



GEORGE AND TERRI LITCHFIELD

# THE LITCHFIELD GAZETTE

FALL 2023 / WINTER 2024

Offering Coverage for All Your Medicare Insurance & Life Insurance Needs

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## Happy Fall Everyone

IT'S THAT TIME AGAIN...SO GIVE US A CALL!!



Welcome to this Special edition of the Litchfield Gazette...Where our focus is on Medicare's Annual Enrollment Period (Oct. 15th to Dec. 7th). Because of limitation of space in our newsletter, we will be giving some bullet points on a few popular plans coming to the Inland Empire in 2024. If the updates do not pertain to you please call us to review your specific plan changes. There is some exciting news regarding a couple of new plans, one that will allow you to self-refer and for those with diabetes a new plan that has a \$0 Copay for most insulins.

We highly recommend scheduling your Annual Plan Review appointment. **We can meet in person or by phone for your review, but we love to see you, so if you come in person we have a Gift Bag for you!** If you are happy with your current plan, it will automatically renew in January, but please make sure that you are aware of the changes.

For those of you with Stand Alone Part D Drug Plans, these plans have doubled or more in price. This is largely due to the Part D change coming in 2025. Medicare is capping the individual out-of-pocket expense to \$2,000 annually and unfortunately this is impacting Part D premiums.

As your Trusted Medicare Advisors, our Job and Passion is to make sure: #1 your Prescriptions are covered and at the Lowest Costs, #2 Your able to see the Doctor of your choice and #3 to Help you get All the Benefits you can. There really are some Great benefits for 2024. Are you in the Right Plan? **Please consider bringing a Friend or Neighbor to your scheduled appointment. You'll be doing them a Big Favor!** Oh, Be sure and ask us about our New Dental Plan! Terri, Cherie, Kaleigh and I appreciate you.

**Please enjoy the Gazette and give us a call Soon!** All the Best, *George*




**NEW DENTAL INSURANCE OPPORTUNITY**

Looking for a true dental plan? Many dental plans are only discount plans; but Physicians Mutual offers a TRUE Dental Insurance Plan. You can enroll anytime. There are no age limits. See ANY Dentist No Annual Cap! Call our office today!

**951-769-0005**

**WE ARE ON THE RADIO!**

KQLH 92.5 FM is a locally powered grassroots radio station broadcasted out of Yucaipa, CA. KQLH airs an eclectic mix of the "Music of America's Mainstreet." From the era of the 40's, 50's, 60, 70's and beyond... From Big Band Music to Classic Rock - Be sure to tune in!



Visit our website at: [www.litchfieldins.com](http://www.litchfieldins.com)

## INLAND EMPIRE PLAN UPDATES (Riverside and San Bernardino Plans)



**UNITED HEALTHCARE FOCUS:** There are very few changes to this Plan.

- The name has changed: AARP Medicare Advantage by United HealthCare 006P
- For the vision benefit you have more options for Optometrists.

**SCAN CLASSIC:** There are several positive changes:

- Maximum out-of-pocket lowered from \$699-\$399 annually
- Enhanced Part D savings a new Tier 6 with an 11 common Tier 3 drugs, now \$11.00/month
- Increase in OTC allowance, now \$120/Qtr Riverside County, \$110/Qtr San Bernardino County
- Durable Medical Equipment is now \$0 copay

**SCAN BALANCE:** New to the Inland Empire

- \$0 copay for most common insulins with coverage in the GAP (donut hole)
- \$100 OTC benefit per Quarter (rolls over)

**SCAN COMPASS:** Specific to Optum (formerly known as Beaver) clients

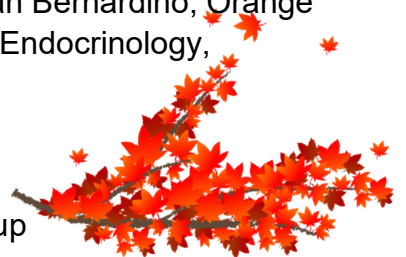
- Ability to self refer within the Optum network in Riverside, San Bernardino, Orange and LA Counties to 9 different specialists: Cardiology, Dermatology, Endocrinology, OB-GYN Gastroenterology, Ophthalmology, Podiatry Services, Outpatient Behavioral Mental Health and Outpatient Substance Abuse.

**SCAN NAVIGATE:** Specific to Heritage Regal

- Ability to self refer within the Heritage Regal Network in Riverside, San Bernardino, Orange and LA Counties to 5 different specialists - Cardiology, Dermatology, Endocrinology, Gastroenterology, Ophthalmology.

