

The Senior's Quarterly



AzMEDICAREGUY.COM
YOUR LINK TO MEDICARE & RETIREMENT BENEFITS

What is Medicare Part D LEP (Late Enrollment Penalty)

This penalty is an amount that is permanently added to your Medicare drug coverage (Part D) premium. You may owe a late enrollment penalty if at any time after your Initial Enrollment Period is over. If you go more than 63 days without creditable prescription drug coverage, you'll generally have to pay the penalty for as long as you have Medicare drug coverage.

Medicare calculates the penalty by multiplying 1% of the "national base premium" (\$33.37 in 2022) times the numbers of full months you went without creditable coverage.



1. What year did the Beatles officially disband?
2. What color is the "M" in McDonalds?
3. What does a "Redsmith" do?

(Answers on Back Page)

What To Eat To Boost Your Immune System

Having a strong immune system is valuable throughout your lifetime. A healthy immune system is even more important as you grow older, as the capability of the immune system declines with age. With these factors in mind, it's a good idea to start taking inventory of what you're doing to give your immune system a boost, and that includes monitoring the things you choose to eat and drink.

There are many food factors that have immune-supporting properties and that you can incorporate into your diet at any time. Here is a list of some of the top edible-focused immune system boosters.

Ginger
Vitamin C
Blueberries

Tea
Cruciferous Vegetables
Dark Chocolate

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What is LEP? / Trivia

Boost Your Immune System

Joke of the Quarter

TV ADS, Mailers, Phone Calls

Partner Spotlight

Checklist for Caregivers

Important Phone Numbers

Medicare 1-800-633-4227

Social Security 1-800-772-1213

AHCCCS 602-417-7100

Area Agency on Aging

602-264-2255

JOKE Of The QUARTER



PLEASE DO NOT CALL THESE ADS!



I get so many calls from clients about the bombardment of TV commercials, mailers and the phone calls they receive. These ads create mass confusion and pressure with fear of loss if they do not call the toll free number. If you call them, you do not know who they are or where they are located. Wouldn't you rather talk to a local person and the SAME person each time you have a question? Any-

thing Joe Namath or George Foreman can do, I can do! AND I'M LOCAL!! Confusion brings doubt! If your current plan is working, you really do not need to worry about making changes. If you feel you really need to talk to someone or feel you are missing out.....

Please call me, Don Rice @ 480-551-7303 or DonRice@AzMedicareGuy.com .

Partner Spotlight

Let me introduce you to Irene Ploski of Independence Insurance. Irene and I have known each other for over 10 years. If you have any need for auto, home, umbrella or business insurance, please give her a call. She is also bi-lingual and speaks fluent Spanish. Her office number is **480-656-1036** and email is **info@indieinsurance.com**



Legal Checklist for Family Caregivers

If you're a caregiver, part of your job may be to keep track of your loved one's legal affairs. And you probably know, or are learning, that it is a big responsibility. "The ultimate goal is to make sure you have all the decision-making rights you need to manage your loved one's affairs," advises Charles Sabatino, director of the Commission on Law and Aging at the American Bar Association (ABA).

SIX Tips on how to protect your relative's legal rights — and your own:

1. Have the right documents
2. Make a family Plan
3. Organize Important papers
4. Explore potential financial help
5. Look for tax breaks and life insurance deals
6. Think beyond your loved one

Answers to Trivia

1. 1971
2. Yellow
3. Works with Copper

Questions or Referrals, CALL

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