



Jayne M. Klein
 Licensed Insurance Agent
Klein Senior Insurance LLC

Mobile: 402-214-2312
 Fax: 712-355-5018

jayne@kleinseniorinsurance.com

Website: www.kleinseniorinsurance.com



An independent, full-service agent, I work with clients in Nebraska and Iowa offering personalized Medicare insurance solutions & help with life insurance and retirement needs.

Specializing in These Medicare Insurance Coverage Options:

- ∞ Medicare Advantage ∞ Medicare Supplements ∞ Medicare Prescription Drug Plans ∞ Hospital Indemnity
- ∞ Dental, Vision & Hearing ∞ Life Insurance ∞ Short-Term Home Health Care ∞ Annuities

Contact me to schedule an in-home appointment or over-the-phone consultation. If you currently have Medicare and would like a FREE consult, give me a call!

2020—What A Year It Was!

I started the year by celebrating with my nephew and his family in Virginia in honor of his promotion to Lt. Col. in the Marine Corps. It seemed shortly after that, life became a whirlwind! I am not sure anyone was expecting or prepared for what COVID-19 would bring. For my family—



school meant virtual learning, working from home for me, and planning a wedding for my oldest daughter! With the trying times and sadness that the pandemic caused, it did bring some needed family time for us. I will admit it was nice to slow down and not have a full calendar every day, night, and weekend. I continued to volunteer at the First Baptist Food Pantry, which truly is one of my favorite events. We were blessed to add a son-in-law to our family in September.



Introducing Madison & Corey Stopak!



Grandsons Bo and Colt!

Planning a wedding during a pandemic was challenging, but what a beautiful day my daughter and son-in-law had! Our youngest daughter is in her final year of high school and recently got accepted to Nebraska Methodist College in Omaha. We also added one more grandson to our crew! Colt Joseph was born January 11, 2021, and was welcomed home by big brother Bo Liam! We were blessed again!

I am also blessed for the amazing clients I get to serve each day. Many of you have become an integral part of my life and make me love what I do!

I appreciate all of you more than you know!

My sincere sympathy to families who were affected by COVID-19. Klein Senior Insurance is here for you during the pandemic and always. Please feel free to reach out to learn about extra benefits and well-being resources, find testing locations, get answers to the most frequently asked COVID questions, get tips to stay safe, and more.

If you have possible or confirmed COVID-19: source: cdc.gov

1. **Stay home** from work and school. And stay away from other public places. If you must go out, avoid using any kind of public transportation, ridesharing, or taxis. 
2. **Monitor your symptoms** carefully. If your symptoms get worse, call your healthcare provider immediately. 
3. **Get rest and stay hydrated.** 
4. If you have a medical appointment, **call the healthcare provider** ahead of time and tell them that you have or may have COVID-19. 
5. For medical emergencies, call 911 and **notify the dispatch personnel** that you have or may have COVID-19. 
6. **Cover your cough and sneezes** with a tissue or use the inside of your elbow. 
7. **Wash your hands often** with soap and water for at least 20 seconds or clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol. 
8. As much as possible, **stay** in a specific room and **away from other people** in your home. Also, you should use a separate bathroom, if available. If you need to be around other people in or outside of the home, wear a mask. 
9. **Avoid sharing personal items** with other people in your household, like dishes, towels, and bedding. 
10. **Clean all surfaces** that are touched often, like counters, tabletops, and doorknobs. Use household cleaning sprays or wipes according to the label instructions. 



Have questions about your Medicare plan options?

Jayne Klein is an independent insurance advisor specializing in Medicare insurance solutions—Medicare supplements, Medicare Advantage plans, and Prescription Drug Part D plans.

Allow Jayne to answer all of your Medicare questions.

GoodRx Prescription Drug Savings Card

Save up to 80% on prescription drugs at virtually every U.S. pharmacy!

BIN	003585	MEMBER ID	
PCN	ASPROD1	GRX610010	
GROUP	AME08		

Customer Questions Call: 1-844-329-3341
Pharmacist Questions Call: 1-866-788-8452

Check goodrx.com to find lower prices on all FDA-approved drugs.

Find out if you qualify for a Patient Assistance Program and help to pay for your medications. **Needy Meds** is a site I frequently use to help my clients. You should not have to navigate this site alone.

I want to help. Please reach out to me at 402-214-2312.

For information on Needy Meds: www.needymeds.org

NeedyMeds NeedMeds.org

DRUG DISCOUNT CARD

BIN: 019520
RX PCN: NMedS
RX GRP: DRUGCARD
ID: NM00019316301941

This is a drug discount program, not an insurance plan.



