

THE SENIOR STORE NEWSLETTER

FALL 2023

HELLO FALL!

Hello Medicare Open Enrollment! Yup! It's that time again! The Senior Store is ready to help you. Each year at this time we offer customer appreciation days this allows you to get the first look at any changes and new plans. Events as follows:

Location: 429 S. Evergreen Ave., Woodbury, NJ 08096 (Next to Dollar General)

Tuesday, October 3 at 2:00 pm

Thursday, October 5 at 11 am

Wednesday, October 11 at 2 pm

Thursday, October 12 at 6 pm

This is an opportunity for you to understand changes to your plan as well as benefits in other plans that may better suit your needs. However, the good news is the changes are minimal this year! If you like your plan you will continue to like it and no action is needed because your plan just rolls over automatically!

NEW KID ON THE BLOCK..... OR IS IT?

There have been many new plans in South Jersey in the past few years. Some of them are new to the area and some have been here before and have come back with new benefits. You will see advertisements and excitement around these new plans. We are very well aware of what is out there and can help you transition if need be to ANY PLAN in Southern New Jersey and beyond. Most of our agents are licensed in over 10 states. So, understand your Senior Store Agent is ready to assist you no matter what plan you are on or what you choose. Remember we work for you. Ideally, coming to a customer appreciation meeting will help you make a good choice. If you are happy, let your agent know that no change is necessary. But, remember, between January 1 and March 31, you have another time to change.

WHAT DO I REALLY NEED TO DO.....

1. Check the changes on your plan when you receive your ANNUAL NOTICE OF CHANGE packet from your plan (this will arrive sometime mid to late September).
2. If you want to research options, come to a customer appreciation meeting.

3. If you want to change your plan or uncertain contact your Senior Store agent. All agents are listed on the back of the newsletter. Because of our busy season, texts and emails are helpful, so we can schedule you in a timely basis. But as always, we welcome your phone calls.
4. If you like your plan and your changes are minimal. Do nothing! Start your holiday shopping!

HOW DO I CHOOSE?

Here are some basic criteria to follow to make a solid decision for your 2024 plan:

- * 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 retire and now you have to pick a new one anyway?
- * Are finances tight? (With recent rising costs) If so, lowest out of pocket costs are most suitable.

If there is one thing that we would like you to understand about the Medicare options this year it is that ALL OF THE PLANS are benefit rich and will give you a wide range of coverage.

Once again, thank you for trusting us with a very important part of your overall wellbeing. We truly enjoy working with you!

If extra space.... Mission Statement

In list of agents:

Delete Frank Mederos (passed away)

Add: Susan

In list of companies we represent:

Delete: Forresters, Midland National, Transamerican, William Penn

Add: Braven, Health Partners, IBC, VIP

