



Southern Senior Care Newsletter

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Note from Doug

As we approach the end of this year I wanted to personally thank you for allowing us to serve you. God has really blessed Southern Senior Care this year. He has opened new doors and enabled us to help a tremendous number of people significantly reduce their healthcare costs. In 2007 alone, Southern Senior Care clients saved our clients over \$200,000!. That is an average annual savings of over \$500 per person. That is amazing to us, and we will continue to work to save you money.

We pride ourselves in providing the best service in the industry. We have established partnerships with the very best companies in the industry, and we review every account quarterly to insure that each of our clients has the best possible coverage and the best rates available. If you think we can help any of your friends, please share the cards on the last page of this newsletter with them. We'll give them a free rate comparison, and if we can help them, we'll honor you with \$50.00.

Are you in the donut hole now?

If you are in the prescription drug plan "donut hole" you may qualify to get some of your expensive prescriptions covered though the "gap." Many pharmaceutical companies have offered savings programs for people who qualify. Those programs have generally not been available to individuals who had "Part D" plans. A number of companies have recently extended these programs to people who are in the "donut hole."

To find out if you qualify, contact Health Solutions of Georgia. They have helped thousands of people save money on their prescriptions over the years and they can tell you if you qualify for any of the discount programs for people in the donut hole. Their number is 706-549-7799. Tell them that you are a client of Southern Senior Care, that you have a Part D plan, that you are in the donut hole, and they will check and see if they can help you.

Open Enrollment 2008

Soon, you will begin seeing TV commercials, and receiving marketing brochures and advertisements in the mail from companies promoting “New and Improved” Medicare Advantage Plans, Prescription Drug Plans, Special Needs Plans, and, much more.

Southern Senior Care is dedicated to keeping our clients informed of all of your options and making sure you have access to the best programs for your individual needs. We are currently researching every 2008 Medicare Advantage Plan and Prescription Plan in Georgia including plans from AARP, Advantra Freedom, Humana, Pyramid, Blue Cross Blue Shield, Wellcare, Kaiser, Care Improvement Plus, and others.

We are currently reviewing your personal plan. If we think that another plan might be better for you, we will contact you in the next couple of months to discuss the details.

In the meantime, if you see or hear of something that sounds interesting to you, please contact us.

Keep in mind that some plans have attractive monthly premiums, but the co-pays, deductibles and fees increase your total out of pocket costs.

More Prescription News

Generic Options

You know that generic prescriptions can save you a lot of money on co-pays. There is another thing about generic prescriptions that you might not know. You do not have to use your “Prescription Drug” card to get your generic prescriptions filled. If you have a prescription for a Generic drug that you can get from Walmart, Target or some other pharmacy for \$5-\$6, then you may not want to use

your Prescription Card. If you do use your Prescription card, then the cost of that medicine gets added to your yearly total, which is used to determine when you go into the donut hole. If you simply take your prescription to a pharmacy and pay their generic price, the cost of that prescription does not count toward your \$2,400 limit. You can do this with all of your generic prescriptions.

Dental Insurance

We have received quite a few requests for information on dental insurance plans. As you know Medicare does not offer any coverage for dental needs. We recently partnered with a company that has a very solid dental plan.



For about \$40/month per person you can have a beautiful smile like the one above. This plan includes up to \$2,000 of dental services per year and you can go to any dentist you like. If you would like more information on this let us know.

Phone Calls

You may get a phone call from my daughter Lauren. We are updating our records and want to make sure we have all of your information correct. The call will only take a minute or two.



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Helping Seniors Reduce Healthcare Expenses Since 1971