



The Secure Choice

A Newsletter Published by Secure Choices Insurance Services

“Honesty & Service is Our Best Policy”

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

Volume 12, Issue 2



We hope everyone had a nice Easter and are able to finally enjoy this nice weather. Remember to remain vigilant with your health. Please continue to social distance and wear masks. Don't forget to take care of your mental health as well.



WHAT MAKES SECURE CHOICES DIFFERENT

We have been working with Seniors for over 31 years and understand the complexities of navigating Medicare. We are brokers and represent over 70 companies specializing in insurance for Seniors. This allows us to be totally unbiased and custom fit a plan to fit your individual needs. We know that Medicare is constantly changing, so we try to stay up to date on everything so that we can keep you informed.

We pride ourselves on our Customer Service and the relationships we have developed with our clients and local businesses. When you call our office, you get a person, and we strive to return calls that day if not within 24 hours. We are with you the whole year and we contact you during Annual Enrollment period to make sure you are in the right plan for the next year, unlike many other agents.

We help file claims to Medicare, Medicaid and Insurance Companies. And we are always thinking outside the box the best way to assist you. Such as applying for Medicaid, Extra Help with Prescription Drugs, help through pharmaceutical companies along with assisting using GoodRX. We call the insurance companies, doctors, hospitals, pharmacy, Social Security and Medicare for you.

We haven't been able to host Educational Presentations since Covid-19 began, but we look forward to resuming when we are able to. Rita is excited to start hosting the “Ask Rita” tables at the various facilities, so please contact us if you are interested. These tables are not just for our clients, but for all of the residents.

To access links, press CTRL and select link

COVID-19 TODAY

In the United States there have been 30.9 million cases reported, and 559,000 deaths. During the worst flu season 2017-2018, 61,000 people died of the flu. As of 04/06/21 there were 70,872 new reported cases and 2,625 deaths. There have 171 million doses of the Covid-19 vaccine administered, with 64.4 million fully vaccinated.

VACCINES IN DUVAL, CLAY & ST JOHNS COUNTIES

Now that the vaccination is open to anyone over 18 years of age, there are more places to get the vaccine. The following locations are available but you need to call the one nearest you to determine if they are participating and schedule an appointment.

- Publix
- Winn-Dixie
- Walmart
- CVS
- Sam's Club
- Harvey's
- Prime Osborne (Duval)
- Solomon Calhoun Community Center (St Johns)

TELEHEALTH/VIRTUAL VISIT INFORMATION

United Health Care all plans are using American Well; 1-844-733-3627 or www.amwell.com. Medical and Behavioral Health services

Aetna all plans are using Teladoc; 1-855-835-2362 or www.teladoc.com. Medical and Behavioral Health services

Ascension all plans with Teladoc can speak to a licensed nurse who can help with suspected Covid-19 symptoms; 1-800-835-2362 or www.teladoc.com/ascensioncomplete.

Humana all plans are using MDLive; 1-888-673-1992 or www.MDLIVE.com/humanamedicare. You can also download the MDLIVE mobile app in the App Store or Google Play.

WellCare all plans for Behavioral Health only; 305-902-6347 or www.impowerfl.org/outpatient-forms/make-a-referral.

Many doctors and facilities are offering Telehealth or Virtual appointments.

Tax Advantages for Individuals



Purchasing a tax-qualified long-term care insurance policy has the potential to save you money on your taxes.

Tax-Deductible Premiums

Under current tax laws, you may be able to deduct a portion of the premium you pay for a tax-qualified long-term care insurance policy. Each year, the federal government sets limits for the amount of **eligible premium** that may be deducted based on medical care components of the Consumer Price Index.

