



June Birthdays

- Wally Dier
- Dolores Leonard
- John Boer
- Frank Bigelbach
- Elizabeth Harris
- Petra Cacho
- June Fornander
- Patricia Doering
- Peter Masters
- Marina Sandzimier
- Juan Becerra
- Luis Ramirez
- Arlene Becerra
- Walter Traut
- Ann Sticka
- Richard Applin
- Harry Fridrichsons
- Nita Lister
- Mary Bennett
- Olga Bernard
- Leta Weaver
- Eleanora Woodbury
- Cherie Winder
- Mary Griffith
- Anita Noordhoorn
- Betty Imler
- Lila Smolenski
- Joan Hofacre
- Kenneth Meyer
- Yvonne Culligan
- Millie Ginsberg
- Barbara Marshall
- Michael Smith
- Barbara Jones
- Shirley Ledgerwood
- Sandra Murray
- Edward Rudgers
- Mary Farrar
- Judith Dill
- Pete Hudson
- Lilia Haemmer
- Karen Edwards
- Karl Leimbach
- Fern Nichols
- Virginia McGough
- Linda Harrell
- Donald Stine
- Christine Hardiman
- Barbara Hyatt
- Grace Meng
- Jonathan Coats
- Patricia Hansch
- Mike Blackman
- Birthdays Cont. 2

BRIDLEWOOD NEWS

SUPPLEMENT PLAN F IS GOING AWAY

For many years now, the Plan F (“Fabulous”) Medicare Supplement plan has been the top selling plan. The reason is very simple – it covers all the deductibles and co-pays for Medicare-approved procedures. It looks like a great deal at first glance, and it has been for years – you pay a monthly premium and your Plan F completely supplements your Medicare-approved healthcare costs. But there has been a shift recently. The claims paid out for coverage under Plan G have been significantly lower than for Plan F, across the industry the last few years, which I will get into in a moment. More importantly, because of the Medicare Access and CHIP Reauthorization Act of 2015, **Plan F will no longer be available for sale starting in 2020.** People who have Plan F in force at that time can keep their plan, but you will not want to. Here’s why: As history has shown with other plans that have been eliminated, Medigap enrollees can expect their premiums to rise significantly if younger and healthier seniors are prevented from enrolling in the same plan. It is important for new, healthy people to be coming into any health insurance plan for the rates to stay low. If a plan is no longer open for enrollment, the average age of the people that stay on the plan will only get higher. And as we get older, we have higher healthcare costs which means the insurance company is paying out more and more in claims. Higher claims equals higher premiums on your insurance. The rates will never stabilize and remain low if there are no new policies being sold. After 2019, those who remain in a Plan F will see their premiums go up substantially year after year with no chance of them going down.

(Supplement Plan F Going Away, continued on page 4)

Mid-Season Medicare ABC Review

Already on Medicare, * Turning 65 * - Need a Medicare Review?
Speaker: Jeff Wetzel, President of Bridlewood Insurance

Thursday June 4th @ 5:30 pm
Arch Health Partners
15611 Pomerado Rd 4th Floor
Poway, CA 92064

Thursday June 18th @ 5:30 pm
Arch Health Partners
15611 Pomerado Rd 4th Floor
Poway, CA 92064

Directions: Arch Health Partners is right next to Pomerado Hospital. As you turn from Pomerado Road onto Hospital Road, you will come to a T in the road, **go right** and follow that to the parking structure behind the building. You will enter the parking structure on the south side. Go into Arch on the south side and take the elevator to the 4th floor. RSVP at Bridlewoodinsurance.com or call 1-877-267-5514

Space is limited so please RSVP early and bring your friends.

2012 Plan Comparison

	AARP Medicare/Supplement Plan (AARP) HD043-0113	AARP Medicare/Supplement Plan (AARP) HD043-080	Sharp Medicare/Supplement Plan by UnitedHealthcare (HMO) HD043-115
only plan premium	\$0	\$0	\$0
copay	In-Network	In-Network	In-Network
out of pocket max	\$0	\$4,000	\$6,700
in-network			
visit physician (PCP) and	\$0 copy	\$10 copy	\$10 copy
visit office visit	\$40 copy (Member needed)	\$30 copy	\$45 copy (Member needed)
lab tests	\$0 copy	\$0 copy	\$0 copy
prescriptions	\$200 copay per day to max 1-3 \$0 thereafter	\$0	\$0
hospitalization	\$65 copy	\$65 copy	\$65 copy



