

No-Cost Personal Emergency Response System *Real People to answer your call.*

Anthem Members. Did you know your Medicare Advantage plan offers a Personal Response System (PERS) life-saving device at no cost? There is no copay and no strings attached.

The PERS device available through your Anthem Advantage plan provides a wide range of services beginning with access to emergency support. It will be your connection to real people in real time, who are always there to answer your call. At the touch of a button, you will be connected to an agent who will talk to you over the device. If additional help is needed, your agent will contact a person you choose to notify.

Other services include:

- A welcome call from the Social Care Team
- Help with prescription refills.
- Assistance scheduling doctor appointments.
- Someone to talk to 24 hours-a-day.
- Fall detection feature that automatically alerts help.



- Assistance with health plan benefits.
- Connection to local opportunities and support resources.

You get to choose the PERS that best fits your needs. There are mobile devices with GPS for members on the go or in-home PERS units with optional fall detection.

For complete details on how to get your no-cost PERS, call the customer services number on the back of your Anthem Advantage plan member ID card between 8am and 5pm, seven days-a-week. Some restrictions may apply.

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our Team!





Letter from Laura

Dear Friends,

The new year is here and with it we have all heard the standard New Year's resolutions. Lose weight. Eat healthy. Exercise. Let's just say we all try our best. But this year, my personal New Year's resolution is different. It is to organize my email files. I'm tired of wasting time searching for things I know are here ... somewhere!

To begin, I searched online for "How to Organize my Email" and found a wealth of information from professional organizers. I suppose it is not surprising that the organizers' first step is always the same. Get rid of clutter.

I am beginning by going through my contacts and deleting anyone I don't remember or no longer engage with. Step 2 will be to unsubscribe from lists and newsletters no longer needed. Step 3 is to delete (or dump in one file just in case I need it) all the saved emails sent from those lists and email addresses.

This is going to take a while. The organizers go on to explain how I can set up files, color code messages, and support a system for keeping track of email messages. If I make it past step 3, I'll let you know how the rest goes.

*Wishing you all the
best in the New Year!
Laura Mutsko*

Medicare Coverage for Cochlear Implant

A cochlear implant can be an effective solution for people with profound hearing loss.

Medicare covers cochlear implants for individuals who meet their eligibility guidelines and requirements.

The cochlear implant is a small electronic device that helps to provide a 'sense of sound' to a person who is severely hard-of-hearing. It is implanted during an outpatient surgical procedure done under anesthesia in a hospital or clinic.

Before Medicare considers anyone as a candidate for a cochlear implant, their physician needs to conduct tests to assess the nature of the patient's hearing loss and determine that they will not benefit from a hearing aid. Their hearing loss must be severe enough that it inhibits their understanding of spoken words, picking up environmental noises, or

problems hearing when there is a lot of background noise. Other restrictions may apply.

For those who meet Medicare's criteria, Original Medicare Part B will cover 80% of the cost of a cochlear implant, the surgical procedure, and accessories such as microphones and batteries. The implant must be provided by a Medicare-enrolled provider who participates in Medicare and accepts assignments.

The patient's share of the cost will vary based on the type of implant needed, their health conditions and other factors including out of pocket costs for deductibles and coinsurance.

For more information on cochlear implants, please visit the National Institute on Deafness and Other Communications Disorders at www.nidcd.nih.gov/health/cochlear-implants and contact your health professional for their recommendations.

Colon Cancer Screening At-Home



Everlywell is an independent company that is now providing at-home lab testing services on behalf of Anthem Blue Cross and Blue Shield. The two companies have teamed up to make it easier for

eligible Anthem beneficiaries to complete at-home colon cancer screening.

The test kits are automatically mailed to eligible patients. Those who decide to conduct the self-test will follow the step-by-step instructions and mail their samples to Everlywell in the postage-paid envelope provided. Individual test results are returned to the patient and their primary physician with whom follow up care can continue if it is recommended.

The program is completely voluntary. It offers those who are eligible with a convenient, reliable method to complete this recommended test in the privacy of their own home. It is advisable to talk to your primary care physician and follow their recommendations.

OTC Benefits the Easy Way

The Benefits Pro app is a safe, free mobile app that allows you to manage your Over-the-Counter benefits in one place. You can use Benefits Pro to monitor OTC benefits provided by Medical Mutual, Anthem, Aetna, and Devoted, or other plans administered by NationsBenefits LLC.

Benefits Pro offers a variety of features. A popular time-saver is the scanning feature which gives you the ability to scan a product and make sure it is a plan approved item before you take it to the check-out counter. Other features include:

Benefit tracking: Users can monitor how much money they have available to spend on plan-

approved products.

Shopping: Users have instant access to shopping, benefit information, and transaction history

Nationwide 2-day delivery: All orders placed through the

app are shipped with 2-day delivery at no additional cost.

The Benefits Pro app developed by NationsBenefits LLC and can be downloaded through Google Play or the App Store. You will need to provide your Advantage Plan member number (not your benefits card.) Skip the first three letters of your member ID and only use the numbers.

For HELP, call NationsBenefits at 888-498-0498.



nations benefits

Friends of **Mutsko Insurance Services**

We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect.

This month, I would like to acknowledge. . .

Association of Specialists in Aging (ASA)

ASA is a network of Professionals dedicated to promoting the well-being of older adults in Lake, Geauga, Cuyahoga, and Ashtabula counties. For information, visit their website at www.asaneo.org.

If you would like to have your business mentioned as a "*Friend of Mutsko Insurance*" in our newsletter and on our web site, send me an email at lmutsko@mutskoinsurance.com

Hold On to Your 2024 Anthem Benefits Prepaid Card

Your Anthem Benefits Prepaid Card



(the one that looks like a Master Card debit card and was issued by Anthem and Nations Benefits) will not be replaced in 2025. Please continue to use the card issued to you last year. If you no longer have your 2024 card, please contact Anthem customer service to request a replacement card.

Did You Miss the Deadline?

Some N.E. Ohioans were prevented from making changes in their Medicare coverage because of the exceptionally heavy snow last December. Because of this, CMS has established a special enrollment opportunity for those affected by a weather-related emergency or major disaster.

If you missed the deadline to enroll in, disenroll from, or switch your Medicare health or prescription drug plan we can help you make those changes now. Call us today at 440-255-5700 for assistance.

Welcome to our Team!

We are pleased to introduce Katie Ortman, the newest member of our Mutsko team. Katie recently joined us as our Office Administrator and will be working behind the scenes to keep things running smoothly here. Welcome, Katie!

My Dog's New Year's Resolutions...

1. I will not roll on dead seagulls, fish, crabs, etc., just because I like the way they smell.
2. I will try to remember that the litter box is not a snack box.
3. I will not use the sofa as a face towel.
4. I will learn that the garbage collector is not stealing our stuff.
5. I will not play tug-of-war with Dad's underwear when he's on the toilet.
6. I will not suddenly stand straight up when I'm under the coffee table.
7. I will shake the rainwater out of my fur before entering the house - not after.



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The Nicest Compliment You Can Give, is Your Referral.

We do not offer every plan available in your area. Currently, we represent 7 organizations which offer 84 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.