The Latest News from Your Friends at

Mutsko Insurance Services, LLC

SUMMER 2026

It's Time to Get Ready for Open Enrollment

While it may still be summer, we at Mutsko Insurance Services are already preparing for our busiest time of year - Medicare's Annual Election Period.

The Medicare landscape continues to change each year. Insurance companies are changing how plans are offered and serviced, and many are reducing the support available to independent agencies. At the same time, administrative and mailing costs continue to rise. Our priority remains the same: providing you with knowledgeable, personalized guidance while responding to everyone as efficiently as possible during this busy season.

> **As you prepare for 2027, think ahead about your health care needs. Consider any upcoming surgeries, procedures, specialist visits, prescription changes, hearing aids, vision care, or dental work you may need.**

There are several ways you can help us help you:

Attend an ANOC Meeting:

This fall, we will offer a limited number of in-person Annual Notice of Change (ANOC) meetings at local hotels. Seating will be limited, so please reserve your spot early if you plan to attend. If you are happy with your current coverage and no significant changes affect your plan, attendance is not required. For those who cannot attend in person, we will also provide recorded online ANOC presentations for Anthem HMO, Aetna Advantra, and Medical Mutual Classic and Signature plans.

Visit Our Updated Website:

Our new website contains answers to many frequently asked questions, helpful Medicare resources, and a secure way to submit your information before your appointment. Reviewing your information ahead of time allows us to make the best use of your appointment and provide more personalized recommendations.

Think Ahead About Your Health Care Needs:

As you prepare for 2027, consider any upcoming surgeries, procedures, specialist visits and prescription changes you may need. Make sure the hospitals, doctors and specialists are in your plan's network and your prescription drugs are included in its formulary. As an independent agency representing leading Medicare insurance companies, we can help you compare your options.

Consider the Value of Extra Benefits:

If you have a Medicare Advantage plan, think about how important benefits such as over-the-counter allowances, fitness memberships, transportation, dental, vision, and hearing coverage are to you. These

Continued inside...

Letter from Laura

Dear Friends,

I don't know about you, but I prefer having conversations with humans. It used to be easy to tell when I was talking or texting with AI, a chatbox, or robot. But now, computers are doing sneaky things to trick us into believing we are talking to a real person.

For instance, a friend recently noticed the 'person' on the other end of the robocall she keeps getting on Medicare-related matters always seems to clear their throat at the same spot, at the beginning of the call. Another said their AI assistant had a slight foreign accent but couldn't answer a simple off-topic question about today's weather where he lives.

So, here's how to play Real vs Fake person: If you are on a voice call, tell them to stop talking. A human will usually go quiet, but AI may get confused.

Throw an unrelated question or a joke at them. A human will adapt to the conversational shift or get the joke, while a bot is likely to get confused, ignore the comment, or provide a very literal, unhelpful explanation.

Challenge their memory. Ask about a detail they "said" a few messages ago but change a fact (e.g., "Wait, earlier you said you had a dog, right?"). AI will often agree with you to keep the conversation going, whereas a human will correct you.

I can assure you that when you call Mutsko Insurance Services, the person on the other end of the line is a real person. That's the way I plan on keeping things, too.

Sincerely,
Laura Mutsko

It's Time to Compare

Medicare Supplement Premiums vs. Medicare Advantage Plan Maximum

Medicare Supplement plan premiums are on the rise with some plans increasing as much as 40%. if you only visit the doctor infrequently, the total cost of your monthly Supplement premiums may be higher than what you would spend out-of-pocket with a Medicare Advantage plan. Here is a breakdown of how these options stack up and the key factors to consider before making a decision.

	Medicare Supplement (Medigap)	**Medicare Advantage (Part C)**
Premium	$100–$400+/month	$0–$35/month
Maximum Costs	12 month premium, up to $4800/year, plus additional prescription plan premiums	Copays, deductibles and coinsurance per occurrence up to Out-of-Pocket Maximum (MOOP)*.
Provider Choice	Any doctor/hospital nationwide accepting Medicare	Any doctor/hospital in plan's networks (HMO / PPO)
Extra Benefits	Rarely included.	Frequently includes Prescription Part D coverage, routine Dental, Vision, Hearing and Extra Benefits at no additional premium cost

*Average Medicare Advantage maximum out-of-pocket (MOOP) is $5,421 for in-network services for 2026.

Switching from a Medicare Supplement to a Medicare Advantage plan is a personal decision, based on your medical needs and budget. Once you switch out of a Medicare Supplement you may not be able to return to it without undergoing underwriting requirements. As you consider this change, remember:

Medicare Advantage works best if you are relatively healthy, want extra routine benefits (like dental, vision and hearing) bundled into one plan, stay within local provider networks, and prefer saving on monthly premiums while accepting pay-as-you-go costs if you get sick.

