

SUMMER NEWSLETTER

SAVE THE DATE

- June 15** Father's Day
- June 20** Summer Begins
- July 4** Independence Day
- Aug 21** Senior Citizen's Day
- Sep 1** Labor Day
- Sep 7** Grandparents' Day
- Sep 11** Patriot Day
- Sep 22** Summer Ends

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

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

**WHAT'S A SECOND
OPINION?**

Medicare Part B (Medical Insurance) helps pay for a second opinion before surgery. When your doctor says you have a health problem that needs surgery, you have the right to:

- Know and understand your treatment choices.
- Have another doctor look at those choices with you.
- Participate in treatment decisions by making your wishes known.

**HOW DOES MEDICARE WORK WHEN
YOU TRAVEL OUTSIDE THE USA?**

In most situations, Medicare won't pay for health care supplies you get outside of the United States – which can pose problems when traveling. Luckily, your Medigap (or Medicare Supplemental) policy may offer additional coverage for emergency health care services or supplies that you get while you're away.

Standard Medigap plans C, D, F, G, M, and N provide foreign travel emergency health coverage when you travel outside the United States.

For more information on Medicare coverages while abroad, see the following article: <https://www.medicare.gov/health-drug-plans/medigap/basics/coverage>



REFRESHING STRAWBERRY LIMEADE

INGREDIENTS

- 1/2 cup lime juice
- 1/3 cup sugar
- 1/3 cup water
- 1/2 lb sliced strawberries
- 20-30 mint leaves
- 2 cups cold water

DIRECTIONS

To make simple syrup, combine sugar and water in a saucepan, and cook over medium high heat for 5-10 mins until sugar is dissolved and liquid is clear. In a pitcher, combine lime juice, simple syrup, strawberries, mint, and water. Let sit in the fridge for 2-3 hours. Pour and enjoy!



WHAT SHOULD I DO BEFORE GETTING A SECOND OPINION?

Before you visit the second doctor, you should:

Ask the first doctor to send your medical records to the doctor giving the second opinion. That way, you may not have to repeat the tests you already had.

Call the second doctor's office and make sure they have your records.

Write down a list of questions to take with you to the appointment.

Ask a family member or friend to go to the appointment with you.

When should I get a second opinion?

If your doctor says you need surgery to diagnose or treat a health problem that isn't an emergency, you should consider getting a second opinion. It's up to you to decide when and if you'll have surgery. You might also want a second opinion if your doctor tells you that you should have certain kinds of major non-surgical procedures. Medicare doesn't pay for surgeries or procedures that aren't medically necessary, like cosmetic surgery. This means that Medicare won't pay for second opinions for surgeries or procedures that aren't medically necessary.



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