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An independent, full-service agency, we work with clients in Iowa, Nebraska & select surrounding states offering personalized Medicare insurance solutions & help with life insurance & retirement needs.

2024: CHANGE IS GOOD!?

Last year—2023—brought many changes to the Klein Senior Insurance family and to my personal family. First off, **thank you** to our previous assistant, **Amanda Stinn**, for everything she brought to our agency the past couple of years. In 2023 Amanda left our office to work for her husband’s business. We wish Amanda all the luck in her new role!

So, here we are in March, and spring has arrived! I am finally getting around to writing this newsletter. I thank God daily for everything He has put in my path. I also thank Him daily for the wonderful job I have and for the amazing people I get to work with every day. Whether we are ready for it or not, **CHANGE IS GOOD!**

The insurance industry is always changing with new rules, copays/premiums, and benefit changes, to name a few. My goal every year is to try to contact clients and let them know of upcoming changes to their plans. One thing that has not changed is all the calls and mailings many receive. As I have said in the past, please reach out to me if you ever have questions about something you are unsure of or if someone may be wanting to make changes for you. The wonderful aspect about our agency is we have contracts with several different carriers, which gives us the opportunity to compare many plans. Feel free to contact us any time with questions or for a no-cost review.

I meet with many families daily, have visited, and had events at many nursing homes and assisted living facilities. The past year hit home for me regarding what I do daily. My **mom, Alice Pudenz**, had a couple of falls during the year, and my family had to make the difficult decision to move her into an assisted living facility. This was a tough change for me to be a part of, as a family member, instead of as an agent. Many of you have taken this journey either with loved ones, or for yourself, and it was quite a process navigating this journey with my mom. My dear mom passed away very suddenly on November 13, 2023, and she will be forever missed. Mom is finally celebrating life with my dad in heaven. The amount of support that our family received was overwhelming.

We recently lost my **father-in-law Marvin Klein** on February 11, 2024. My husband and I were not ready for this change. Marvin is free from pain and is in heaven—his forever home. **Thanks to everyone who reached out to us!**

Thanks! Thank you to our clients for being a part of our agency! We appreciate your loyalty and trust in us, and we love your referrals! *Thanks!*

FAMILY CHANGES!

Our family has also had many changes since 2022!

We added three grandsons: Cooper, Tate, and Crew

and now have five grandsons age five and under!

We also have an upcoming wedding for our son

Nick and his fiancé Ashton. We are truly fortunate.

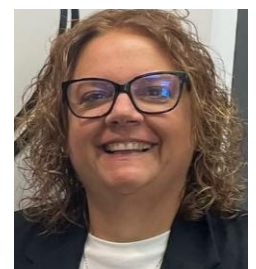


Becky Greenwood
Office Assistant

STAFF CHANGES!

Becky Greenwood, Office Assistant, started in January 2023 and works two days a week. She does a lot of behind-the-scenes work for us and occasionally will also be on the phone. Becky lives in Dunlap with her husband Bill.

Jennifer Sailors, Office Manager/Agent, joined KSI in October 2023. She is licensed to sell health and life insurance and is in the office Monday through Friday. She handles customer service issues, sets appointments, reaches out to clients with plan changes, and is my right-hand woman. Jennifer lives in Woodbine with her husband Scott and their daughter Claire.



Jennifer Sailors
Office Manager/
Agent

WELCOME, BECKY AND JENNIFER!



Coffee in hand, supplies at the ready, Betty settles in, waiting for the first telemarketer to call.



2023: A Year in Review

SHARING
is caring



I am with my mom, Alice Pudenz, at a blanket making event with residents at Rolling Meadows Assisted Living in Carroll, IA.



Connie matched with the monthly birthday cake at Maple Park.



Working with a client: We do no-cost insurance reviews.



Visiting with Eileen, a current client

(Pictured from left to right): My daughter Madison, Cooper, infant Crew, and Corey Stopak



YMCA Healthy Living Center Annual Health Fair



Becky Greenwood and her family



I am pictured with Teresa Engel, Aetna Lead Director, Medicare Operations, at a bingo event at Werner Park.



Amanda Stinn and I are pictured with my beloved sister-in-law Jodi who we lost to cancer in 2023.



Jennifer Sailors and her family

Klein Senior Insurance is Skilled in Medicare Options: Medicare Advantage, Supplements & Drug Plans. We Are Also Skilled in Dental, Vision & Hearing, Hospital Indemnity, Life Insurance, ACA Health Plans, Short-Term Home Health, Annuities, Final Expenses & More.