Medicare Supplement works best if you value total freedom of doctor choice nationwide, travel frequently, want predictable medical expenses, or have chronic conditions that require frequent specialist visits.

We can help you find the plan that will work best for you. Call us at 440-255-5700 or visit our website at www.mutskoinsurance.com to set up an appointment today.

Medicare Bridge Program

How it works...

The Medicare GLP-1 Bridge Program officially launched on July 1, 2026. It provides eligible individuals with more affordable access to GLP-1 prescription drugs for weight loss and maintenance.

This initiative runs through December 31, 2027, and will provide eligible Medicare Part D beneficiaries with access to approved weight-loss drugs for a $50 monthly copayment.

Eligible Medications include Wegovy (pill and injectable), Zepbound, and Foundayo.

To be eligible, a Medicare beneficiary must be enrolled in Medicare Part D and have a BMI of 35 or higher, or a BMI of 27 or higher with a weight-related condition such as heart disease or prediabetes. The patient's medical provider must submit prior authorization confirming medical necessity or specific BMI criteria for coverage.

Up until the introduction of this temporary pilot program, Medicare did not cover drugs solely for weight loss. Medicare Part D covers medications like Wegovy, Ozempic, Zepbound, and Mounjaro when they are prescribed for specific, FDA-approved secondary conditions such as cardiovascular risk reduction (heart attack/stroke), diabetes and sleep apnea in people who are overweight.

We recommend you talk to your doctor and contact your specific Medicare Part D plan to learn if you qualify for lower cost weight-loss drugs through the Bridge program.

MedMutual SeniorCare

Additional Protection for Hospital Costs

When you are recovering from a hospital stay, the last thing you want to think about is what the bill will look like. MedMutual SeniorCare can help ease your worries. It is a hospital indemnity plan for those over 65 years of age that helps cover certain out-of-pocket hospital costs that your Medicare plan does not cover.

It is not the same as a Medicare Supplement (Medigap plan) or a Medicare Advantage plan. MedMutual SeniorCare is a standalone product; it can also be an addition to a Medicare Advantage or Medicare Supplement plan. Think of it as added protection to what you already have.

Depending on the plan you select, MedMutual SeniorCare pays a flat amount for inpatient hospital stays, observation, skilled nursing facility stays, outpatient surgery, ambulance charges and emergency/urgent care. It can also help with out-of-pocket costs including copays, coinsurance, or out-of-network providers.

Those who are 65 and older are eligible for our Hospital Indemnity plan. You can begin enrolling at age 64.5, and coverage will begin when you turn 65. You may enroll or cancel this plan at any time during the year once you are 65.

What is it?
Can I Get it?

Medicare Supplement Household Discount

Are you missing out on a money-saving discount on your Medicare Supplement premiums? Some Medicare Supplement plans now offer a "household discount" if both spouses enroll in coverage from the same carrier. You do not necessarily have to be enrolled in the same letter plan – just with the same insurance carrier.

If you think you are missing out on this discount, give us a call at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com. If we can help you save some money, we will.

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benefits can vary significantly from plan to plan.

Finally, watch your mailbox for your plan's **Annual Notice of Change (ANOC)**, which is typically mailed in late September. This document outlines any changes for 2027, including premiums, deductibles, copays, prescription drug coverage, provider networks, and plan benefits. Reviewing your ANOC before the Annual Election Period will help you determine whether your current plan still meets your needs.

My team and I remain committed to providing the personal service you've come to expect from Mutsko Insurance Services. Thank you for allowing us to assist you with your Medicare coverage and for helping us make this enrollment season as smooth and efficient as possible.

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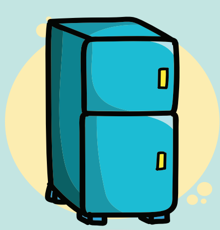
8 THINGS TO PONDER...

1. Who knew what time it was when the first clock was invented?

2. In the word "scent" is the 'S' silent, or 'C?'

3. Don't spell "part" backwards, it's a "trap"



4. Why is there a "D" in "Fridge" but not in "Refrigerator?"

5. Adam & Eve were the first people to ignore the Apple terms and conditions.

6. If we're to believe humans evolved from monkeys, then why are there still monkeys around?

7. What do you call a rooster staring at a pile of lettuce? ...Chicken Sees-a-Salad!

8. People who take care of chickens are literally chicken tenders.

Mutsko Insurance Services, LLC
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