

Dear Valued Customer:



Newsletter

Fall is here—and due to the number of Medicare customers we service, this is our busiest season! We are here to keep you updated and connected with the changes coming in the next year.

Prefer print over email? Just say the word and we'll mail a hard copy of our newsletter upon request. We're also rolling out a new database to make communication faster and easier—your preference matters, so let us know how you would like to hear from us going forward. We have no intention of bombarding anyone with emails, texts, etc., but do want to keep in touch.

This newsletter serves as a reminder of key dates, product updates, and industry changes. As we celebrate 27 years in business, our dedication to exceptional customer service remains stronger than ever. We look forward to hearing from you!

THREE FREQUENTLY ASKED QUESTIONS ABOUT MEDICARE

QUESTION - *Is Medicare Advantage or Supplement the right choice for me?*

ANSWER - Certain factors to consider include potential health needs, financial situation, preferred flexibility with providers, and certain benefits offered. A supplement plan provides predictable cost and the ability to see any doctor that takes Medicare. You do have an additional monthly premium that usually increases annually and the need to purchase a separate drug plan. The Advantage plans are private plans that work in place of Medicare A & B and includes your drug coverage along with some other extras. You do have to pick from a network of providers (HMO, PPO, or POS). These plans typically have a zero monthly premium but do have co-payments or percentages for most services.

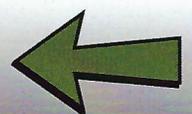
QUESTION - *Why am I being told my prescription is not covered?*

ANSWER - Whether you get your prescription through a part D drug plan or through your Medicare Advantage, you most likely have a deductible for tiers 3-5. If the medicine is truly not covered, you and / or your doctor can ask for a Formulary Exception. The majority of the time the prescription will be covered, sometimes in a higher tier, for the remainder of the calendar year.

QUESTION - *Does my Medicare Supplement Plan G have a deductible?*

ANSWER - Plan G **does not have a deductible**, however, Medicare Parts A & B do have deductibles. Plan G **does not** cover the Medicare Part B deductible, which is \$257 for 2025.

If you are happy with our service, please take a moment and leave a review. Google >> Shaw Insurance and Associates, Woodstock, GA. Then click on, **"Write A Review"**.



Thank you!



Medicare Supplement

- ✿ There are **no timelines** for Medicare Supplements. You can shop or change you plan at any time of the year.
- ✿ Prices usually increase once a year on your **anniversary date**.
- ✿ If your hospital or doctor **accepts Medicare**, they have to accept your supplement.

- ✿ BC/BS and United Healthcare are allowing policyholders to **move from Plan F to N** without having to answer health questions. Call for details and rates.
- ✿ You will need to purchase a **stand alone drug plan** to cover medications, as **supplement** plans do not cover self administered drugs.
- ✿ **Plan G** is currently the most popular plan, however, you may want to compare plan N as a lower cost alternative.
- ✿ As long as you pay your premiums, your Medicare Supplement policy is **guaranteed renewable**.

Medicare Advantage

- ✿ **Annual Enrollment Period 10/15-12/7**. This is the time you can make changes from one Advantage plan to another or go back to Medicare and consider a supplement and drug plan.
- ✿ These plans **may or may not** include Part D drug coverage.
- ✿ **Sonder** Advantage plans will terminate on 10/1/25 in GA due to insolvency.
- ✿ These are **private plans** that work in place of Medicare A & B, also called Medicare Part C.
- ✿ Existing members should receive an **ANOC (Annual Notice of Change)** by 10/1/25.
- ✿ We do anticipate a **good amount of change** for this product in 2026.



Prescription Drug Plans

- ✿ **Annual Enrollment Period 10/15-12/7**. This is the time to sign up or make changes to your drug plan for 2026.
- ✿ The maximum **deductible** for 2026 will be \$615.
- ✿ Medicare will begin **negotiating prices** for 10 expensive brand name drugs in 2026.
- ✿ Look for changes with preferred pharmacies, covered drugs, drug tiers, and monthly premiums in your **Annual Notice of Change**, that you should receive by 10/1/25.
- ✿ A **formulary exception** can be requested by you and / or your doctor if a medicine is not covered under your plan.
- ✿ The **maximum out of pocket** drug costs has increased from \$2000 to \$2100 for 2026. Once this amount is reached by paying a deductible, co pays, and / or coinsurance, there is no more cost for the remainder of the year.

Life Insurance



September is **Life Insurance Awareness Month**.

Please reference our website (see QR code on pg. 4), for **life products and companies** we represent.

Reasons to consider **selling your life insurance** policy - financial concerns, to cover medical bills, no longer needed to fund an estate, divorce, or asset liquidation.

We have access to several companies that can review and offer options if your circumstance to **sell your policy** meets the requirements.

A recent topic in the life insurance market has been the possibility of **selling** your life policy.

Personal Lines

We are seeing changes with **umbrella policies** in GA due to shifting market dynamics and increased risk exposure due to litigation trends.

National General - an Allstate company will be available this fall to **begin quoting**.

Please visit our website (see QR code on pg. 4), for a list of **products** we offer and **coverage** explanations.

The Blue Ribbon Study Committee was created this year by the GA House of Representatives to review **rising home and auto insurance rates**.



Business Lines



We are seeing annual **audits** with all general liability policies written on the surplus / excess and standard markets.

Anyone who has Worker's Compensation policy can expect an **audit** on an annual basis.

The main driving factor that affects the premium with an **audit** is payroll and / or gross sales.

Please feel free to contact us regarding a potential **claim** for suggestions and any assistance needed.

In January of this year, Georgia placed ninth as the best state for **entrepreneurs**.



Meet Grayson, Sumer's grandson

Points Worth Noting

- ✿ The projected premium for Medicare **Part B premium** will be \$206.50 for 2026.
- ✿ The Social Security (**COLA**) is projected to be 2.7% for 2026.
- ✿ The projected Medicare Part B **deductible** will be \$288 for 2026.

- ✿ The maximum **allowed** drug deductible under the stand alone drug and advantage plans for 2026 is going from \$590 to \$615.
- ✿ HHS (Health & Human Services) has reversed the limitations on **Short Term health plans**, (now a short term can be purchased for 1 - 36 months).
- ✿ A lot of **upcoming benefit and premium changes** can be attributed to rising health care cost, increase in number of Medicare recipients, and new laws under the Inflation Reduction Act.

✿ We have received a number of calls for information on **travel insurance**. If you are traveling soon and would like a quote, please let us know.



Amy's family

- ✿ **IRMAA** (Income Related Medicare Adjustment Amount) - an extra charge one may pay for Medicare Part B & D premium. This is based on the Modified Adjusted Gross Income from 2 years prior. This situation can change every calendar year. There are certain life changing events that may qualify you to dispute these charges.



Olivia, Thad's daughter, her senior year

In closing, you'll find our contact information below. We'd love to hear from you—especially if it's been a while! Your call is never a bother. If texting is easier, please include your name, and allow up to 24 hours for us to respond during this busy season. Please scan the QR Codes below to see more information on us and Shaw Insurance.

Thank you for trusting us with your insurance needs and for sharing our name with friends and family. We wish you a safe, joyful, and memorable Thanksgiving and Christmas surrounded by friends and loved ones!

PHONE

Office - 770.479.0985

EMAIL

Thad@shawinsuranceinc.com
 Sumer@shawinsuranceinc.com
 Amy@shawinsuranceinc.com

Thad, Amy and Sumer



SHAW INSURANCE & ASSOCIATES, INC



SCAN ME