Do you qualify for both Medicare and Medicaid?

Ask Jayne how you may qualify for extra benefits with your plan.



Medicare.gov

Telemedicine Is Another Option to See a Doctor

You may qualify for **Medicare Savings Programs**. Depending on your Medicare plan and deductible, the Part B premium for 2021 is \$148.50 (or higher), depending on income; Part B deductible is \$203. In some instances, you may receive help paying for Medicare **premiums - Part A and/or Part B deductibles, co-pays and coinsurance.** **Ask me for more information.**

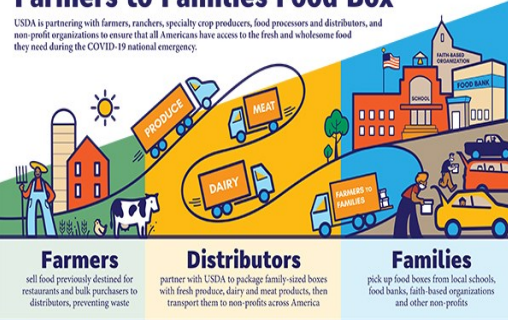
Ask how I can help you with setup to contact your health care provider.

Telemedicine offers advantages for routine checkups and monitoring chronic conditions. Medicare, which covers telemedicine, allows patients to **receive care from home while minimizing risk of contracting COVID-19, exposing others, and lessening spread.** Medicare generally covers co-pays during the coronavirus. Your provider will review your health history by accessing your medical chart. You will explain your current symptoms and other information. Providers may prescribe new medications and refill prescriptions without an in-person visit.



Farmers to Families Food Box

USDA is partnering with farmers, ranchers, specialty crop producers, food processors and distributors, and non-profit organizations to ensure that all Americans have access to the fresh and wholesome food they need during the COVID-19 national emergency.



Free coffee & goodies in 2020!

Klein Senior Insurance teamed with **United Healthcare** to give back to the Siouxland community. We furnished coffee and lemonade supplied by a Heartland Coffee & Nosh mobile coffee truck.

Klein Senior Insurance, **The Senior Insurance Group, and Humana** sponsored a social distanced, drive-through event honoring Veterans. Coffee, muffins, and cinnamon rolls from the Daily Dose Coffee Shop were served, and we gave away goodie bags.

Helping families in need in 2020

Partnering with the USDA and the ISU Extension, Klein Senior Insurance participated in two **Farmers to Families Food Box programs in 2020.** We gave away nearly **1,000** food boxes with protein, produce, dairy and milk at no cost to residents in Dunlap and area towns. Thanks to our many great volunteers who helped pick up boxes, sort, unload, and deliver to those in need.



Your Health & Wellness



Having good health and wellness of body and mind are always important, but COVID-19 restrictions have resulted in added health concerns. According to AARP, a Kaiser Family Foundation poll during the pandemic revealed a large percentage of respondents believed “worry or stress related to coronavirus” was having an impact on their mental health. Studies prove that COVID-19 has negatively impacted emotional and mental wellness through loneliness, anxiety, depression, and sadness.



The following tips are good ways to help manage pandemic-related stress and restore your emotional well being.

∞ **Eat nutritious foods.** Food is important to the body and mind. Start the day with a healthy breakfast. Increase fruit and vegetable intake, limit empty carbohydrates, and get vitamin D through foods. Limit animal-based foods.

∞ **Exercise, as you are able.** Walking is a beneficial mood booster. Exercise indoors when unsafe outdoors.

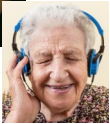


∞ **Pray or meditate to relax.**

∞ **Listen to inspiring and uplifting music.**

∞ **Read positive material.**

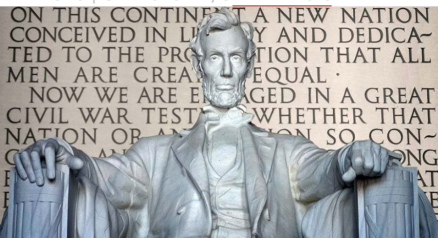
∞ **Give thanks.**



Exercise your Brain!



AARP.ORG | GENE CHUTKA/GETTY IMAGES



MEMORIZATION:

Many adults remember having to memorize a poem, facts about history, prayers, or other content as a child or young adult.

Isn't memorization just for kids? Not at all. Extensive research indicates that memorization in elderly adults helps in recalling more information in general. Memorization challenges the brain and helps keep it fit—a form of mental gymnastics. Memorizing (similar to a brain workout) trains the brain to remember and importantly, may help delay mental decline. Memory training may help with everyday skills, as well. **Find out more on page 4.**

Many Medicare Advantage plans offer **free gym memberships** to promote health and fitness. Check with your plan to see if you qualify for any of these plan benefits listed below.



