

# SUMMER NEWSLETTER



## SAVE THE DATE

- June 16 Father's Day
- June 20 Summer Begins
- July 4 Independence Day
- Aug 18 Senior Citizen's Day
- Sep 2 Labor Day
- Sep 8 Grandparents' Day
- Sep 11 Patriot Day
- Sep 22 Summer Ends

## CHANGES TO DRUG PRICING & PAYMENTS COMING IN 2025

Individuals on Medicare are usually on a fixed monthly income. CMS devised a plan to give beneficiaries with high drug costs more predictable costs throughout the year. Beginning in 2025, the prescription drug law, as part of the Inflation Reduction Act, requires all Medicare prescription drug plans to offer Part D enrollees the option to pay out-of-pocket prescription drug costs in the form of capped monthly payments instead of all at once at the pharmacy. In addition, annual out-of-pocket costs will be capped at \$2,000 for people with Medicare Part D.



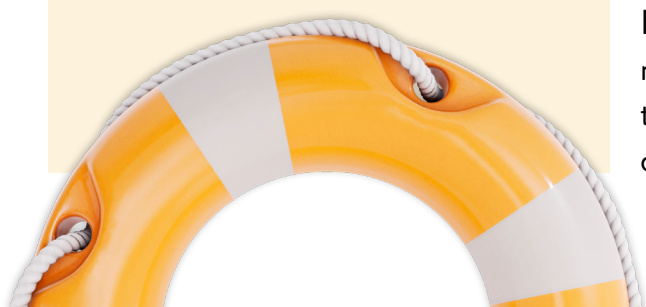
## MY ROLE AS YOUR AGENT IS TO BE YOUR INSURANCE RESOURCE.

If you have questions on claims, billing, coverage, or changes please reach out!

## A HEALTHY SMILE CAN MEAN A HEALTHY LIFE

Poor oral health can have a big impact on your overall health. Gum inflammation raises your risk for heart disease, lung disease, blood vessel blockages, and even stroke. And tooth loss may even raise your risk of dementia.\*

In most cases, Medicare doesn't cover dental services like routine cleanings, fillings, or dentures. If you're used to having this coverage prior to enrolling in Medicare, please reach out to discuss options! *\*according to mayoclinic.org*





## 3 INGREDIENT LEMON BARS

### INGREDIENTS

- 1 box yellow cake mix
- 1 stick salted butter (1/2 cup), softened to room temperature
- 22 oz. can of lemon pie filling

### DIRECTIONS

Preheat oven to 350°F. Spray 9 x 13-inch baking dish with nonstick cooking spray. In a bowl, combine butter with dry cake mix. Mix until crumbly. Set aside 1/2 cup of this crumbly mixture for the topping. Take the rest of the pie crust mixture and press it into the baking dish. Spread it out evenly and then just go around and pack it down with your hands. Spoon lemon pie filling evenly onto crust layer. Take the 1/2 cup of crust mixture that was set aside earlier and sprinkle it on the top. Bake at 350°F for ~ 20-25 minutes.



## FILL IN THE BLANK: TOP 5 STATES RETIREES ARE MOVING TO

Can you guess the top 5 states, by their nicknames, that drew the largest percentage of moves by retirees in 2023?

1. The Sunshine State \_\_\_\_\_
2. The Palmetto State \_\_\_\_\_
3. The Garden State \_\_\_\_\_
4. The Lone Star State \_\_\_\_\_
5. The Evergreen State \_\_\_\_\_



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