



HILBURN INSURANCE GROUP

Medicare Advantage Plans / "Part D" Prescription Drug Plans / Supplements
 Retirement Solutions / 401K Rollovers
 Life Insurance with Living Benefits / Tax Free Retirement

Personalized Just for YOU



Charlie Hilburn
903-748-4837

Independent Insurance Agents serving Texas,
 Arkansas and Louisiana Since 2010
 bekyhilburn@rocketmail.com

Becky Hilburn
903-748-0896

Thank you for your loyalty to Hilburn Insurance Group.

Personalized Just for YOU

Fall Edition, October 2019



We just passed the 5th anniversary since the girls came to be with us. Sadie was 14 months and Hannah 6 at that time. It seems like long days.....but short years.

Hannah, 11, plays clarinet in band, and Sadie, 6, is in gymnastics. They both enjoy food and cooking with Mimi!



For God so [greatly] loved and dearly prized the world, that He [even] gave His [One and] [a]only begotten Son, so that whoever believes and trusts in Him [as Savior] shall not perish, but have eternal life.

John 3:16

MEDICARE NEWS

MEDICARE SUPPLEMENT INSURANCE DEVELOPMENTS

MACRA - the acronym for the Medicare Access and CHIP Reauthorization Act of 2015.

This has really been a buzz in the Medicare supplement insurance world over the last few months. MACRA will cause changes to Medigap (Medicare supplement insurance) policies that cover the Part B deductible, which in 2019 is \$185 annual deductible. **THIS CHANGE WILL ONLY AFFECT "NEWLY ELIGIBLE" MEDICARE BENEFICIARIES THAT BECOME ELIGIBLE ON OR AFTER JANUARY 1, 2020.** Many people are stating that Plan F is "going away". For accurate information about MACRA, contact Charlie or Becky.

COME AND BRING A FRIEND TO A MEDICARE EDUCATIONAL EVENT

LIGHT LUNCH PROVIDED

WHEN: THURSDAY, OCTOBER 17TH, 11:00AM
WHERE: NORTHSIDE CHURCH (ENTER @ EAST ENTRANCE)
5801 Summerfield Rd., Texarkana, TX

OR

WHEN: TUESDAY, OCTOBER 22ND, 11:00AM
WHERE: YANG'S CHINA BUFFET
302 LOOP 59, ATLANTA, TX

Disclosure: These meetings are sponsored by Hilburn Insurance Group located in Linden, Texas. Hilburn Insurance Group has no affiliation with or endorsement by Medicare, CMS or other government agency. These events are provided at no charge and no obligation, for general educational and informational purposes only.

VERY IMPORTANT

If you are enrolled in a:

**Medicare Advantage Plan AND/OR
Medicare Prescription Drug Plan**

You should be receiving a ANOC - Annual Notice of Changes sometime in the next few days if you have not already received it.

It is VERY IMPORTANT to review this information and observe any changes that are taking place between your coverage in 2019 and your coverage for 2020. There are some company changes happening where plans that were with one company will now be with another company. Notices have been sent out to clients Welcoming them to the new company. Also, some drug plans will be changing within the same company - the name of the plan will be different and the premiums and benefits will be changing.

If you are confused about your plan in any way, call

Charlie 903-748-0896

or Becky 903-748-0896

GUARD YOUR MEDICARE CARD AND YOUR INFORMATION

It is of utmost importance to protect your Medicare Number and Medicare card. There are many dishonest people out there that want to use your Medicare number and your name to steal your identity and commit Medicare fraud.

Only give your Medicare information to doctors and pharmacists that should have it. Only do Medicare insurance business face to face with someone you know and trust to have your information.

Be very careful if you choose to do Medicare insurance business over the phone.



MEDICARE HEALTH INSURANCE	
Name/Nombre	JOHN L SMITH
Medicare Number/Número de Medicare	1EG4-TE5-MK72
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
PART A	03-03-2016
PART B	03-03-2016

Annuities - Retirement - Life insurance

IS A FIXED INDEXED ANNUITY RIGHT FOR YOU??

A Fixed Indexed Annuity could be right for you if:

- You are looking to defer taxes
- You want to maximize growth potential
- You want protection from market downturns
- You are concerned about outliving your retirement funds
- You want flexibility such as liquidity, inflation protection, benefits for confinement or terminal illness
- You want to leave a legacy for your loved ones. Call us for a no-cost, no-pressure, no-obligation consultation: **903-748-0896**



FINAL EXPENSE

Are you concerned about covering the cost of your burial expenses? A final expense whole life insurance policy could be the answer to your concerns. When you receive a final expense policy with us, you will receive a booklet entitled "My Wishes Record Keeper".

You can record all necessary information for your beneficiaries in one place. You can also record your wishes for your Memorial Services and other last wishes that you want your family to know.

PLANNING FOR AND/OR ENTERING RETIREMENT

Whether you are Age 25 or 65, Retirement options and preparation is something you should educate yourself about. It's about more than just saving money and hoping that Social Security will take care of the rest.

Things to be concerned about include growth, risk, inflation and taxation. What are your goals? Will your money earn enough to exceed inflation? How can you save on taxation? Is your principle AND growth protected?

Will your money earn enough and be enough to last you through your "golden years"? Let's talk about all these things. Call Becky 903-748-0896

A business card for Hilburn Insurance Group. At the top, it says "MEDICARE || RETIREMENT || LIFE INSURANCE". Below that is the slogan "Personalized Just for You". The card features two portraits: Charlie Hilburn on the left and Becky Hilburn on the right. In the center is the Hilburn Insurance Group logo, which consists of a stylized yellow flower or leaf design inside a circle with the name "HILBURN" above it and "Insurance Group" below it. At the bottom of the card, it reads "Independent Insurance Agents serving TX, AR & LA".

MEDICARE || RETIREMENT || LIFE INSURANCE

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LIC. # 1649100

BECKY HILBURN
(903) 748-0896
LIC. # 1830484

HILBURN
Insurance Group

Independent Insurance Agents serving TX, AR & LA

WE ARE...

- Available for service in Texas, Arkansas and Louisiana
- Skilled and Knowledgeable
- Certified and informed on all the products we offer.
- We have access to multiple insurance companies for a great variety of products.

All this enables us to provide Insurance/Annuities/Medicare products PERSONALIZED JUST FOR YOU.

