

## Is Medication Therapy Management Program for You?

If you have multiple chronic health conditions, you would probably appreciate a little help managing your various medications and their effects on you. An easy and effective way to do this is through a Medication Therapy Management (MTM) Program.

The MTM Program was designed by doctors and pharmacists to help you get the best results from the medications you are taking. It helps to make sure your medicines are working together to improve your health.

### Who is eligible?

All Medicare plans that provide prescription drug benefits (Medicare Part D) must offer MTM programs. The service is free if you qualify. The criteria to qualify varies from plan to plan, however it typically includes the following:

- The number of medical conditions you have that need prescription treatment including chronic heart failure, diabetes, high blood pressure, high cholesterol, and rheumatoid arthritis.
- The number of prescription medications you take daily
- The annual cost of your medications

Once you qualify, you will meet one-on-one with a pharmacist to

review all your medications. You and the pharmacist will discuss drug safety, over the counter medications, costs, how your drugs work and how best to take

them. At the end of your comprehensive initial review, you will get a written summary of your discussion, an action plan to help you make the best use of your medications, and a personal medication list to take to your doctor visits and help you track of all your medications.

Your MTM program will also offer ongoing

reviews where you and your pharmacist can review any changes in your prescriptions, looking for harmful drug interactions, any duplications in drug therapy or other gaps in your care.

Some Medicare Part D plans will automatically enroll you in their MTM program if they see you qualify. If you are interested in learning more or want to enroll in a program, ask your plan whether you qualify and how to get started.

If you think you qualify, we strongly suggest that you take advantage of this opportunity to better understand your medications. It is a smart way to make sure that all your medications are working together effectively to maintain and improve your health.

**The MTM Program was designed by doctors and pharmacists to help you get the best results from the medications you are taking.**

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Dear Friends,

*I am feeling a bit optimistic these days. Let's face it. The last two years have been difficult. So many of the things that add enjoyment to our lives have been altered, postponed or outright cancelled. And now, many are returning.*

*For example, my customers are once again comfortable meeting face-to-face with me ... without masks! I have missed seeing the smiles on my clients' faces.*

*This summer, we will celebrate weddings, graduations and holidays with friends and family, with many of them taking place indoors!*

*I'm looking forward to participating in a fun-filled season of community events in and around Lake County. Some of my favorites are the weekly Mentor Rock Concert series, the Tunes at the Lagoons, and the Mentor Cruise In. There will be art shows, trips to wine country and craft fairs on my agenda this summer. If you are looking for ideas on things to do, visit [www.mylakeoh.com](http://www.mylakeoh.com).*

*Plus, travel is back on our agendas.*

*While we cannot ignore all that is going on in the world today, we can still enjoy all the positive things going on in our day-to-day world. I hope your world is filled with positive things, too.*

*Sincerely,  
Laura Mutsko*

## Flex Account Benefit for Dental, Vision and Hearing

Lucky you if you have an Anthem Advantage Plan with Essential Extras. You get to select your choice of one of the plan's innovative benefits from a menu of nine benefits. Many of my customers have told me they are selecting the Flex Account Benefit as their choice for 2022.

The Flex Account Benefit gives you a \$500 Master Card debit card good for additional coverage above and beyond your plan's benefits for dental, vision and hearing needs.

With Flex Account, you get to decide how to spend your annual allowance. It is up to you whether you put it toward out-of-pocket costs or additional service. You can also decide whether to use all \$500 toward one type of service – for example, dental care – or split the \$500 among the dental, vision and hearing care. Purchases are limited to medically necessary

products and services covered under your supplemental benefit. To choose this benefit, call the Anthem Customer Service phone number listed on your membership card to let them know you are selecting the Flex Account Benefit as your one Anthem Essential Extra for 2022. You will receive your \$500 MasterCard debit card in the mail in approximately two weeks. The MasterCard comes ready to use at your dentist, optometrist,

or audiologist's office where MasterCard is accepted. The card will also work at Walmart and Costco Vision Centers but will not work at other retail locations.

