



**Brackett Insurance Consultants
Bonnie J. Brackett, RHU, REBC**

BINSC NEWS

Independent Insurance Broker Serving Your Health Insurance Needs Since 1983

MEDICARE EDITION FOR OUR OVER 65 CLIENTS AND FRIENDS SUMMER, 2022



With this first issue of BINSC NEWS, I hope you are well and enjoying our Southern Illinois spring. I have decided to reach out to you, my valued clients and friends, with an occasional newsletter. I say occasional because I just don't know if I will be able to consistently produce a quarterly newsletter, especially during open enrollment. As I get the hang of this, with the help of my social media specialist, Jan Staab, I welcome your suggestions for topics that you want to understand better.

I also want to thank you for your continued trust and confidence and for your business. YOU are why I love what I do! Likewise, I want you to know how grateful and honored I am by your referrals. For over 23 years, my business has grown because you continue to recommend my services to your families and friends. I can't thank you enough!

Please contact me if you have any questions about the info presented here or any other insurance issues. I'll be available in the office MTWR 8AM-4PM to help you!

Bonnie

IMPORTANT INFO FOR YOU!



Make Medicare More Convenient with the Online “Medicare and You” Handbook

Perhaps, along with a mountain of other come-ons, you got your copy of the 2022 [“Medicare & You” handbook](#) in the mail last fall, as you did the year before that. And the year before that. Maybe it’s time to go digital.

When you sign up for the e-version of the “Medicare & You” handbook, you’ll get information faster and help the environment. The online eHandbook has all the same information as your paper copy of the “Medicare & You” handbook. But it’s searchable and will let you find the information you need quickly and easily.

Sign up for the e-version of the “Medicare & You” handbook! Follow these 2 simple steps at [Medicare.gov/forms-help-other-resources/go-digital](https://www.medicare.gov/forms-help-other-resources/go-digital):

1. Enter your Medicare information.
2. Confirm that you no longer want your paper copy of the “Medicare & You” handbook and only want the electronic version.

Live Happier, Healthier, and Longer with Prevention

Prevention and early detection is vital for good health and long life. Did you know that if you are new to Medicare or are in your first 12 months as a Medicare recipient, you can get a free “Welcome to Medicare” preventive visit? Check out the details here and schedule your preventive visit while it is top of mind!

<https://www.medicare.gov/coverage/welcome-to-medicare-preventive-visit>

But, don't stop there! As a Medicare recipient, you are also entitled to many other preventive services at no cost to you. From mammograms, PSAs, and bone density tests to dozens of other tests and services, you can give your body the attention it deserves. After all, it has served you for over 65 years. Be good to it! This link will take you to the list of tests and services and the allowed frequencies for each.

<https://www.medicare.gov/coverage/preventive-screening-services>

Please keep in mind. If it says you might be responsible for the 20% co-insurance, you don't have to worry about it if you are in the right medicare supplement plan. Plus if you are in a Plan F, you don't have to worry about the Part B Deductible. (For all of us turning 65 after 1/1/2020, we can't have a plan F. I'm sorry, not my rule.)



Get to Know Your Broker

Bonnie J. Brackett, co-owner of Brackett Insurance Consultants, is a licensed independent life and health insurance broker. She focuses on the areas of Medicare products, (Medicare supplements, Medicare drug plans, Medicare Advantage), as well as ancillary coverages such as dental, vision, final expense life insurance, and employee benefits.

Bonnie holds the credentials of Registered Health Underwriter and Registered Employee Benefits Consultant through The American College of Bryn Mawr, PA. She is also certified to

assist senior clients and under 65 clients with enrollment on the federal ACA Marketplace Exchange.

With a background in health care administration, Bonnie moved to Southern Illinois in 1993 from Virginia Beach, VA. She married Lee Brackett, a Carbondale native, in 1996 and joined him in the insurance and financial services industry. They have 4 children and 12 grandchildren.



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