The **eligible premium** amount may be claimed as a medical expense as long as:

- Your combined medical expenses exceed 7.5 percent of your adjusted gross income, and
- You itemize deductions on your federal income tax return

| Eligible Premium Guidelines for 2021 | |
|--------------------------------------|-----------------|
| At age: | You can deduct: |
| 40 and younger | \$450 |
| 41-50 | \$850 |
| 51-60 | \$1,690 |
| 61-70 | \$4,520 |
| 71 and older | \$5,640 |

Source: IRS Revenue Procedure 2020-45

Tax-Free Benefits

The benefits you receive from a tax-qualified long-term care insurance policy are intended to be tax free as long as they do not exceed the greater of:

- Your qualified long-term care daily expenses, or
- The per-day limitation, which is \$400 in 2021

Source: Section 7702B of the Internal Revenue Code (IRC)

Out-of-Pocket Expenses

If you pay long-term care expenses out of your own pocket (i.e., home care services, nursing home care, etc.), you generally may claim these expenses as a medical deduction on your income tax return. However, home care provided by a family member is not deductible unless the family member is a licensed health care professional.

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your situation.



Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE, 68175 1-800-775-6000. Policy form: ICC13-LTC13. This policy has exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. Premiums will vary depending on the benefits selected. Premium rates may increase. A medical exam may be required for coverage. For costs and complete details of coverage, call your agent/producer or write to the company. The insurance provided will be individual coverage, not group coverage.

This is a solicitation of insurance. You may be contacted by telephone by an insurance agent/producer.

Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

ICC18399642

Rev 01/2021

HOW AN ANNUITY CAN ENHANCE YOUR RETIREMENT PORTFOLIO

Today, your retirement portfolio may include stocks, bonds and mutual funds that all play a part in helping you achieve a successful retirement. However, you may want to consider adding an annuity, which can complement your portfolio by providing attributes for retirement those categories do not offer. The chart below outlines these retirement attributes, particularly the ability of annuities to deliver the reliable lifetime income you'll need in retirement. Annuities may not be right for everyone, and many have fees associated with the guarantees they offer. Discuss with your financial professional. This chart is not intended to compare these categories as investments.

| | ANNUITIES | CERTIFICATES OF DEPOSIT (CDs) | STOCKS | BONDS | MUTUAL FUNDS AND ETFs |
|--|-----------|-------------------------------|--------|------------------------------------|-----------------------|
| Protected monthly lifetime income Offers a guaranteed and predictable stream of payments for life — may be available for both you and your spouse. | YES | NO | NO | NO ¹ | NO |
| Can protect against market loss May offer a fixed return or principal protection that avoids market downturns. | YES | YES | NO | YES (if held to maturity) | NO |
| Tax-deferred growth for retirement² Beyond what's provided by 401(k) or similar employer-type plans or IRAs. | YES | NO | NO | NO (though some are tax-exempt) | NO |
| A choice of income guarantees You can add enhanced lifetime income benefits for a fee. | YES | NO | NO | NO | NO |
| Access to your money³ Can allow you to keep control of your money and get access if you need it. | YES | YES | YES | YES | YES |
| Guaranteed death benefit Can offer a guaranteed death benefit for your beneficiary when you pass away. | YES | YES | NO | NO | NO |

¹ Except to the extent of periodic interest payments. ² All of these investments are equally tax-advantaged in qualified retirement plans.

³ Other than stocks or bonds, may be subject to fees or limitations based on the type and structure of the investment. See your advisor for details.

CALLING INSURANCE COMPANIES

There will be times when we are unable to contact the insurance company for you and you will have to call them. If you get a customer service representative that you are having a hard time understanding, please request to have the call transferred to a representative in the United States. They must do this, so do not let them deny this request.

DR. GUY PHILLIPS

This dentist takes almost all of the HMO plans and PPO plans, except WellCare. Their office is located at 3665 Hendricks Avenue Jacksonville 32207. Their phone number is 904-396-2929. They are a family owned practice and can typically see new patients in 1-2 days. They have a ramp for wheelchair access. The staff is all friendly and very caring. We have referred several clients to them and they have been happy with their services.