June Funnies (Please don't read if you're easily offended)

Sex Ed

A young fellow was about to be married and was asking his grandfather about sex. He asked how often you should have it. His grandfather told him that when you first get married, you want it all the time, and maybe do it several times a day. His grandfather continued to tell the young fellow that later on, sex tapers off and you have it once a week or so. Then as you get older, you have sex maybe once a month. When you get really old, you are lucky to have it once a year - maybe on your anniversary. The young fellow then asked his grandfather, "Well how about you and Grandma now?" His grandfather replied, "Oh, we just have oral sex now." "What's oral sex?" the young fellow asked. "Well," Grandpa said, "She goes to bed in her bedroom, and I go to into my bedroom. And she yells, "Screw you!", and I holler back, "Screw you too."

Wonderful Hair Spray

A little boy and his grandfather are raking leaves in the yard. The little boy finds an earthworm trying to get back into its hole. He says, "Grandpa, I bet I can put that worm back in that hole." The grandfather replies, "I'll bet you five dollars you can't. It's too wiggly and limp to put back in that little hole." The little boy runs into the house and comes back out with a can of hairspray. He sprays the worm until it is straight and stiff as a board. Then he puts the worm back into the hole. The grandfather hands the little boy five dollars, grabs the hairspray, and runs into the house. Thirty minutes later the grandfather comes back out with a big smile and hands the little boy another five dollars. The little boy says, "Grandpa, you already gave me five dollars." The grandfather replies, "I know. That's from your grandma."

Bedside Manner

This woman's husband had been slipping in and out of a coma for several months, yet she had stayed by his bedside every single day. One day, when he came to, he motioned for her to come nearer. As she sat by him, he whispered, eyes full of tears, "You know what? You have been with me through all the bad times. When I got fired, you were there to support me. When my business failed, you were there. When I had surgery, you were by my side. When we lost the house, you stayed right here. When my health started failing, you were still by my side... You know what?" "What dear," she gently asked, smiling as her heart began to fill with warmth. "I think you're bad luck....."

*Have you ever just looked
at someone and knew
the wheel was turnin' but..
the hamster was dead?*



Edited for RSIFILL

Birthdays continued:

Shirley Sceville
Gene Brown
Lois Nass
Robert Krause
Catherine Greene
Ruth Whiten
Dale Anderson
Konrad Wallenda
June Shayler
Jesus Balvaneda
Carmelita Sydow
Michael Hassani
Tri Nguyen
Lidia Garcia
Gene Kujawski
Joseph Berke
Fred Sammons
Ronald Collins
Howard Katz
Keith Davis
Manuel Rubalcava
Jenifer Robison
Rudi Fanari
Philip Persails
Sherryl Jones
Robert Avalos
James Linback
Kent Ambrose

Congratulations

That's what clean living and reading Bridlewood News will do for you! Don't see your birthday listed? It's because I'm am not your agent of record.

90+ Club on
Page 3



Are These Old Wives Tales True Or False?

1. Carrots are good for your eyes. True False
2. A ring around the moon often means rain. True False
3. A little warm milk will help you go to sleep. True False
4. Feed a cold, starve a fever. True False
5. If you go outside with wet hair, you will catch a cold. True False
6. Cold, raw steak is good for a black eye. True False
7. If you eat strawberries while you are pregnant, the baby will have a strawberry birthmark. True False
8. Brown eggs are more nutritious than white eggs. True False
9. One hour's sleep before midnight is worth two after. True False
10. Coffee lowers your blood alcohol level. True False
11. Potatoes are high in fat. True False
12. Chicken soup will help your cold. True False
13. Don't eat spicy food if you are prone to ulcers. True False
14. Put some brandy on your baby's gums for teething. True False
15. Fish is brain food. True False
16. Wait an hour after eating, before swimming. True False
17. Urinate on a jellyfish sting. True False
18. Eating carrots will make you see in the dark. True False
19. Swallowing chewing gum can block your bowel. True False
20. Cranberry juice is good for bladder infections. True False
21. An apple a day help keeps the doctor away. True False
22. Foods including mayonnaise spoil faster. True False
23. Drink your way out of a hangover. True False
24. Chocolate helps relieve pre-menstrual cramps. True False
25. Wash your hair until it's squeaky clean. True False
26. Never open the oven door when baking a souffle. True False
27. Copper bracelets help soothe arthritis. True False
28. Chewing parsley gets rid of garlic breath. True False