Why do I need dental & vision insurance?

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. To enroll/search plans: <https://myplan.ameritas.com/id/010N4211>



ADS

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 or visit,** <https://www.northcoastmed.com/>

ASSISTED LIVING LOCATORS



Kendal Esteves
Senior Advisor

Jean Bohnker
Owner, Senior Advisor

Do you know the difference between independent or assisted living?
Or what qualifies for memory care?
Do you know how to make sure your long-term care insurance is going to cover your needs?
Do you know how to qualify for Veterans benefits, in IA or NE? **WE CAN HELP!**
Call Kendal 712-796-2791 for Western and Central IA.
Call Jean 402-690-5467 for Pottawattamie Co. or Eastern NE.

EXCITING NEWS!

We're expanding our services!

Donate your gently used Durable Medical Equipment (DME)



Reuse DME and Medical Supplies

Have gently used durable medical equipment you're not sure what to do with? Bring it to us! Help others who need these items. There is a need for DME in our rural areas. There are some items insurances do not cover or equipment that is needed immediately, but individuals may have no way to get DME. We want to be your resource and offer these items to use for free. All items are sanitized before being sent out for use.

ITEMS NEEDED: Wheelchairs — Walkers — Shower Chairs — Bedside Toilets — Lift Chairs — BP Monitors — Diabetic Supplies — Incontinence Supplies — Gait Belts

Give us a call at 712-216-7070 for more details, or just drop items off at Klein Senior Insurance, 707 Iowa Avenue, Suite 2, Dunlap, IA.



My Mom's Apple Pie Recipe

(Shared by Alice Pudenz)

- Place pie crust in bottom of pie pan.
- Peel, cut, and slice enough apples to fill crust.
- Sprinkle generous amount of cinnamon over apples (to taste).
- Mix one cup sugar and one tablespoon flour and sprinkle over cinnamon and apples. Dot with butter.
- Cover apple mixture with top pie crust.
- Bake one hour at 350 degrees.



Are Medicare Calls Out of Hand? Give us a call at 712-216-7070.

These calls violate FCC guidelines and **YOU CAN STOP THEM!**



What Can *you* Do?

1 If you haven't listed your phone number with the National Do Not Call (DNC) registry:
1. Complete the online registry at www.DoNotCall.gov
To verify your registration, you must open the confirmation email.
2. Call 1-888-382-1222 from the phone you wish to register

2 **File a Complaint with the FCC**
If you are listed on the DNC registry, have not requested information from an agent or Medicare provider, your calls may be in violation of FCC policy.
You may file a complaint online at consumercomplaints.fcc.gov



Your Registry Does NOT Expire.

WHAT IS ALLOWED ?

Some calls you receive may be legitimate and permitted by regulations. Examples include:

- Calls from an online Medicare inquiry.
- Calls from a 'consent to contact' form that you completed for information.
- Calls from your current Medicare Plan provider to discuss your plan benefits and/or other information.

so then...

WHAT IS NOT ALLOWED?

Below is a list of some calls that may be in violation of FCC policy.

- Calls made prior to 8 am or after 9 pm.
- Calls made if you are listed on the DNC (do not call) registry.
- People calling from fake or randomized numbers.



707 Iowa Avenue, Suite 2
Dunlap, Iowa 51529



Klein Senior Insurance has unbeatable customer service for you to take advantage of. If additional customer service is needed, please call the phone numbers listed on the back of your card.

IMPORTANT

Mark
Your
Calendar



Medicare Annual Enrollment Period

October 15 - December 7, 2024

Don't miss it!



Remember!

Watch for KSI's updates in our annual letter that will arrive in your mailbox around September.

As always, there is no obligation to enroll. We are an independent agency licensed with multiple carriers. We do not work directly for Medicare. We do not offer every plan available in your area. Currently, we represent eight organizations which offer 44 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program (SHIP) to get information on all of your options.



*Spring
Word
Search*

Spring

G	W	T	F	E	B				
J	A	G	K	L	M	U	D		
M	R	R	C	O	B	T	N		
G	D	A	F	W	F	T	C		
T	A	E	S	S	E	W	E	T	H
B	D	N	S	U	R	K	R	I	P
R	A	I	N	S	E	F	G		
N	K	S	F	U	L				
G	W	J	H	L	J	Y	M		
D	N	B	I	E	C	R	T		
N	R								
E	K								

Word List
Rain
Mud
Butterfly
Garden
Flowers
Grass
Sunshine
Wet