



Fourth Quarter 2011

As we head into the new year, we are excited to tell you that we've got a new look! In the past, you recognized us by our orange and purple colors. Now, look for the **blue** and **green!**



While our look has changed, we still provide the same unique services that set us apart. We are here to act as your advisor, your advocate and your renewal expert year after year, at **no cost to you.**

Advisor: We help you with your initial health plan selection, doing the legwork to ensure that you are in the right plan for you.

Advocate: When you have complex Medicare issues that are too difficult to resolve on your own, we are here to act as your advocate. We will get to the bottom of your issues, providing you with the answers you need.

Renewal Expert: We know that the annual process of shopping your Medicare coverage can be complex and time-consuming. That's why we commit to making sure you are on the right plan for you—not just now but also in the years to come.

Be on the lookout for mail from us, now coming to you in **blue** and **green** logo colors. If you have any questions, please contact us at **877-222-1942** or e-mail us at **service@mbseniorsolutions.com.**

Thank you for your continued loyalty. We look forward to making Medicare simpler for you in 2012.

Inside this issue:

- New Look!
- You've enrolled in a 2012 Medicare Plan: Now what?
- What You Need to Know about Medicare in 2012
- Prescription Drugs in 2012
- Medicare Answers

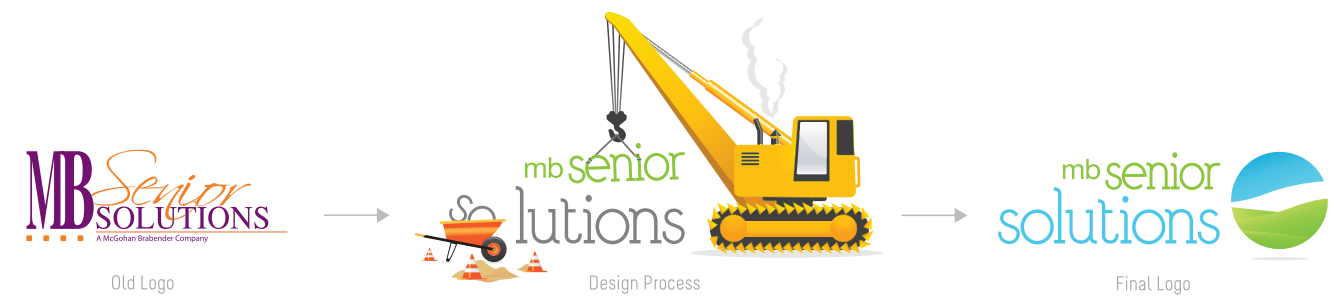
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Solutions for Seniors is a quarterly newsletter dedicated to keeping you informed of the most up-to-date Medicare information available.

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We've got a new look – check it out inside!



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You've enrolled in a 2012 Medicare Plan: Now what?

MB Senior Solutions is here to support you. Throughout the year, you may encounter complex issues with your insurance that require you to go through the appeals process or follow up regularly with the carrier. When you run into these complicated issues, call us. We are here to act as your advocate throughout the year, helping you get to the bottom of your critical Medicare problems.

Our Advocates & Advisors:

- Investigate your Medicare problems – appeals, claims, eligibility – and help you get them resolved.
- Help answer questions you have about Medicare, health care reform and your coverage.
- Research your health plan each year to ensure that it continues to meet your coverage needs.

When you have a Medicare problem, the first step is to contact your insurance carrier. Oftentimes they can help you get to the bottom of your questions. However, if you still have questions or do not get the answers you need, please call us at 877-222-1942. We are happy to help get your issue resolved.

Your Renewal Experts:

As you may have experienced during the recent Annual Election Period, our team of Renewal Experts is here to help you each year. During each enrollment period, our Renewal Team researches your current coverage to make sure your plan continues to be the right fit for you.

If you have questions about your 2012 plan, effective Jan. 1, please contact your Renewal Team at 866-557-1313.

What You Need to Know about Medicare in 2012

Like Medicare Advantage plans, all Part D Drug plans can change each year. So pay attention to the "Annual Notice of Change" from your current insurance carrier. This spells out any changes for the coming year regarding what is covered by your plan and what you will pay in premiums, deductibles and more.

On average in 2012, the cost of Medicare Advantage plans will be 4% lower, according to the US Department of Health & Human Services. Also, brand name and generic drugs will see discounted rates for individuals who enter the "donut hole" (also known as the "coverage gap").

If you are on Original Medicare and/or a Medicare Supplement plan, you should also be aware of the free preventive services offered by Medicare.

As listed by HealthCare.gov, they include:

- Yearly wellness exam. If you are new to Medicare, your "Welcome to Medicare" physical exam is now covered without cost sharing during your first 12 months of Part B coverage. This exam is a one-time review of your health as well as education and counseling about preventive services and other care.

If you've had Part B for longer than 12 months, you can get a yearly wellness visit to develop or update a personalized prevention plan based on your current health and risk factors.

- Tobacco use cessation counseling. This benefit is now considered a covered preventive service, whether or not you have been diagnosed with an illness caused or complicated by tobacco use.

While the counseling is a covered service, the co-insurance and deductible will apply if you have already been diagnosed with a tobacco related illness.

Prescription Drugs in 2012

The manufacturers' discount on brand name drugs in the donut hole continues to be 50 percent in 2012, but the government discount for generic drugs goes up from 7 to 14 percent. (Under the new health care law, these discounts are due to increase until 2020 when nobody will pay more than 25 percent for any drugs in the gap.) Some plans also offer additional coverage in the gap.

More generics will become available: Cheaper generic copies of some expensive, blockbuster drugs such as Lipitor, Plavix and Zyprexa will come on the market in 2012. Part D plans typically charge far lower copays for generic drugs. The original brand-name drugs, however, typically retain their high prices when they lose patent protection and face generic competition.

Source: Excerpts taken from Oct. 14 article published on www.aarp.org.

Medicare Answers:

Q: I heard that **Lipitor** is now available as a generic. How do I know what I will pay for it?

A: There is a lot of confusion surrounding the cost of the generic version of Lipitor, known as **Atorvastatin**. Most insurance companies price drugs differently based on which tier (category) they put the drug in. This means that the price you pay for Atorvastatin may be different than what your friend pays if he or she is in a different insurance plan. MB Senior Solutions can take away the confusion surrounding this new change. If you want to know what you will pay for Atorvastatin, call our Customer Care Team at 877-222-1942 and they can help you get your answer.

The Annual Election Period ended **Dec. 7, 2011**. Your coverage for your 2012 plan is effective **Jan. 1, 2012**.

