



Southern Senior Care Newsletter

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Introduction

I hope this letter finds you in good health. Southern Senior Care has been very busy this spring, as you will see from the information in this letter.

We have added several new products and services that we believe will benefit many of you. One of the most common questions is "Do we handle anything other than Medicare and Prescription Drug products?"

Although we are experts in the Medicare market, Southern Senior Care provides every type of Life and Health product available for individuals of all ages. We also offer Major Medical and Benefit plans for small and medium-sized businesses (1-100 employees). So, if you have family or friends who need any type of life or health insurance, have them contact us. We will do our very best to help them out.

Get your Questions Answered Fast

Who to call with Insurance / Medicare Questions

Southern Senior Care has always made it our goal to be available to you whenever you need anything and don't know who to call. Over the years, new privacy laws and Insurance Company policies and procedures have limited our ability to help you as much as we would like. We've studied this problem, and have come up with a five step process that will help you get your issues resolved the fastest.

Step 1: If you have questions about your specific Medicare Supplement, Advantage or Prescription plan, the fastest place to get the answer is usually through the "Member Services" Department. There is a toll-free number on the back of your card, and there is usually a very short wait (a minute or two). Also, if you need a replacement card, or policy, provider directory, etc., this is usually the number to call.

Step 2: If you have questions regarding a claim. The usual issue is that your healthcare provider sends you a copy of the bill at the same time they send it to your insurance company.

So, simply put your copy of the bill in a safe place and give the insurance company time to do their job. In 99.99% of the cases they reimburse your provider just the way they are supposed to, and you will not get anything else in the mail.

Step 3: If you get a statement from your healthcare provider stating that you need to send in payment, **DO NOT** send anything in at that time. Again, you are most likely looking at a copy of what has also been sent to your insurance company. Insurance companies typically take 30 days to reimburse providers. So, again, put your copy in a safe place and give them time to pay their part.

If you do have a co-pay, you will get a statement from the insurance company telling you exactly what your co-pay is. Then it is safe to send your provider a check for the "Member Amount" stated.

Step 4: If you have a Medicare question, you can call 1-800-MEDICARE (800-633-4227). In the past, many people have had bad experiences with Medicare. Here are a few tips that will help.

1. Medicare phones are open 7 days a week, 24 hours per day.
2. The worst time to call is 1pm-6pm weekdays.
3. The best time to call is between 8am-10am. I have also had very good luck calling after 8pm and on weekends. Most people think Medicare has regular business hours and don't call after hours and on weekends, so there is very little wait time.

Step 5: As always if you can't get your question answered by steps 1-4 or don't know who to call, then call us. We may be with clients and have to call back, but we will. Our local and toll-free numbers are on your refrigerator magnet.

New Insurance Options

Individual and Group Life and Health Insurance

Over the years we have received many requests to offer life and health products for family and children of our clients. Based on these requests we have partnered with several new companies to provide individual and group life, health and disability insurance to any one, any age.

I. Group Health Insurance

Many people who work for a company have some type of group insurance. There are new options available to business owners that can reduce group premiums by 30%-50% or more, while keeping the cost to the employees the same, AND continuing to providing the same coverage. Many times you can keep the same insurance company (if you want to) and get these benefits.

II. Individual Health Insurance

If you are not yet on Medicare and do not work for a business that provides group insurance, your best option is an Individual Major Medical plan. The good news is that there are also options available to individuals to help lower premiums, while still providing complete medical and drug coverage.

III. How Can You Help?

If you know of anyone who has individual health insurance or who owns their own business and would like a comparison quote, simply have them contact us. As always there is absolutely no obligation. We will provide them with several quotes, and if we can save them money, we'll take care of all of the administrative paperwork.

Laughter Is

The Best Kind of Medicine

A tour bus driver is driving with a bus load of seniors, down a highway, when he is tapped on his shoulder by a lady.

She offers him a handful of peanuts, which he gratefully munches up.

After about 15 minutes, she taps him on his shoulder again and she hands him another handful of peanuts. She repeats this gesture about five more times.

When she is about to hand him another batch again, he asks the little old lady, "Why don't you eat the peanuts yourself?"

"We can't chew them because we've no teeth", she replied. The puzzled driver asks, "Why do you buy them then?"

The old lady replied, "We just love to suck the chocolate off of them."



Three sisters, ages 92, 94, and 96, live in a house together. One night the 96-year-old draws a bath. She puts one foot in and pauses. She yells down the stairs, "Was I getting in or out of the bath?"

The 94-year-old yells back, "I don't know. I'll come up and see." She starts up the stairs and pauses. Then she yells out, "Was I going up the stairs or down?"

The 92-year-old is sitting at the kitchen table having tea and listening to her sisters. She shakes her head and says, "I sure hope I never get that forgetful." She knocks on wood for good measure.

She then replies, "I'll come up and help both of you as soon as I see who's at the door."

Current Insurance Products

Southern Senior Care is dedicated to providing the best and most comprehensive products and services to our clients. We currently offer the following Insurance plans:

- Medicare Supplements
- Medicare Advantage Plans
- Prescription Drug (Part D) Plans
- Long Term Care
- Final Expense Life
- Cancer Insurance
- Annuities (Fixed and Indexed)
- Dental
- Individual Major Medical – **NEW**
- Group Major Medical – **NEW**
- Term Life - **NEW**
- Disability – **NEW**

Referrals

We at Southern Senior Care pride ourselves on providing the best service in the industry. We have established partnerships with the very best insurance companies in the state and nation, and we review every account regularly to insure that each of our clients has the best possible coverage and the best rates available.

For your friends or family members who have life or health insurance needs, please pass our name along to them. We appreciate your trust and confidence, and we will treat them like family.

For your convenience, we have provided several referral cards on the back of this page. You can cut these out and keep them in your purse or the glove compartment of your car.

Personal News

The Benson family is staying busy. Doug is traveling around the state meeting with people every day, and trying to figure out how to cut gasoline costs. Maybe a Harley?

Mandy stays busy every day with the three kids. There are activities every day during the summer. She is still directing the Amazing Grace Church Choir and they are sounding as good as ever.

Nicholas (16) continues his music year round. He is trying out for the Atlanta Youth Symphony Orchestra. The Gwinnett Co. School board recently approved Lacrosse as a High School Varsity sport, so he is excited about playing in the school stadium next year.

Lauren (15) is a counselor at Camp Maranatha this summer. It is a church ministry run camp for boys and girls ages 8-15 and is located in Illa, GA. She also just got her learners permit for Driving, so please keep us all in your prayers!

Robby (11) just finished his spring baseball season. They finished their season a little better than 500, but had a lot of fun and learned a lot. They have several travel tournaments over the next month and then the fall season starts.

Between Nicholas' Lacrosse, Lauren's Chorus, and Robby's baseball, Mandy and I will have our days are quite full. But we enjoy every minute, and we know that these days will go by so fast.

Thank you for allowing us to serve you.
God Bless you and your family.

Doug and Mandy Benson



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Medicare Supplement, Advantage & Part D Plans
Life • Long Term Care • Dental • Cancer Plans • Annuities

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