



**Fall 2022**

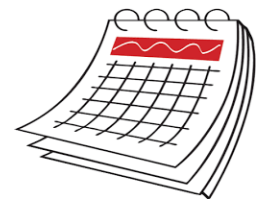
## **CAN YOU BELIEVE IT! It's that time again!**

Greetings from THE SENIOR STORE! Along with the change in the weather, there are changes coming in this year's Medicare outlook. Many plans are offering attractive benefits in order to acquire you as a member. Our job, as always, is to provide you with all the information and help guide you to the best plan for YOUR particular needs. Remember, you will be receiving your Annual Notice of Change letter from your present healthcare plan. This letter will state the changes that are coming. If they are minor, and do not affect your desire to stay in this plan then you are good to go! If you are unsure, please reach out to your SENIOR STORE agent or attend one of our customer appreciation meetings. These meetings will give you the highlights of each plan and help you narrow down your decision.

### **Dates and Times of our Customer Appreciation Events:**

**Location:** THE SENIOR STORE, 429 South Evergreen Avenue, Woodbury, NJ 08096

<b>DATE</b>	<b>TIME</b>
Monday, October 3, 2022	1:00 pm
Tuesday, October 4, 2022	6:00 pm
Wednesday, October 5, 2022	11:00 am
Wednesday, October 12, 2022	11:00 am
Wednesday, October 12, 2022	6:00 pm
Thursday, October 13, 2022	1:00 pm



**THE SENIOR STORE**

**429 South Evergreen Avenue, Woodbury, NJ 08096**

**Telephone: 856-520-0678 or 888-853-2774**

**[www.theseniorstore.com](http://www.theseniorstore.com)**

## What works for me?

Overall, in having conversations regarding Medicare with friends, family, and associates, we think you should follow the same rules of discussing politics and religion...just don't do it! Everyone's opinions and needs differ and what is feasible for your brother-in-law in Arizona may be not be the plan for you in Camden County, NJ. Here are a couple of tips on how to minimize the pain of selecting a plan for 2023.

- ◆What is most important to you - cost, network or extra benefits?
- ◆Is this the year to do lots of dental work?
- ◆Do you need a hearing aid?
- ◆Did your favorite doctor recently retire and you have to pick a new one?
- ◆With recent rising costs, are finances tight? Then the lowest out-of-pocket costs are most suitable.

Once you determine your priorities, it will be much easier to be confident in your plan choice.



## Oh No!

During the Annual Enrollment Period between October 1st and December 7th, you will have the opportunity to stay with your current plan, or chose another one. If you choose a plan, and for some reason you decide to change it again, you CAN still chose a new plan. The last plan you choose before December 7th is the plan that will start January 2023.

When January 1st comes, if you suddenly feel that the choice you made is no longer the best one for you, RELAX...most of you have the Open Election Period from January 1st to March 31st to make a plan change, which will then take you to the end of the year.

Remember, just call us! We can help you with many of these issues. Your SENIOR STORE agent knows the rules of the game and how to help you with all aspects of your healthcare plan.

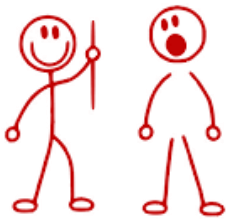
## RING, RING...

This year, the Centers for Medicare and Medicaid have decided to enact a rule regarding telephone conversations between agents and Medicare recipients. This rule requires us to record the phone call and also read a brief disclosure during the call. No worries, even though it might sound like a robot, it is just us your SENIOR STORE agent! This rule inevitably should help cut down the amount of unsolicited phone calls you receive. As always, THE SENIOR STORE follows all compliance rules, even if they are annoying to both you and us!



## CRAZY TALK...

We are sure that in the past year you have been inundated with pitches from the mail, telephone and television about all kinds of things that you can be or should be receiving. SOME of these things are available to you and some are not. You hear about Medicare Part B give back, Flex cards, grocery cards, transportation, and the like. Yes, those benefits are available, however, there are criteria to meet! If you are eligible for any of these benefits, rest assured your SENIOR STORE agent knows and will make you aware of these.



**Don't worry, WE HAVE YOUR BACK!**

We thank you in advance for all your past and future business, and we look forward to working with each and every one of you.

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## OUR MISSION

*To help our citizens of age better understand  
their health and financial options,  
affording them the peace of mind and protection they deserve.*

At **THE SENIOR STORE** we are ONE TEAM OF AGENTS.

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**You may always call THE SENIOR STORE for any questions! Telephone: [856-520-0678](tel:856-520-0678)**

**COMPANIES WE REPRESENT:**

- ◆ AARP United Healthcare
- ◆ Aetna
- ◆ Amerigroup
- ◆ Amerihealth
- ◆ CIGNA
- ◆ Clover
- ◆ Forresters
- ◆ Horizon
- ◆ Humana
- ◆ Midland National
- ◆ Mutual of Omaha
- ◆ Silverscript
- ◆ Transamerica
- ◆ WellCare
- ◆ William Penn Assoc.