Anthem developed their innovative Essential Extras package to provide valuable, no-cost benefits to members in an effort to enhance the quality of life and health outcomes of members. Please review your plan to see if this or other Essential Extras can be helpful for you. For more information, contact me at 440-255-5700 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

**The Flex Account Benefit gives you a \$500 Master Card debit card for dental, vision and hearing needs.**



**Mutsko Insurance Services is Proud to Sponsor these 2022 City of Mentor Events!**

**Mentor Rocks..... Tuesdays, June 7 - August 30**  
**Mentor Cruise-In ..... Saturday, August 13**  
**Tunes at the Lagoons..... June through August**

## How to Find a Lost Pension

When did you get your first job? You may have been eighteen or twenty years old and probably gave little thought to retirement, let alone the pension plan the company provided. But the years flew by and here you are. Retired.

So, what happened to that pension plan from all those years ago? Even if you lost track of it, the company you worked for may not have. If the company still exists, you should be able to reach out to their human resources department and inquire whether there is an account in your name. If you are not sure if you left any retirement account behind, there are still plenty of online resources you can use to search for your lost accounts.

If your employer went out of business or filed bankruptcy, they may have turned over the funds to a federal organization called the Pension Benefit Guaranty Corporation at <https://www.pbgc.gov/>. Its Missing Participants Program tracks down employees who are owed retirement money.



States have their own Missing Money sites. In addition, here are two national sites that are a good place to start:

**National Registry of Unclaimed Retirement Benefits:**

<https://unclaimedretirementbenefits.com>

**National Association of Unclaimed Property Administrators:**

<https://unclaimed.org/>

If you need to prove your work history and eligibility for pension benefits, your old W-2 forms and your earnings statement from the Social Security Administration can help in this regard.

As you conduct your search be careful about sharing your personal information with people or organizations you have not thoroughly vetted. Do not share your banking or credit card information without first checking on the company's background.

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## Tech Up-Date No More 1-800 #

We recently upgraded our office phone system and are now in the 'cloud.'

Our main phone number will remain the same, 440-255-5700.

Long distance callers who have been using our

800 number should begin using our main number.

You will not be charged long distance rates. The 800 number has been discontinued.



## Another Path to Low-Cost Drugs



I am always on the lookout for ways to help you save on your prescription costs. I recently came across a new online pharmacy that offers hundreds of popular generic medications at substantial discounts. It is Mark Cuban's Cost Plus Drug Company, online at <https://costplusdrugs.com/>

Mark Cuban's Cost Plus Drug Company does things differently. They establish every drug price the same way: You pay their price for the drug plus a 15% markup, plus a \$3 pharmacist fee. They do not accept insurance payments, but many people have found they are less expensive than a patient's co-pay for the same drug at a retail pharmacy.

Their list of medications includes many costly drugs including those used to treat arthritis, depression, cancer, dementia, HIV, with some savings in the hundreds of dollars and more. You can quickly check to see if your medication is offered and its cost by going to <https://costplusdrugs.com/> and clicking on Medications. Visit their website for detailed step by step instructions and to learn more about the company's mission.

This is not my endorsement for Cost Plus Drugs. I am passing this information on to you as information only. It is up to you and your physician to determine whether this online pharmacy will work for you.

Wife texts husband on a cold, winter morning: Window frozen, won't open.  
Husband texts back: Gently pour some lukewarm water over it and then tap the edges with a hammer.  
Wife texts back ten minutes later: Computer really messed up now!



My grandma talking to my mom about her new hearing aid:  
My grandma: It's the most expensive one you can buy, it costs me \$4,000.  
My mom: What kind is it?  
My grandma: It's 4:15pm.



People are so excited about the new iPhone, but few have caught up with the awesome technology of using your blinker when you drive!



Wife: I have a bag full of used clothing I'd like to donate.  
Husband: Why not just throw it in the trash? That's much easier.  
Wife: But there are poor, starving people who can really use all these clothes!  
Husband: Honey, anyone who fits into your clothing is not starving.  
Husband is now recovering from a head injury.

## *Mutsko Insurance Services, LLC*

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