



CA, NV, AZ, TX, MO,
MI, NE, OR, AR, KS

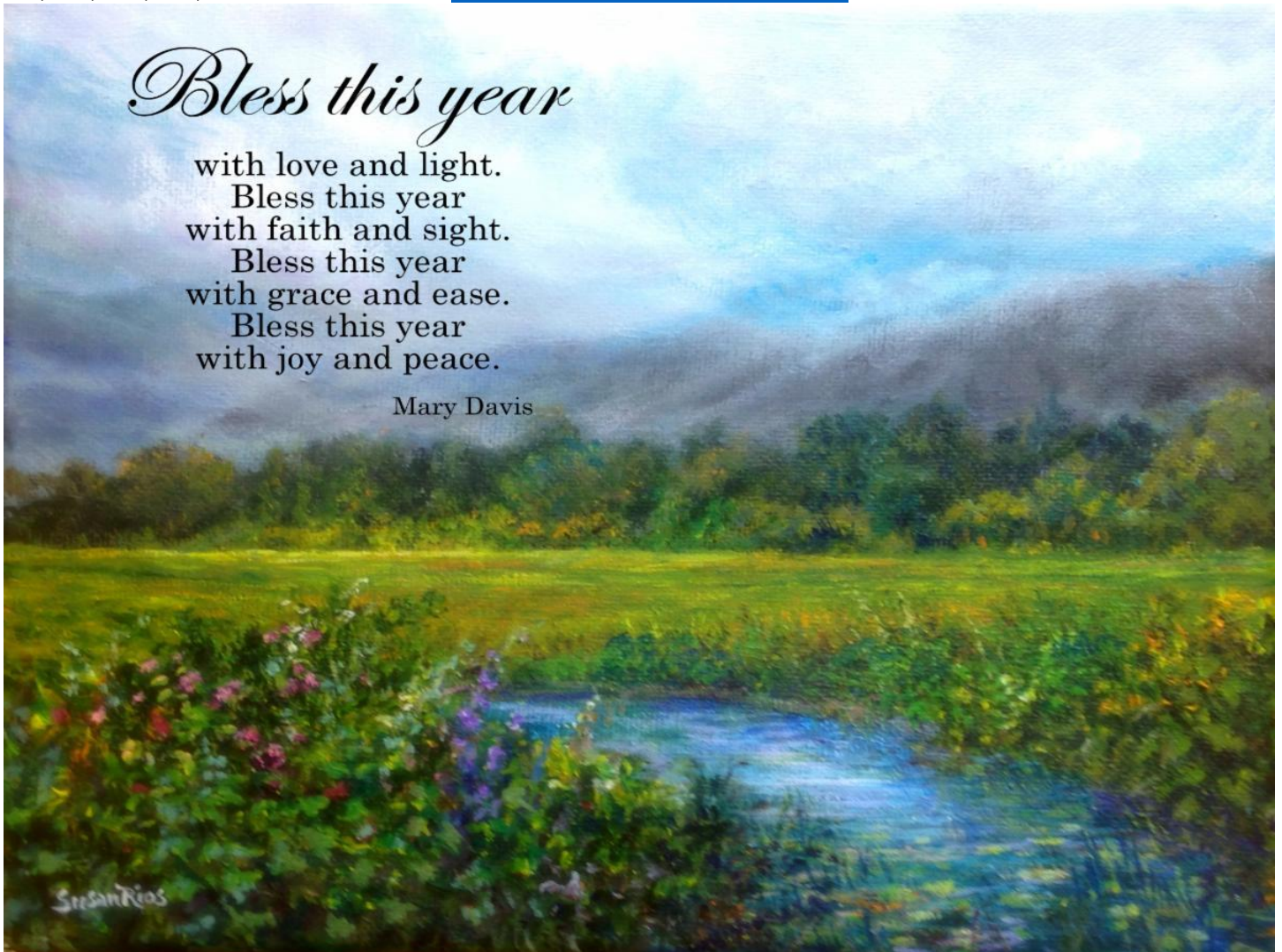
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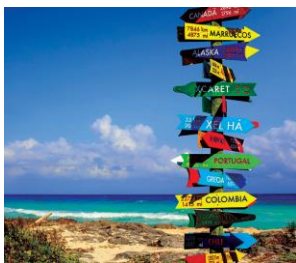
Bless this year

with love and light.
Bless this year
with faith and sight.
Bless this year
with grace and ease.
Bless this year
with joy and peace.

Mary Davis



Thanks to Susan Rios – you can see her more of her work at www.susanriosdesigns.com.



Going Out of Town? Plan Ahead for Health Emergencies

Obamacare pays for *emergency* coverage through urgent care or emergency rooms in the rest of the U.S. Call the Member Services number on the back of your insurance card to find out more **before** traveling so you know. Your plan may also include Teladoc, MDLive, or a similar benefit that lets you to talk to an M.D. for simple issues when you're away from home; they can see you over the phone or laptop and call in a prescription to a local pharmacy if needed.

(People on regular Medi-Cal are *rarely* covered outside of California.) Foreign travel is all on you though. **Tip:** If you DO go out of the U.S. and need treatment, make sure to bring your passport and health insurance information, or they may not admit you.

