



SAVE THE DATE

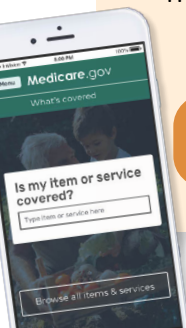
- Sep 2 Labor Day
- Sep 11 Patriot Day, Honoring 9/11
- Oct 1 Annual Enrollment Period Begins
- Oct 31 Halloween
- Nov 5 Election Day
- Nov 11 Veterans Day
- Nov 28 Thanksgiving Day

NEED YOUR FLU SHOT?

Did you know that Medicare covers a lot of preventative services like flu shots and annual wellness exams?

With flu season upon us, the Medicare “What’s Covered” app can help you determine if Medicare covers certain services.

**LEARN MORE AT
MEDICARE.GOV**



PART D / PRESCRIPTION DRUG COVERAGE IN 2025

- Annual True Out-of-Pocket (TrOOP) spending limit is \$2,000.
- Standard Initial Deductible will be \$590.
- Coverage Gap (Donut Hole) will be eliminated in 2025.
- Vaccines, and some insulins, will be exempt from the \$2,000 True Out-of-Pocket spending limit.
- Medicare beneficiaries with high drug costs can opt into the Medicare Prescription Payment Program (M3P) to spread the cost of those drugs out through the year.

REVIEW YOUR PLAN

Each year, there are new health plan and prescription drug coverage choices. Review your current health and prescription drug coverage each fall, and make sure your plan is still right for you.



BAKED APPLES WITH OATMEAL FILLING

INGREDIENTS

- 4 medium apples
- 1 cup rolled oats
- 1/4 cup brown sugar
- 1 teaspoon ground cinnamon
- 1/4 cup unsalted butter, cut into pieces

DIRECTIONS

Preheat oven to 350°F. Core each apple, making a large well in the center, and place onto a rimmed baking sheet (so butter doesn't spill). Mix oats, sugar, cinnamon, and butter until well combined. Spoon 1/4 of mixture into each apple. Bake for around 30 minutes or until apples are tender and the filling is bubbling.



FALL MAINTENANCE CHECKLIST TO PREPARE YOUR HOME FOR WINTER

- **Seal up air leaks**
 - Gaps in caulk and weatherstripping let cold air in! Sealing up a drafty house can save you up to 20% on your heating bills, according to the U.S. Department of Energy.
- **Have your roof inspected**
 - Avoid any dangerous falls and have a professional make sure your roof is winter ready.
- **Have the gutters cleaned**
 - Clogged gutters can lead to damaged exterior surfaces or water in your basement.
- **Protect outdoor faucets from freezing temperatures**
 - Insulated outdoor faucet covers are cheap and can help prevent leaks from broken or frozen pipes.
- **Repair walkways**
 - If you have damaged or uneven walkways to your home, consider having them repaired. Adding ice and snow to already accident prone walkways is dangerous.



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