Answers:

- 1.T 2.T 3.T 4.F 5.F 6.T 7.F 8.F 9.F 10.F 11.F 12.T 13.F 14.F 15.T 16.T 17.F 18.F 19.T 20.T 21.T 22.F 23.F 24.T 25.F 26.F 27.F 28.T

Bridlewood News Referrals

I wanted to thank those that thought enough of me to refer their friends and family. It didn't seem enough to just say "thanks" so the Referral Tree is my way to properly thank those responsible. Look for your Starbuck's gift card in the mail.

Rosey Romero referred **Aurora Zamar**

Irene Nelson referred **Debbie Hunter**

Robert Henkel referred **Margaret Saler**



90 + Club

- Walter Traut 97
- Ann Sticka 95
- Richard Applin 94
- June Shayler 93
- Harry Fridrichsons 92
- Nita Lister 92

Happy Birthday to our 90+ club members.

Bridlewood Named Top 10 in UT Best of San Diego Contest

Bridlewood was recently honored to be named in the top 10 insurance companies in San Diego. There will now be a contest to determine the eventual winner of the top 10 in each category. **You can vote for Bridlewood and San Diego's best May 31st – June 29th. At Bridlewoodinsurance.com** Winners are revealed in the SD Best special section publishing online and in print on August 23rd.

Thinking Outside the Box

A golfer is standing at a beautiful par five hole at the St. Simon Island Golf Club. He hits a perfect approach shot. As the golfer walks up over a knoll in front of the green, he can't find the ball. After further searching, he sees the ball has rolled into a paper bag on the side of the green. So what should he do?

1. Take a stroke and remove the ball from the bag?
2. Give it a good, old-fashioned whack?
3. Wait and hope the wind blows the bag away from the ball?
4. Or none of the above?

(The answer is below)



Supplement Plan F Going Away continued:

Because of the higher claims paid under the Plan F across the board, the Plan G has become a better value, even for those that believe that they are limiting their out-of-pocket costs by going with the Plan F, which has no deductibles or co-pays for any Medicare-approved healthcare. There is only one difference between Plan F and Plan G. That difference is, that Plan G does not cover the annual Part B deductible. Part B of Medicare is the part that is paid to physicians for your care. So with a Plan G, you would be responsible for the first \$147 (that is the deductible in 2015) each year. That is the **only** difference between the two plans!

People that are healthier have usually tended to go with plans such as Plan G or Plan N, instead of Plan F – even though they have a co-payment or deductible – to help keep their monthly premiums a little lower. It also provides a way to keep a much more comprehensive health plan in place without the network limitations and high out-of-pocket expenses of a Medicare Advantage plan. After all, unlike with a Medicare Advantage plan, a Medicare supplement plan allows you to go to ANY doctor or hospital that accepts Medicare ANYWHERE in the country without worrying about networks. Either way, Plan F is going away in a few years. Please keep this in mind: **Bridlewood is an independent agency and we contract with the different companies to work for YOU, not for them.** Therefore, we are always on the lookout for these pitfalls, to help our clients avoid them, and to allow you to make the best decisions possible, by having as much timely information as possible.

Think outside the box answer:

The simple answer is: The golfer should take out a match and burn the bag.

Personal Notes:

For those that have read my personal notes over the years, you know this was a day I never wanted to arrive. My baby is graduating high school. Although I look into her bedroom and think, “Imagine, we’ll be able to clean this room and come back the next day and it will still be clean!”, I realize that’s totally irrelevant. I’m trying to stay positive, but I would much rather roll back the clock 17 years and do it all over again. For the first time in years, we don’t have kids in basketball summer camp or soccer league. Now our summer schedule is wide open. I’m sure Whit won’t miss running up and down the court in a hot sweaty gym all summer but I loved every minute of watching her play. Now she is super excited about college, and we are excited for her. It will be good for her to get out and meet new people, and experience new adventures. Being 6 foot tall and having all the boys around her shorter than her for so long, I told her all the boys in college are 6’ 2” and good looking. That always brings a smile to her face. So Cal State Fullerton, look out, my baby is coming to town.



Jeff Wetzel, President of Bridlewood Insurance Services 1-877-267-5514

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