraud).



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