Helpful Information

| | | |
|----------------------------|----------------|---------------------------------|
| Medicare | 1-800-633-4227 | www.medicare.gov |
| Social Security | 1-800-772-1213 | www.ssa.gov |
| Medicaid | 1-866-762-2237 | www.myflorida.com/accessflorida |
| Patient Assistance Program | | www.rxassist.org |

This newsletter is circulated via email and provided by: Licensed Insurance Agents Secure Choice Insurance Services

The **BEST** benefits for the **LOWEST** cost

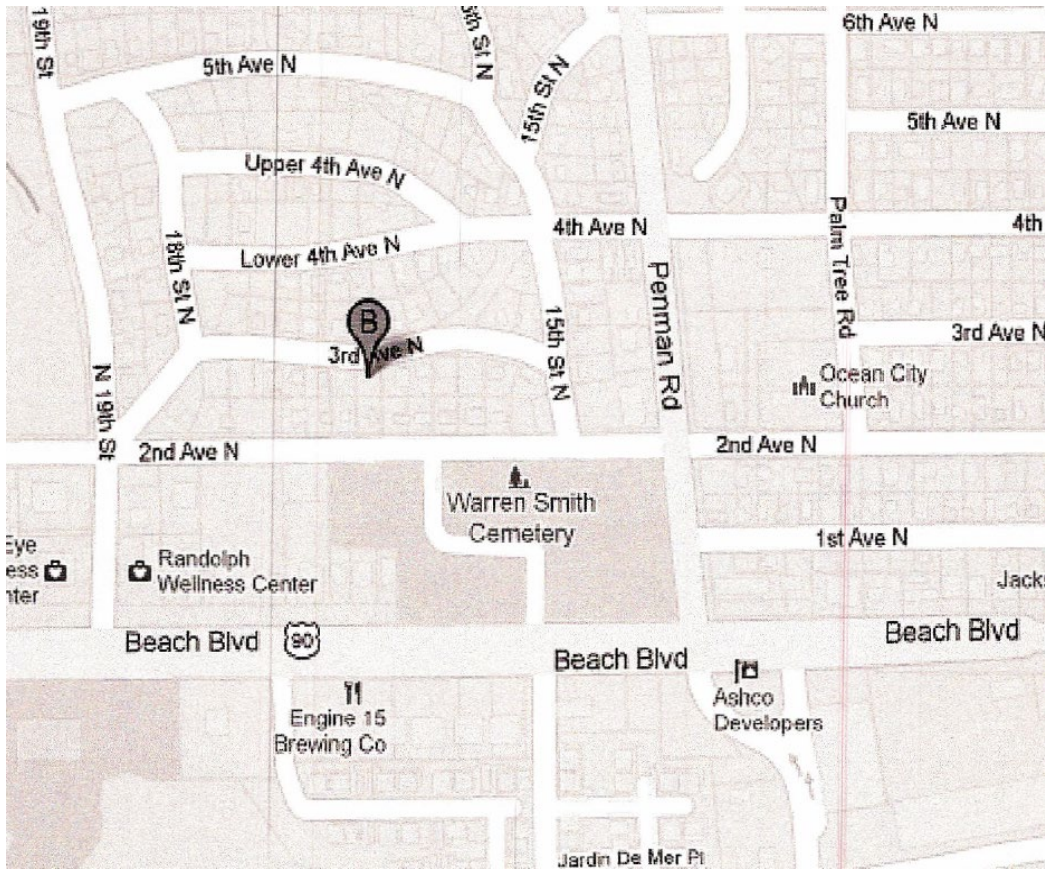
1624 Third Avenue North, Jacksonville, FL 32250
Phone: 904.242.8893
WWW.SECURECHOICESINSURANCE.COM

Please email kbansell@comcast.net if you want to:

- Opt out of this mailing,
- Send us your insurance joke,
- Schedule a free seminar,
- Ask a question,
- Make an appointment

If you have time, please go to Google Review for Secure Choices Insurance company "Secure Choices Insurance Services."

Thank you!!



904-242-8893

Map to Secure Choices, Inc. home Office
1624 3rd Avenue North, Jacksonville Beach, FL
From Beach Blvd head north on Penman Road,
Turn left on 2nd Ave. N. (Knights of Columbus)
Immediate right onto 15th St. N.
Immediate left onto 3rd Ave. N.