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Offering Personalized Service Across Western Iowa and Eastern Nebraska

Jayne Klein is an independent insurance advisor specializing in Medicare insurance solutions—Medicare supplements, Medicare Advantage plans, and Prescription Drug Part D plans. She has been in the Medicare insurance business since 2014. Jayne works with dozens of insurance companies so she can offer her clients the appropriate coverage. Jayne’s clients are located across Western Iowa and Eastern Nebraska, giving her a great feel for the insurance landscape. She designs plans with a focus on low cost and proper benefit structure, which she combines with personalized insurance advice aimed at helping her clients make better-informed decisions.

Specializing in These Medicare Insurance Solutions

Medicare Advantage

Medicare Supplements

Medicare Prescription Drug Plans

Hospital Indemnity Plans

Dental, Vision & Hearing

Life Insurance

Short-Term Home Health Care

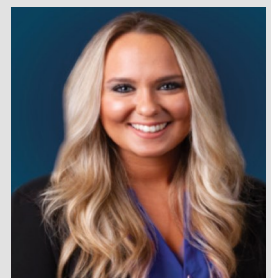
Annuities

Contact us to schedule an in-home appointment or over-the-phone consultation. If you currently have Medicare and would like a FREE consult, give us a call!



Introducing...
Kelsi Segebart

Serving Northwest & Central Iowa & Eastern Nebraska

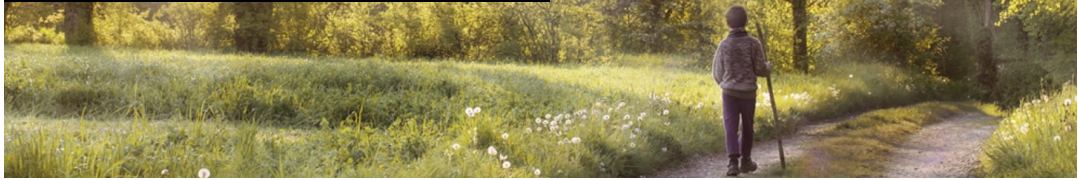


Kelsi Segebart
Licensed Insurance Agent
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Kelsi has been in the insurance business for the past two years. Kelsi is a full-service agent and is knowledgeable in the Medicare market, serving clients throughout Northwest and Central Iowa as well as Eastern Nebraska. Kelsi is also a great asset to our team because she specializes in safe money investments and guaranteed income for life. During these uncertain times, call Kelsi to review your current financial portfolio so she can offer you some financial peace of mind.



Helping Guide You Down the Confusing Path of Medicare



Find out if you qualify for a Patient Assistance Program and for help to pay for your medications. **Needy Meds** is a site we frequently use to help our clients. You should not have to navigate this site alone. We want to help. **Please reach out to us at 402-214-2312.** For information on **Needy Meds**: www.needymeds.org



Medicare Patients Can See a Doctor Through Telemedicine



Recent legislation now allows Medicare to cover telemedicine for routine checkups and to monitor chronic conditions. Medicare covers co-payments with some exemptions allowed during the coronavirus. Your provider will review your health history by accessing your medical chart. You will explain your current symptoms and other information. Providers may prescribe new medications and refill prescriptions without an in-person office visit.

Medicare.gov

According to Medicare.gov, you may qualify for **Medicare Savings Programs** through the state you live in. In some instances, you may receive help paying for Medicare **premiums** — Part A and/or Part B **deductibles, co-pays** and **coinsurance**. **Ask us for information.**

Ask how we may help you with setup.



Jayne Klein, Klein Senior Insurance, in cooperation with Aetna Medicare Solutions, delivered free Jimmy John's boxed lunches to the residents at **Kovar Court** senior housing in **Missouri Valley, Iowa**.



Volunteers unloaded 10,000 pounds of food for the **First Baptist Food Pantry, Council Bluffs, Iowa**, in less than one hour. Thank you!



Donating Items to Veterans in Need

The VA Community Resource & Referral Center offers basic needs and support to homeless veterans and veterans at risk of becoming homeless. Veterans in Nebraska and Iowa are eligible for services. **Contact us for more details.**

Your Health & Wellness



Exercise your Brain!



Wuzzles

Find the phrase, saying or name in these images.

1. **WILL** way
WILL weigh
WILL whey

2.  **SOON**
SOON

3. **Roger**

Sudoku

Complete the grid so that every row, column and 3-by-3 box contains every digit from 1 to 9 inclusively.

			2		6	1		
	5		3	1	9	2		
9			6	7				
6				4		5	9	
		4		8		7		
	1	5		6				8
				5	8			7
		2	7	9	1			3
	8	9		3				

Many Medicare Advantage plans offer **free gym memberships** to promote health and fitness. Check with your plan to see if you qualify for either of these plan benefits listed below.

