# **INSURANCE BITS 'N PIECES**

**Yvonne Brown Insurance Representative** 

## KAISER BENEFIT FREEBIES

For those who may have missed this about Kaiser benefits, every quarter, Kaiser offers about a \$60 benefit to purchase various OTC products (vitamins, compression socks, pain patches, and more...). The link to get there is <kp.org/otc/ca> or call: 833-569-2360. Members who've used this service have been pleased.

### LONG TERM CARE UPDATE

From the CalPERS Long-Term Care Program Newsletter:

#### **New Wellness Program Coming Soon**

"In the Spring 2022, Long-Term Care Program Newsletter, we provided information on our steps toward exploring an innovative Aging-in-Place Care Program. This new program will be provided through a third-party vendor and will be offered to policy holders aged 75 and older and not yet on claim...the program provides personalized plans with targeted interventions and support based on your specific needs. It is strictly voluntary, and the goal is to help policy holders access support while they age in their home, and hopefully postpone, or even avoid, the need for facilities or other formal long-term care services.



This name change in NO way affects any of the terms and benefits of your CalPERS long-term policy and there's no action to take."

#### MEDICARE OPEN ENROLLMENT

For those who are age 65 and older, now is the time to evaluate Medicare Coverage. Open enrollment, that is, the time to evaluate your current policy and make a decision if change is wanted/needed, is from October 15, until December 7, 2023. However, for those enrolled in health insurance with CalPERS, open enrollment dates are September 18<sup>th</sup> to October 13<sup>th</sup>.

This year, no written information has been received from CalPERS as has been in previous years. Using your computer, you will be able to access CalPERS health information to watch a video explaining what to do if you are considering making changes.





In addition, as has been suggested in previous insurance articles, making an appointment with Kristi Caracappa at Washington West is extremely helpful. Kristi is the Health Insurance Information Coordinator for ALL OF US in the Tri-Cities Area. Call 520-818-7005 to schedule an appointment. If changes to your health insurance are made, they will take effect January 1, 2024.