



Klein Senior Insurance Jayne Klein

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

2022 Greetings!

Those of you who know me, know I am passionate about serving our clients and being a resource for them. 2022 is the start of my ninth year in the insurance business. This past AEP, I have had more clients seek me out because of all the TV ads, phone calls, and social media messaging. Most of these calls are based on all the confusion these commercials, calls, and messages send out. A lot of these calls are questions about “what to do” or “is this a scam?” After starting my ninth year, I am still learning something new every day. Medicare and all types of insurance can be confusing. Because of the many questions and concerns from calls we receive, I am more excited to continue helping answer questions and take the confusion out of insurance.

2021 was another year of changes! Last year we added to our family with a wedding and new grandbaby. This year I have added an office and a wonderful assistant! We moved into an office on main street in Dunlap, Iowa, the end of August and my assistant, Amanda Stinn, joined me on September 1, 2021. We have some changes to do to make the office exactly how we want it, but we have been able to take both scheduled and walk-in appointments. We can't wait to send pictures once the office is all done!



Sydney graduated from Dunlap, Iowa, High School in 2021.

My husband and I are also empty nesters now. Our youngest daughter, Sydney, is attending Nebraska Methodist College and is working toward a Bachelor's Degree in Imaging Sciences. We are so proud of all of our kids and love to watch them grow. Speaking of which, we are about five weeks out from welcoming our third grandson on March 10! Life is great and always changing. We have dealt with a lot of changes over the last couple of years with COVID-19 and all the uncertainty it has brought into everyone's lives. We both are grateful for all that we have. We thank God daily and appreciate the friendships we continue to make in our work lives and personal lives!



Thanks to my clients for being a part of the best time of my life! We appreciate your trust in us, and we love your referrals!

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



Meet Amanda Stinn, KSI's administrative assistant

Amanda Stinn, administrative assistant started on September 1, 2021. She works in the office Monday-Friday from 8 a.m.-4 p.m. She is off on Wednesdays. Amanda works on customer service for clients and is getting licensed to also sell health and life insurance. Amanda has been a great asset to Klein Senior Insurance, and her professionalism has been noticed by many clients she has visited with over the phone or helped in person. Amanda has also been working with our Facebook page ... so remember to “Like” us on Facebook and see what information she is putting out there! Once Amanda is licensed, she will be selling not only Medicare and life insurance, but she will take over the majority of the ACA (Obamacare) Health Plans. Until then, feel free to call in if you have questions, need quotes, or want to say hello!

Welcome, Amanda!

Our Facebook page is a great place for you to learn more about us and what we have going on. Please go to Klein Senior Insurance and like our page. This will keep you up to date and help us out. The more likes we get, the more Facebook promotes our page.

Want to LIKE our Facebook Page?



First: Open your Facebook account.

Next find the magnifying glass.



Type in the search bar: @kleinseniorinsurance and hit search.

When it comes up, click on our page.

On the right hand side there will be a like button that you can push.

Now you should have successfully liked our Facebook page!



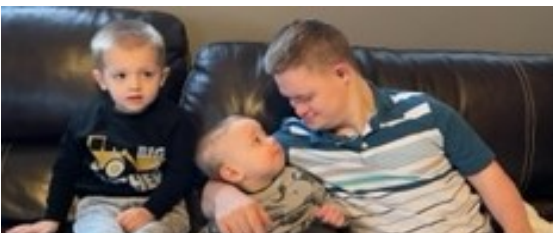
2021 The Year In Review



Great Grandma, Alice Pudenz, with my grandsons, Bo and Colt McDonough



I love spending time with my clients, getting to know them.



Son, Lane McDonough, admiring Bo & Colt McDonough



John & I getting away & taking time for ourselves



Amanda lives in Dunlap with her husband, Ryan Stinn, and their four children: Hayley (14), Charlie (10), Dax (4), and Bo (2). In her spare time, Amanda enjoys golfing & spending time with family & friends.

Amanda's top favorite things about working at KSI are having the opportunity to help others, and she likes that each day is different and rewarding.



Celebrating my 50th birthday with administrative assistant, Amanda Stinn




Visiting with seniors at an Aetna booth at the YMCA Healthy Living Center's Spring Health Fair in Council Bluffs, IA



Klein Senior Insurance sponsored a team and a hole at the Woodbine Golf Course for the Glackin Twin Bing Open.




Klein Senior Insurance is Skilled in Medicare Options: Medicare Advantage, Supplements & Drug Plans. We Are Also Skilled in Dental, Vision & Hearing, Hospital Indemnity, Life Insurance, ACA Health Plans, Short-Term Home Health, Annuities, Final Expenses & More.

Ameritas  **Why do I need dental & vision insurance?**
fulfilling life.

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

TruHearing™

is your solution for top-notch digital hearing aids. 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 us for more information or go to truhearing.com**

 **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 us for more details or visit advanceddiabetessupply.com**

Medicare.gov **You may qualify for Medicare Savings Programs.**
In some instances, you may receive help paying for Medicare **premiums**—Part A and/or Part B **deductibles, co-pays & coinsurance.**
Get more information from me about your Medicare plan and deductible.

Need help with hospital costs?
Save money with a hospital indemnity plan. Hospital indemnity insurance helps fill some co-pays, deductibles & out-of-pocket expenses of your health insurance plan.
Call me for details or a quote.