SilverSneakers is a free plan benefit through **Humana and Aetna** that includes a membership to fitness centers and access to equipment and exercise classes. **SilverSneakers** Can't get to a center? Exercise at home with free online workouts that are suitable for you. <https://tools.silversneakers.com/>

RenewActive™ by UnitedHealthcare is the premium standard in Medicare fitness programs for body and mind. **Renew Active** allows you access to a gym membership, online brain health program, and local health and wellness events—an added, no-cost benefit you will receive from **UnitedHealthcare Medicare** plans. <https://uhcrenewactive.com/home>



Low-sodium

Skillet Garlic Shrimp and Spinach

This quick-fix, low-sodium dish relies on seasonings to enhance the flavor and add dimension. Garlic, smoked paprika, crushed red pepper and lemon stand in for salt, making for a fast, satisfying meal.

Ingredients:

- 2 tablespoons olive oil
- 6 medium cloves garlic, sliced and divided
- 1 pound large shrimp, peeled, deveined and patted dry
- 2 teaspoons smoked paprika
- ¼ teaspoon crushed red pepper
- 2 (5-ounce) bags baby spinach leaves
- 1 tablespoon lemon juice
- 1½ teaspoons lemon zest
- 1 tablespoon fresh parsley, finely chopped

► **Directions:** Heat oil in a large skillet over medium-high heat. Add the garlic and cook until beginning to brown, 1-2 minutes. Remove garlic from pan with a slotted spoon. Add shrimp, paprika and crushed red pepper. Cook 3-4 minutes, or until shrimp are nearly cooked through. Stir in spinach a handful at a time as it wilts. Add garlic back to pan. Remove from heat and stir in lemon juice. Before serving, sprinkle with lemon zest and parsley. Serve with a slice of crusty multigrain bread if desired. Serves 4. *Calories: 189, Total fat: 7.4g, Saturated fat: 1.0g, Cholesterol: 182mg, Sodium: 201.5mg, Carbs: 2g, Dietary fiber: 2.6g, Sugars: .3g, Protein: 25g*

SOURCE: UnitedHealthcare *Renew* magazine 2020



1110 Montague St.
Dunlap, IA 51529
Ph. 402-214-2312



Contact me if you need a new catalog or help ordering these items that are zero cost to you!

Do you order OTC (over-the-counter) items?

Do you need help paying for hospital costs



Get affordable coverage for out-of-pocket medical expenses. Save money with a **Hospital Indemnity insurance policy!** **Call us for details or a quote.**

Ameritas  **Why do I need dental & vision insurance?**
fulfilling life.

Oral and ocular health may be key in **detecting** early stages of many health risks and diseases and **preventing** many other health issues. **We will help** you find dental and vision insurance—advantageous to your overall health.
<https://www.securitylife.com/personal-plans?agnt=010N4211>

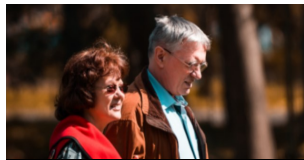
TruHearing[™]

is your solution for top-notch digital hearing aids. We work with major health plans to bring you the lowest possible out-of-pocket cost. **TruHearing** takes guesswork out of selecting the best hearing aid for you. **Call us for more information.**
truhearing.com



Advanced Diabetes Supply

is the leading supplier of Continuous Glucose Monitoring Systems and diabetes testing supplies nationwide. ADS is well known for its excellent customer service and turnaround time. **Contact us for more details.**
advanceddiabetessupply.com



Klein Senior Insurance Specializes in Medicare Solutions Throughout Western Iowa & Eastern Nebraska.

If additional customer service is needed, please call the phone numbers listed on the back of your card. Customer service numbers are listed below.

Aetna MAPD: 866-901-4692
Aetna Medicare Supplement: 800-264-4000
Aetna Pharmacy: 844-741-8423
Humana: 800-457-4708
Humana Pharmacy: 800-379-0092
Humana OTC: 855-211-8370
OptumRx: 877-889-6385

United HealthCare: 800-643-4845
UHC First Line Medical (OTC for DSNP plans): 877-795-4521
UHC Healthy Benefits Plus (OTC for HMO/PPO plans): 833-845-8798
WellCare: 888-550-5252
833-207-4241

Answers to brain games on page 3

Wuzzles

1. Where there's a will, there's a way
2. Don't speak too soon
3. Roger over and out

Sudoku

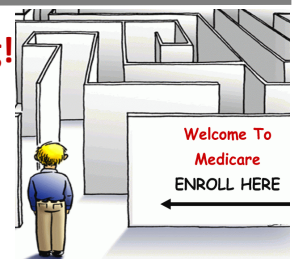
4	3	7	8	2	5	6	1	9
8	5	6	3	1	9	2	7	4
9	2	1	6	7	4	3	8	5
6	7	8	1	4	2	5	9	3
2	9	4	5	8	3	7	6	1
3	1	5	9	6	7	4	2	8
1	6	3	2	5	8	9	4	7
5	4	2	7	9	1	8	3	6
7	8	9	4	3	6	1	5	2

SOURCE: UnitedHealthcare Renew magazine 2020

Medicare can be confusing!

If you or someone you know is turning 65 or new to Medicare, we can guide you!

Call us: 402-214-2312



As always, there is no obligation to enroll.
We are independent agents licensed with multiple carriers.
We do not work directly for Medicare.