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## **Can I switch from a Medicare Advantage plan to Original Medicare with a Medigap plan mid-year if I'm diagnosed with a serious illness?**

**Answer: Unfortunately no, UNLESS you are within the first year of being on Medicare Part B AND your choice of a Medicare Advantage plan was the only choice you made in that first year.**

**If you are beyond that first year of being on Medicare Part B, the insurance company will look at your health history to determine if they will sell you the plan. Most serious illnesses will not allow you to be accepted.**

**Another problem switching mid-year presents, is being able to get a prescription drug plan mid-year. You are limited to when you can obtain a prescription drug plan, so making a switch mid-year might leave you without prescription coverage and a penalty by Medicare.**

**However, there are some exceptions to this rule. Each situation is different. If you find yourself in this situation, please give me a call and we can discuss the options you do have.**

## FAQ

### **Can you help me understand Maximum Out-of-Pocket (MOOP) limits in Medicare plans.**

**Answer: There are two maximums out of pocket limits to consider.**

**The first one is on prescription drugs.**

**In 2025, Medicare changed the way prescription drug plans work. Out with the old and in with the new \$2,100 maximum amount you will pay for your covered prescription drugs in 2026. Your prescription drug plan insurance company keeps track of how much you've paid for your prescriptions. When you have reached your maximum, your covered prescriptions will drop to zero amount for the rest of the year. However, if you use discount prescription drug companies like GoodRX, anything you purchase will NOT count towards your maximum out of pocket.**

**It's really important to pay attention to the monthly notification you receive from your health insurance plan.**

**The second maximum out of pocket to know about is with the Medicare Advantage plans.**

**If you have a Medicare Advantage Plan, commonly known as a Part C, the insurance company keeps track of how much you pay for co-pays and co-insurance through the year. Once you reach the plans maximum out of pocket amount, then the insurance company pays the remaining co-pays and co-insurance for the rest of the year. Each plan has a different maximum out of pocket amount, so knowing what that amount is important.**

**Make note that if you only have original Medicare, there is no maximum out of pocket amount for your 20% co-insurance.**

**If you have a Medicare Supplement plan, your maximum out of pocket will any deductible or co-payment that isn't covered by your plan letter.**

# Pineapple Coleslaw

Canned pineapple enhances this classic barbecue side with a sweet and tangy flavor.

By Bryan Furman | Published on April 30, 2025

Active Time: 10 mins

Total Time: 1 hr 25 mins

Servings: 10

## Ingredients

- 1 small head green cabbage, shredded (about 8 cups)
- 2 tablespoons kosher salt, plus more to taste
- 2/3 cup mayonnaise
- 2 tablespoons granulated sugar
- 1 1/2 tablespoons apple cider vinegar
- 1 (20-ounce) can sliced pineapple in heavy syrup, drained, reserving 1 1/2 tablespoons syrup
- 1 1/2 cups matchstick carrots

## Directions

### Step 1

Place cabbage and salt in a large bowl, and toss to combine. Let mixture stand at room temperature until cabbage releases liquid, about 15 minutes. Rinse cabbage thoroughly under cold running water. Drain cabbage well, and pat dry using paper towels.

### Step 2

Stir together mayonnaise, sugar, apple cider vinegar, and reserved pineapple syrup in a large bowl until dressing is well combined.

### Step 3

Cut pineapple into bite-size chunks. Add pineapple, cabbage, and carrots to dressing in bowl; toss until vegetables are well coated. Cover and refrigerate until flavors meld, about 1 hour. Season with additional salt to taste; serve.

Originally appeared in *Food & Wine* magazine, June 2025

## *Make ahead*

Store coleslaw in an airtight container in the refrigerator for up to three days. For longer storage, store the cabbage mix and dressing separately. Combine them one hour before serving to maintain the crispness of the cabbage.

## Trivia

My, how times have changed.

June was the most popular month to get married in 1950's, 1960's and 1970's.



Traditional "June Bride": It's popularity was rooted in the Roman tradition of honoring Juno, the goddess of marriage and childbearing, whose month was believed to bring a lifetime of happiness.

Weather and Timing: June offered mild weather and coincided with the start of summer breaks, making it a "go-to" choice for many decades before modern trends shifted peak season toward the fall.

Saturdays were the most popular day of the week.

By the late 1970's the trend began shifting towards mid summer.

Holding the top spot since 2019 is October., accounting for approximately 16–17% of all weddings. Users noted it as desirable with mild weather and popular autumn foliage. September and June follow closely behind as top choices

I know you continue to get inundated with information from commercials, billboards, phone calls and mail, but I am here to help you sort it all out.

If you have questions about Medicare plans you hear about or see advertised, please feel free to give me a call. Please don't agree to talk to someone or sign documents without giving me a call first. I am your agent and I'm here to help you.

One of my continued goals in 2026 is to ensure I'm helping you meet your Medicare needs.

Thank ALL you for the referrals: Linda C. Jana R, Melissa R. Terri O

It is my privilege to serve you and the greatest compliment you pay me is the referral of your family and friends. Thank you!

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