Only for Humana members

A FUN WAY TO EARN REWARDS FOR MAKING HEALTHIER CHOICES



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.

Healthy rewards program for completing eligible healthy activities 

 **Old Fashioned Goulash**


Ingredients:

- 1 lb. ground beef
- 1 small onion, diced
- 1 tsp. minced garlic
- 1 - 15 oz. can crushed tomatoes
- 1 - 8 oz. can tomato sauce
- 1 tsp. sugar
- 1 tsp. Italian seasoning
- Salt & pepper to taste
- 1 cup elbow macaroni, cooked

Instructions:

- Brown beef along with onion & garlic; drain excess grease.
- Stir in tomatoes (with juices) & tomato sauce.
- Season with above seasonings.
- Stir well & bring to a boil.
- Reduce heat & simmer for 10 minutes.
- Add cooked pasta & stir.
- Simmer another 5 minutes; then serve with Parmesan cheese sprinkled on top

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.

Phone 402-214-2312; email: jayne@kleinseniorinsurance.com
Or phone 866-677-0999 for more details.

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

RenewActive™  by UnitedHealthcare is the premium 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—an added, no-cost benefit you receive from **UnitedHealthcare Medicare plans.** <https://uhcrenewactive.com/>

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? Exercise at home with free online workouts that are suitable for you. <https://tools.silversneakers.com/>

Phone 888-423-4632



707 Iowa Avenue, Suite 2
Dunlap, Iowa 51529



Klein Senior Insurance has unbeatable customer service for you to take advantage of. If additional customer service is needed, please call the phone numbers listed on the back of your card. Customer service numbers are also listed below.

Aetna Members

To Register: <https://www.aetnamedicare.com/en/login-register.html>
Telehealth: 1-855-835-2362 | Member Services: 1-833-570-6670
24-hour Nurse Line: 1-800-556-1555
CVS Rx Mail Order: 1-833-620-8808
EyeMed: 1-844-486-3485 | OTC: 1-833-331-1573

Amerigroup Members DSNP

Plan Info: www.amerigroup.com/medicare (or download Sydney Health App)
Customer Service: 1-833-557-0950
RX IngenioRx: 1-833-498-1578 | 24-Hour Nurse Line: 1-866-805-4589
Dental Benefits: DentaQuest 1-855-418-1626
OTC Healthy Benefits Walmart or Kroger Foods: 1-866-413-2582

Humana Members: www.humana.com/finder/medicare-plan-documents

Customer Service: MAPD 1-800-457-4708
Humana Pharmacy: 1-855-211-8370 | OTC: 1-855-211-8370
TruHearing: 1-844-255-7144
To Activate Your MyHumana Account, go to: <https://account.humana.com/registration> or MyHumana.com
Telehealth or Virtual Visits: Humana.com/virtualvisits
Humana Nurse Line: 1-800-662-9508

UnitedHealthcare Members

Online Plan Info: www.myAARPMedicare.com
Member Services: 1-844-867-3487
NurseLine: 1-877-365-7949
Renew Rewards: 1-888-219-4602
OptumRx Mail Order: 1-877-889-6358
OTC: 1-833-216-6707
Hearing Aids: 1-855-523-9355

Wellcare Members: www.wellcare.com

Customer Service: 1-888-550-5252 (for PDP members)
1-833-542-0693 (NE HMO, PPO members)
1-833-853-0864 (NE DSNP members)
Caremark Mail Order Pharmacy: 1-800-552-8159

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

Valentine's Day Word Search



- Proposal Gift
- Red February
- Caring Sweetheart
- Diamond Kiss
- Crush Roses
- Hugs Pink
- Candy Romance
- Holiday Arrow
- Fourteen Love
- Date Chocolate
- Flowers Valentines Day
- Poetry Cupid

K	H	R	D	H	L	O	V	E	K	W	K	Y	T	N	W	P
H	U	G	S	O	V	Q	O	L	O	A	P	R	V	F	R	S
Z	V	J	N	L	X	B	F	R	M	I	R	A	G	C	G	A
F	X	Y	K	I	V	S	R	V	X	N	L	U	D	E	F	C
L	G	R	P	D	G	A	Z	G	M	E	U	R	A	R	V	G
O	E	T	I	A	I	J	G	C	N	E	V	B	T	D	W	Y
W	C	E	A	Y	F	P	L	T	U	T	X	E	E	Y	M	U
E	N	O	Z	K	T	A	I	X	H	R	X	F	F	C	H	P
R	A	P	J	L	S	N	F	S	L	U	P	X	H	D	I	C
S	M	L	S	O	E	D	U	Y	E	O	B	O	N	N	S	B
U	O	E	P	S	I	R	V	G	R	F	C	O	K	E	C	J
U	R	O	D	P	C	I	Z	G	M	O	M	R	S	A	L	L
K	R	A	U	Q	F	X	N	Q	L	A	S	O	N	W	J	K
P	Y	C	M	Z	J	I	K	A	I	R	R	D	A	B	I	O
D	U	X	U	R	R	J	T	D	K	E	Y	V	G	S	N	Y
P	W	K	D	A	U	E	G	U	L	D	Y	A	S	M	H	O
V	W	L	C	B	I	Q	T	R	A	E	H	T	E	E	W	S