

Anthem Member Experience Survey

Thank you to everyone who participated in Anthem's Member Experience Survey.

The survey allows Anthem to better understand their members' health concerns so they can properly manage their care. If any member has a chronic condition that requires additional assistance or resources, Anthem can provide those services as a result of their survey responses.

Mutsko Insurance Services will be using what we have learned from those surveys to determine if another plan would be a better choice for our policyholder. (Just don't tell Anthem. I work for you, not for Anthem.)

While making the survey calls, we identified quite a few policyholders for whom we do not have a correct telephone number or email address. Please call or email us if you have made a change to your phone number, email address or physical address so we can update our records.

If you received a survey in the mail, please complete it and return it to us in the self-addressed envelope provided as soon as possible. We also found several people who were not taking advantage of their Anthem Essential Extra benefit. Essential Extras is a benefit in which the member can choose from a list of optional services to tailor their plan to best suit their needs.



Members can choose one of the following:

- Assistive Devices \$500 Annual Allowance
- Healthy Groceries..... \$50 per month
- Transportation 60 One-way Trips
- Flex Account Dental, Vision or Hearing \$500 Annual allowance
- Flex Account Utilities \$50 per month
- In-Home Support 60 Hours

If you would like more information on the Essential Extras benefit, call us at 440-255-5700

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Funny Quotes...

"If you want to be sure to never forget your wife's birthday, try forgetting it once." ~Aldo Cammaroto

"Before you marry a person, you should first make them use a computer with slow internet service to see who they really are." ~Will Ferrell

"Never go to bed mad. Stay up and fight." ~Phyllis Diller

"Instead of getting married again, I'm going to find a woman I don't like and give her a house." ~Rod Stewart

"Behind every great man is a woman rolling her eyes." ~Jim Carrey

"Adults are always asking children what they want to be when they grow up because they're still looking for ideas." ~Paula Poundstone



Letter
from
Laura

Dear Friends,

You probably noticed this edition of our newsletter features information on local events going on this summer and fall. In every issue, we also feature a local business as a "Friend of Mutsko Insurance Services." We do this because we believe local events and businesses are the heart of our community.

Locally owned businesses build strong communities by sustaining vibrant economic and social relationships. They provide employment opportunities, support local causes, sponsor teams, and return a higher percentage of their revenue back into the local economy than big box and chain stores.

The local events we participate in help make our community a desirable place to live. They support causes we believe in. As a local company, I feel supporting local events is our responsibility, and also a privilege to serve our community.

I encourage you to support local ventures. You can post a good review online. Or buy gift cards whenever possible. Volunteer to help out at local events. And be sure to recommend your favorite local businesses to friends, family, and colleagues.

Sincerely,
Laura Mutsko

Info on Fall ANOC Meetings

Our Annual Anthem ANOC meetings will be held in November this coming fall. We are scheduling these a month later than in previous years because we often receive additional details after Open Enrollment begins.

Watch for your Anthem ANOC Meeting invitation with meeting dates and registration information in our fall newsletter.

HELLO!
LOOKING FOR A REAL ESTATE
AGENT YOU CAN TRUST?

I'm Terry
GORKA

DO YOU WANT TO KNOW YOUR HOME
VALUE IN TODAY'S HOT MARKET?

Call Today & schedule a meeting!

THE NIEMI TEAM
OHIO REAL ESTATE SPECIALISTS

As your local agent and neighborhood expert,
I'm here to help with all your real estate needs.

Terry Gorka | Realtor
Certified Home Stager
440-487-8051
terrygorka@homesmartohio.com



WHITE CANE SAFETY AWARENESS DAY...

MENTOR ROCKS

Mutsko Insurance Services is Proud to Sponsor these 2023 Events!

- Mentor Rocks..... Tuesdays, June 7-August 30**
- Tunes at the Lagoons.....June through August**
- Immaculate Conception Golf Outing June 25**
- Mentor Cruise-In Saturday, August 12**
- Mentor City-FestAugust 18 & 19**
- Lions Club Golf Outing September 16**
- Umpires Scholarship Golf Outing..... August 19**
- Mentor Sr. Center 90+ October 12**
- Lions White Cane Walk October 14**



Don't get Caught in a Scam

The ugly truth is that scammers are always on the prowl, coming up with new ways to steal from you. They will claim to be from your bank, the IRS, Medicare, or a grandchild who needs your help. Once they gain your trust, they will then access your cash, savings, or identity. While older adults are particularly at risk, everyone at any age is vulnerable to getting scammed.

Your best defense is to be suspicious whenever you receive any contact from people or businesses you do not know, whether it's over the phone, by mail, email, in person, or on a social networking site. Here are a few tips to help keep you safe:

Do not open suspicious messages:

Poor grammar and misspelled words are two big tip-offs that a message is fake. If you suspect a text, link, or attachment, delete it immediately. You can also verify the identity of the contact through an independent source or online search. Do not use the contact information provided in the message sent to you as it may take you right back to the scammers.

Two Factor Authentication:

Choose two factor identification for online banking and shopping apps to safeguard your accounts. With these, a one-time authorization code will be sent to your mobile device or phone to prove the account is yours.

Set up a second email account:

Consider establishing a second email account to use for social media and internet browsing. Ideally, you can then reserve

your primary account for online banking, health information and personal communications.

Be picky and private:

Learn how to use your privacy and security settings to keep your information safe. Set your profile information to private. Do not accept everyone who reaches out to connect with you, especially if you believe you are already "friends" with that person. Their account may have been 'hacked' and accepting their invitation puts your account in jeopardy, as well.

Update your security:

Invest in anti-malware software on your devices. The best products not only protect your information, but they are also able to identify and delete suspicious activity and detect any attacks remotely accessing your computer.

Choose Passwords Carefully:

It cannot be said enough times. Never use your birth date, your children's names, or anything obvious like your pets' names. Try creating a pass phrase, incorporating symbols and numbers such as C@S&DogSare#1. (CatS and DogS are #1). Password manager apps are a convenient and safe way to store your passwords, and many will create unique passwords for you.

Please remember Medicare will never call you directly unless you have called them with a request. If you get an unsolicited call from someone claiming to be from Medicare, it's a scam.

If you have been scammed,

report it to your bank, credit card or financial institution. They may be able to cancel or reverse fraudulent transactions. Next, notify the three major credit bureaus to add a fraud alert that will prevent them from extending credit to the scammers. Change your affected account passwords. And finally, report your experience to your local law enforcement agency.

Need a Speaker?

If you are in charge of setting up programs for your employees, your church or civic group, give me a call. It will be my pleasure to present "Getting Started With Medicare".

This informative class is geared toward those who are turning age 65 or going on Medicare for the first time.

This is not a sales pitch, just straight talk about "Getting Started With Medicare."

Call my office today at 440-255-5700 to make it a date.

Have you seen our Mutsko Mutz?



Is your church festival looking for prize donations?

We have a limited number of Mutsko Mutz available for donations.

Contact us with information about your festival at 440-255-5700.