**ALIGNMENT SMART HMO:** Part B Give Back

- \$164.90 per month back to your Part B Medicare Premium
- Accepted at Redlands Yucaipa Medical Group and LaSalle Med Group



### BEWARE OF SCAMMERS!

**Are you tired of the endless phone calls asking you about your Medicare Plan?**

Unwelcomed solicitation calls are meant to intimidate you into giving out your Medicare Member Beneficiary ID # and your personal information. If given the chance, these callers will move you into another plan without your consent. **You already have an agent** and a legitimate agent will not contact you by phone to solicit your business. Further, the information on your Medicare card is only needed to MOVE YOU INTO A NEW PLAN. In other words, **NO ONE** will ever ask you for this number, unless they are planning to move you into a new Medicare Plan.

CMS supports against fraud and has set up the Senior Medicare Patrol (SMP) line for you to call for assistance to report suspected fraud. The phone # is 877-808-2468



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# THE LITCHFIELD FAMILY CORNER



Cali's AM Spot



The 5 Grandsons!!



Miss Layna at a 66er Game



Take me out to the Ballgame!



Family Baseball Game



Papa and Jared seeing DANIEL!



Shane visiting from Pennsylvania

The office was great starting with Terri helping me get my Medicare started and then George was great. Really helped me figure out the plan that was best for me. I would highly recommend them. Very friendly and very caring. Virginia M

They were very helpful and friendly and easy to work with. I highly recommend them. Jack M

Navigating Medicare decisions can be overwhelming! Who do you trust? George and Terri Litchfield made it easy. Professional and extremely knowledgeable and reassuring are the words to describe my experience. George outlined all my options and explained how Medicare works, the benefits and how each part affects my healthcare decisions. Turning 65 is hard enough...thank you Litchfield Insurance for making a difficult decision easy. I highly recommend them for all your healthcare insurance needs. Dawn H

Excellent service! Very knowledgeable staff. Extremely helpful answering questions! I am already referring friends to Litchfield Insurance. I am very grateful for their assistance. Judy A.

I have been with George for 6 years, he has always been very knowledgeable, professional and helpful. Ernest H.

*We Appreciate  
Your Referrals!*

Our Mission is to provide the very Best service possible to our current clients and to meet new friends who are looking for assistance with Medicare. It is our Joy to be your Agent/Advisor. We appreciate your referrals to those who are turning 65, are new to Medicare, or those who are without support or direction for their current Medicare plan. We also provide assistance to those who need help enrolling into Medicare A & B.

# IMPORTANT INFORMATION



## TURNING 65? NEW TO MEDICARE?

Deadlines? Penalties? Too many choices?

**MEDICARE C•L•A•R•I•F•I•E•D**

**Call today and get the dots connected**

We are here to help. We are a dependable Resource Center. With our local, knowledgeable and accessible Trusted Medicare Advisors, you will be comfortable and at peace when making your choice for the Medicare Plan that is best for you

We are always here to provide continued support to our clients throughout their Medicare experience.

**WALK INS WELCOME**

## WE ARE LICENSED IN THE STATES TO PROVIDE ASSISTANCE WITH MEDICARE

Arizona	Arkansas
California	Idaho
Georgia	Indiana
Iowa	Kentucky
Montana	Nevada
New Jersey	North Carolina
Ohio	Oregon
South Carolina	Tennessee
Texas	Utah
Washington	

Other States can be added as needed

## Our Medicare Partners

**AARP** Medicare Plans  
from **UnitedHealthcare**



**brand new day**  
HEALTHCARE YOU CAN FEEL GOOD ABOUT



**aetna**  
medicare solutions



blue of california

**Humana**



Medicare Supplement Plans and  
Prescriptions Plans are also available.

## DON'T MISS OUT!

In addition to this Bi-annual Gazette Newsletter we mail out to you, we have added a monthly Email Newsletter. It includes relevant articles and information to keep you updated throughout the year. Please confirm we have your best email address on file!

Email: [info@litchfieldins.com](mailto:info@litchfieldins.com)

Phone: 951-769-0005

Official word on the 2024 Part B Premium won't come out until fall, but Medicare's trustees forecast a premium of \$174.80 - an increase of \$9.90 per month. A 3% COLA is projected for the average Social Security Benefit of \$1,788 this is a little more than \$53.60. per month.



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