RenewActive™
by UnitedHealthcare

**active body.
active mind.**

RenewActive™ is the gold standard in Medicare fitness programs for body and mind. **Renew Active** allows you access to a gym membership, online brain health program, and local health and wellness events—a no-cost benefit with your **Medicare Advantage** plan.

SilverSneakers is a free plan benefit through **Humana and Aetna** that includes a membership to fitness centers and access to equipment and exercise classes.



Can't get to a center? Is your center closed or at reduced capacity because of COVID? Exercise virtually and in the comfort of your home with free online workouts that suit your fitness needs. <https://tools.silversneakers.com/>

Only for Humana members

A FUN WAY TO EARN REWARDS FOR MAKING HEALTHIER CHOICES



Wellness program with rewards for completing eligible healthy activities

Use Go365® to help you take a greater stake in your health—and reward yourself along the way. Our rewards program encourages members by giving them the tools and support they need to live healthier lives. Earn rewards you can redeem for gift cards.

More healthy activities = more gift cards for you.

Get gift cards to your favorite places to shop including those below and many others.



Contact me to see if this program is included in your plan.

Ph. 402-214-2312; email: jayne@kleinseniorinsurance.com

Or phone 866-677-0999 for more details.



1110 Montague St.
Dunlap, IA 51529
Ph. 402-214-2312



Do you order over-the-counter (OTC) items?

Contact me if you need a new catalog or help ordering these items that are zero cost to you!

Do you need help paying for hospital costs



Get affordable coverage for out-of-pocket medical expenses. Save money with a **Hospital Indemnity insurance policy!** **Call me for details or a quote.**

Ameritas  **Why should I have dental & vision insurance?**
fulfilling life.

Oral and eye health may be key in **detecting** early stages of many health risks and diseases and **preventing** many other health issues. **Let me help you find dental and vision insurance.** This may be advantageous to your overall health.
<https://www.securitylife.com/personal-plans?agnt=010N4211>

TruHearing your solution for top-notch digital hearing aids.
truhearing.com
We work with major health plans to bring you the lowest possible out-of-pocket cost. **TruHearing** takes guesswork out of selecting the best hearing aid for you. **Call me for more information.**

nations hearing Your path to better hearing starts here.

Schedule a **NO-COST** hearing exam. **877-225-0137 (TTY: 711)**
nationshearing.com/aetna Allow me to help.

ADS Advanced Diabetes Supply

is the leading supplier of Continuous Glucose Monitoring Systems and diabetes testing supplies nationwide. ADS is well known for its excellent customer service and turnaround time. **Contact me for more details.**
advanceddiabetessupply.com



Klein Senior Insurance Specializes in Medicare Solutions Throughout Western Iowa & Eastern Nebraska. I Will Help YOU!

If additional customer service is needed, please call the phone numbers listed on the back of your card. Customer service numbers are listed below.

Aetna MAPD: 866-901-4692
Aetna Medicare Supplement: 800-264-4000
Aetna/CVS RX Mail Order: 800-378-5697
Aetna OTC: 888-628-2770
Humana: 800-457-4708
Humana Pharmacy: 800-379-0092
Humana OTC: 855-211-8370

United HealthCare: 800-643-4845;
UHC Renew Rewards: 888-219-4602
UHC First Line Medical (OTC for DSNP plans): 877-795-4521
UHC Healthy Benefits Plus (OTC for HMO/PPO plans): 833-845-8798
WellCare: 888-550-5252; 833-207-4241



...from page 3: ENGAGE YOUR BRAIN--MEMORIZE!

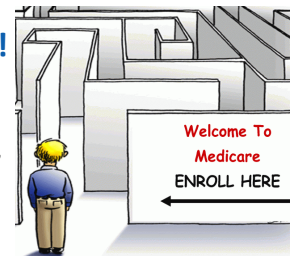
- ◆ Memorize a poem or a famous speech by a historical figure or someone you admire.
- ◆ Read through the material several times; to make it easier, break the writing into sections.
- ◆ Write out the words while trying to remember them word by word. Practice...repeat...memorize! You did it! Your brain will thank you!

Source: bestcollegesonline.com

Medicare can be confusing!

If you or someone you know is turning 65 or new to Medicare, I will guide you!

Call me: 402-214-2312



As always, there is no obligation to enroll.
I am an independent agent licensed with multiple carriers.
I do not work directly for Medicare.