

## WINTER NEWSLETTER

## SAVE THE DATE

- Dec 7** Annual Open Enrollment Closes
- Dec 8** Special Election for Plan Terminations in Medicare Advantage Plans
- Dec 24** Christmas Eve
- Dec 25** Christmas Day
- Dec 31** New Years Eve
- Jan 1** New Years Day  
2026 Plans Begin  
Open Enrollment Period Begins

## NEED YOUR FLU SHOT?

Did you know that Medicare covers a lot of preventative services like flu shots and annual wellness exams?

With flu season upon us, the Medicare “What’s Covered” app can help you determine if Medicare covers certain services.

**LEARN MORE AT  
MEDICARE.GOV**



## STRUGGLING TO PAY YOUR HEATING BILL?

Low-income seniors who struggle to pay their heating bill can contact the National Energy Assistance Referral (NEAR) Project at 866-674-6327 (TTY 866-367-6228) or email [energyassistance@ncat.org](mailto:energyassistance@ncat.org) to get information about the Low-Income Home Energy Assistance Program (LIHEAP). Some seniors may also qualify for financial assistance to weatherize their homes through LIHEAP.

## MEALS ON WHEELS

When it's difficult to get out on your own Meals on Wheels is a great way to have meals delivered to your door. Who's eligible? Adults 60+ with mobility challenges that make it hard to shop for food or prepare meals. Age requirements and eligibility may vary by area and provider. See if the service is in your area here: <https://www.mealsonwheelsamerica.org/find-meals-and-services/>.

If you are looking for ways to give back to your community, volunteers and donations are always needed, especially during the winter months.

Visit [mealsonwheelsamerica.org](https://www.mealsonwheelsamerica.org) for more information.



# CLASSIC BROWNIE IN A MUG

## INGREDIENTS

- 2 Tbsp. butter
- 2 1/2 Tbsp. milk
- 2 Tbsp. + 1 tsp. granulated sugar
- 2 Tbsp. all-purpose flour
- 3 Tbsp. cocoa powder
- 1 Tbsp. mini chocolate chips
- Pinch Kosher salt

## DIRECTIONS

Add butter to microwave-safe mug (at least 8-oz. capacity), microwave until melted. Mix in sugar, cocoa powder, and salt until smooth. Mix in milk until combined, then whisk in flour and mini chocolate chips. Microwave for 1 minute on full power, then let cool slightly.

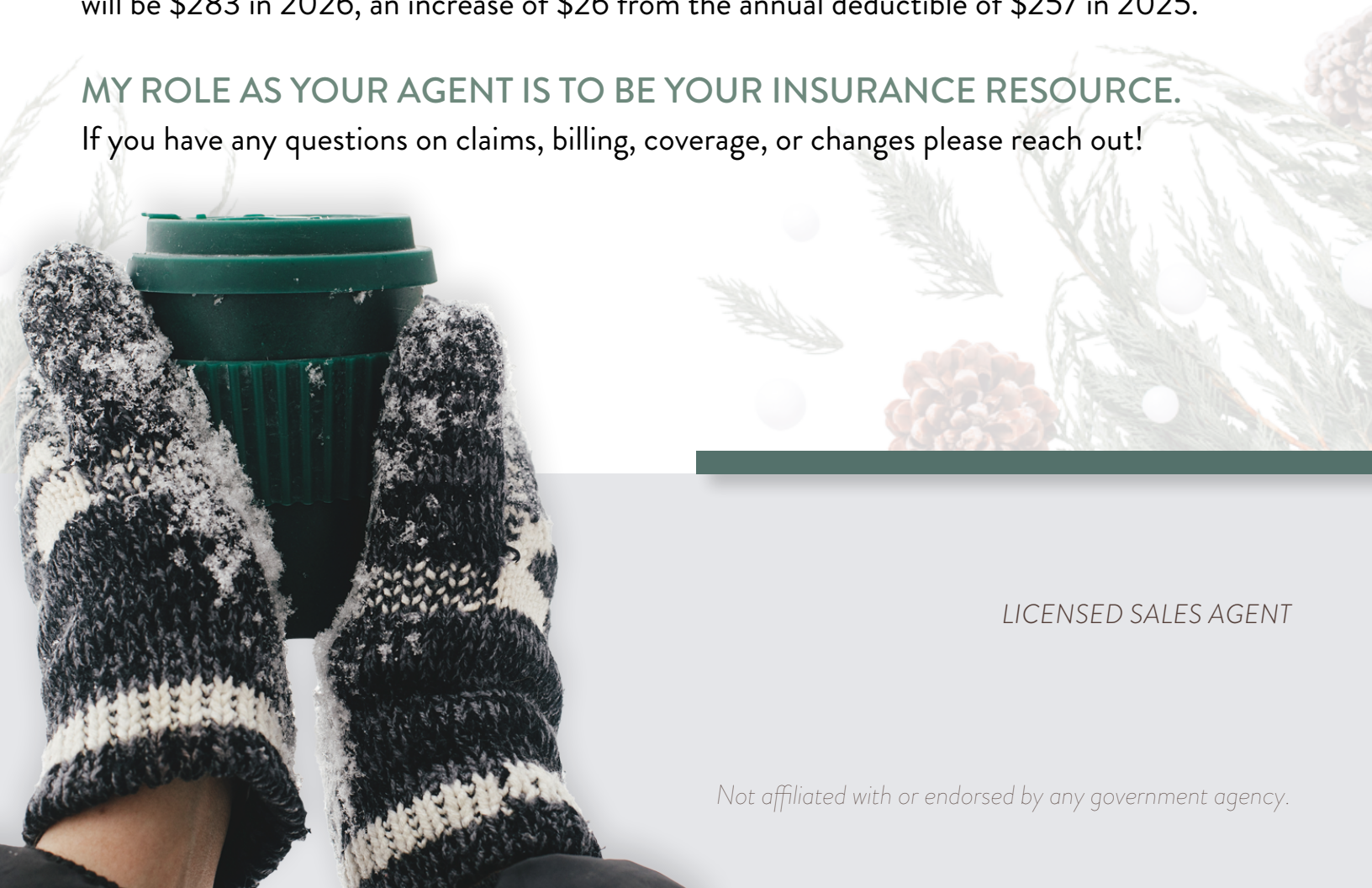


## MEDICARE PART B

The standard monthly premium for Medicare Part B enrollees will be \$202.90 for 2026, an increase of \$17.90 from \$185.00 in 2025. Those with higher incomes will pay additional premiums based on IRMAA (<https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles>). The annual deductible for all Medicare Part B beneficiaries will be \$283 in 2026, an increase of \$26 from the annual deductible of \$257 in 2025.

## MY ROLE AS YOUR AGENT IS TO BE YOUR INSURANCE RESOURCE.

If you have any questions on claims, billing, coverage, or changes please reach out!



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