## STITH & ASSOCIA **HEALTH INSURANCE AGENCY, INC.**

November 15, 2023

Monthly Newsletter



Alzheimer's is a progressive medical condition. It is important to learn about the disease along with some simple steps that can help delay the potential onset or help facilitate an early diagnosis. While the terms are often used interchangeably, "dementia" is an umbrella term for many types of diseases associated with cognitive decline and memory loss, whereas "Alzheimer's" references a specific diagnosis. Alzheimer's is referred to as a progressive disease, as the dementia symptoms generally worsen gradually over time.

NOTE: To ALL Non-Medicare beneficiaries, Open Enrollment starts November 1. If you want January 1 to be your effective date, you must enroll before December 15.

## **WE OFFER MORE THAN MEDICARE**

- Employee Benefits
- Individual Health
- Life Insurance
- Travel Insurance
- Dental Insurance
- Vision Insurance
- Small Groups
- Telemedicine
- Identity Theft
- Mental Health Benefits

We are also licensed in...

- Virginia
- Washington
  - West Virginia

Did You Know? The Annual Enrollment Period ends December 7? Have questions? Scheduling appointments now!



## **Upcoming Events:**

November 1-17

**Food Drive** 

November 1 - December 18

**Toy & Coat Drive** 

Beware of Elder Scams! If it is too good to be true, it is! If you are asked for personal information, do not provide!

NOTE: Elixir Rx Part D Prescription Drug Plan is no longer offering prescription drug coverage in Pennsylvania. This means that anyone with drug coverage with that company will end December 31, 2023.

## The Cost of Living has increased to 3.2%!

The standard Part B premium: \$164.90 (2023) to \$174.70 (or higher depending on your income). The annual Part B deductible: \$226 (2023) to \$240 (2024).