Medicare itself does not cover travel health emergencies outside of the U.S., but your health insurance company most likely does. **BUT** you must pay for treatment up front, get an itemized statement, and give it to your company for reimbursement. (Some companies also want medical records, proof of payment, and proof of travel.) Like I said, call the number on the back of your card beforehand to see what they cover. (For **Medicare**, U.S. vacation emergencies are always covered.)

Another option is **travel health insurance**, which is surprisingly reasonable. It covers “reasonable and customary” emergency medical expenses by a physician, up to your policy limit. I offer **PPO travel health insurance** on my website through **GeoBlue**; all their providers speak English. Look under “And More” on www.GetGetPlans.com or email me if you want a link!

Viatical Settlements for Life Insurance

Sometimes It’s Better to Settle

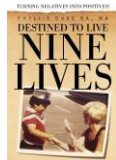
Are you done with your old life insurance policy? Don’t just let it lapse, you can sell it – even if it’s term life insurance! Selling your old policy is called a viatical settlement; you sell to a third party for more than the cash surrender value but less than the net death benefit. You get a lump sum. Interested? Let me know and I’ll set you up!

00 - 20 mins	20 - 30 mins	30 mins - 1 hour
Dr. Maatley		
Dr. Pappas		
Dr. Asanpour		
Dr. Laro		
Dr. Babbar		

Out And About in 2024: I am available at office hours at the **Los Alamitos Optum** clinic on alternate Friday mornings from 9 to 12. Here are this quarter’s dates: January 5 and 19, February 2 and 16, March 1, 15, and 29. (I took the photo here to show they care about your time!) The **Los Alamitos Optum** is at 3460 Katella Avenue, Los Alamitos by Boot Barn and Polly’s Pies. You can also schedule time with me at **my Garden Grove agency office, Phoenix Star**; the address there is 12818 Brookhurst Street, Garden Grove by GG Blvd.

Are YOU Out and About? Have You Moved?

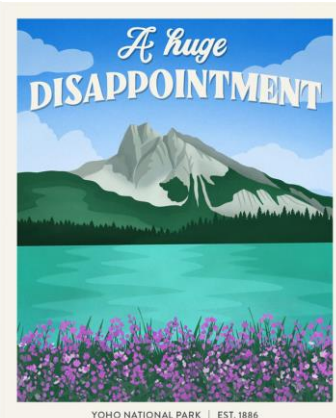
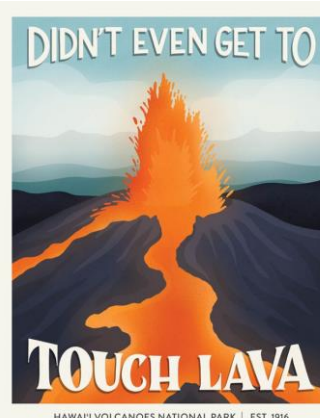
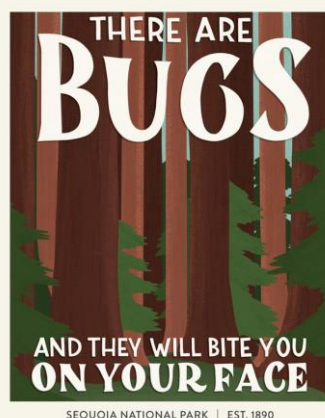
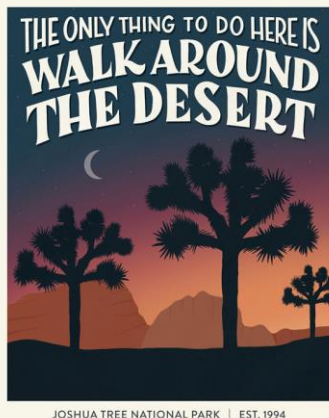
If you’ve moved across town or even out of state, please let me know! The insurance companies don’t always tell me these things, lol. Poor letter carriers are trying to deliver all those birthday cards to people who aren’t there anymore! If you’ve just changed counties, this could affect your premium, whether Medicare or Obamacare, so let me know.



I Have the Coolest Clients! Meet Author Phyllis Duke

Phyllis is a teacher, a businesswoman, and an author. She has written nearly a dozen children’s books, plus three inspiring life stories. You can read more about her and check out her books on her website, <http://phyllisduke.com/> or on amazon.com.

Author Amber Share Illustrates Negative Yelp Reviews on National Parks in Subpar Parks



Is Your “Check Liver” Light Coming On? My client Susan told me about a little cleanse that’s also a weight-loss trick. Drink the juice of a small lemon in a glass of hot water first thing in the morning, about a half-hour before breakfast, and drink any caffeine after breakfast. She said she lost about 20 pounds this way! See <https://health.clevelandclinic.org/7-reasons-to-start-your-day-with-lemon-water-infographic> to learn more. *Excuse me while I run out to get some lemons!*

Required Disclaimer: "We do not offer every plan available in your area. Currently we represent 0 to 30 organizations that offer 0 to 30 or more products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options." So there.