



# Victoria's View

Truthful Insurance Information Delivered with a Smile!

## Volume 16 Issue 1

Happy New Year! Hang a new calendar on the wall and plan a great year for you and those you love. Here's hoping this year is positively great!

## ZANY HOLIDAYS!

January is

"National Be On-Purpose Month"

January 1<sup>st</sup> – 7<sup>th</sup> is

"Celebration of Life Week"

And January 10<sup>th</sup> is

"Positively Penguins! Day"

## A Persistent Piggy

In August 1998, JoAnne Altsman, who was vacationing with her two pets, a dog and a pig, had a heart attack and collapsed. She yelled for help but no one could hear her. Her dog, Bear, could sense something was wrong but all he did was bark. But her 150 pound Vietnamese pot-bellied pig, Lulu, came to her rescue. Lulu squeezed through a doggy door, pushed open a gate she'd never opened before then ran into the street and lay on her back in front of passing cars. One car stopped but the frightened driver did nothing. The second driver followed Lulu and found JoAnne on the floor. He called 911. Doctors said if another 15 minutes had passed, the woman may have died. She recovered nicely. The persistent piggy was treated for a cut on her belly from squeezing through the too-small doggy door and rewarded with a donut for her bravery!

## TRIVIA TEASER

Who was the first seven-foot man to play professional basketball?  
(See the Answer Area.)

## Be a Better Buyer

**Uninsured / Underinsured Motorist Coverage** is insurance for you and the occupants of your vehicle if the other driver is at fault but does not have any or enough insurance.

Liability coverage is the only auto insurance which is state mandated. That covers your legal responsibility to others when you are at fault. But it is no secret that the roads carry many drivers who have no insurance or only the bare legal minimum. Estimates are as high 25%. What if one of those drivers is at fault? Who pays?

Uninsured motorist coverage is like reverse liability insurance. It insures you. There are two basic types. Uninsured motorist bodily injury pays the medical bills, lost wages and pain and suffering for the driver and passengers in your car. Uninsured motorist property damage will fix your car. They can be purchased separately. But there's one catch: you cannot purchase uninsured limits higher than your liability coverage. In other words, you cannot insure yourself for more than you insure others. However, if you have selected higher liability coverage (a very smart choice if you have assets worth protecting) you are free to insure those you love equally from the risk of injury from negligent underinsured drivers. Considering the number of uninsured/underinsured drivers on the highways, it is wise to at least find out the cost of these provisions before rejecting them. Purchasing only liability coverage is legal but not advisable. Call or email me for a quote. No obligation. No risk. Just the prices and honest advice to consider.

## Bet You Didn't Know

The word “sinister” originally meant “on the left side”. Through time the meaning changed. In ancient Greece they faced north when prophesying. The west side (left) was unlucky so the word took on the meaning of “unfavorable”. In the beginning of the 15th century, that word began to mean “dishonest” and later in that century to mean “evil”. It was not until the 18th century that the word took on the meaning used in modern literature, “threatening” or “ominous”. And now you know!

## Encouraging Words

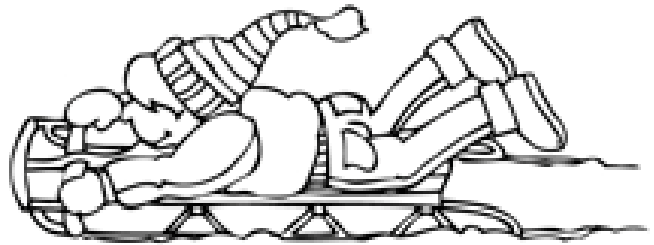
*“You miss 100% of the shots you never take.”* Wayne Gretzky

*“You have to expect things of yourself before you can do them.”* Michael Jordan

*“Excellence is not a singular act, but a habit. You are what you repeatedly do.”*  
Shaquille O’Neal

*“You have to believe in yourself when no one else does – that makes you a winner right there.”* Venus Williams

*“The medals don’t mean anything and the glory doesn’t last. It’s all about your happiness.”*  
Jackie Joyner-Kersey



## Winter Fun Facts

- Ice isn’t slippery. A thin layer of ice melts when pressure is applied. It is this wet layer on top of the ice that is slippery, not the ice itself.
- The tiniest snowflake ever recorded was 1/500th of an inch in diameter. The largest was 15 inches in diameter and 8 inches thick. They both fell in Montana in 1887.

## Panic in the Court!

While court was in session, Judge Claudia Jordan passed a note to her clerk that read, *“Blind on the right side. May be falling. Please call someone.”* The quick-thinking clerk called for help then assured the judge that paramedics were on the way. Judge Jordan then pointed out the sagging venetian blind on the right side of the room and said, *“I wanted someone from maintenance.”*

5			2		6	3		
		6	7			5		2
	9				5	6		8
2		1						6
		9				8		
8						1		7
9		5	6				8	
4		7			2	9		
		8	4		1			5

## How to solve Sudoku puzzles

To solve a Sudoku, you only need logic and patience. No math is required.

Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance the numbers 1 through 9.

The difficulty rating on this puzzle is EASY.

(See the Answer Area.)

# Your Cost for "Original Medicare" at a Glance

"Original Medicare" is the name given to the core health benefits from the federal government for seniors (and a few other select groups). This bundle of benefits is called "Original Medicare" because over the years, there have been additions and supplements to them. "Original Medicare" consists of:

- **Part A** pays for in-patient hospitalization, skilled nursing, and hospice care
- **Part B** covers services like doctor visits or lab tests and supplies needed to diagnose or treat a medical condition, plus preventative care, and ambulance transportation.

That sounds comprehensive -- until you discover the cost of care that you pay out-of-pocket! Below is a list of the premiums, deductibles, limits, and copays for "Original Medicare". Every year the dollar amounts for each are adjusted upwards for inflation. For that reason, I am purposely not detailing the exact amount of each here. I want this article to be your "evergreen" guide. To find out this year's figures, visit Medicare.gov, or better yet, call me!

## Part A

**Part A premium:** People who have worked 40 quarters or more do not have to pay this premium.

**Part A hospital inpatient deductible:** There is a high deductible for each "benefit period" (not calendar year). If you are hospitalized more than once in a calendar year, you may have to pay this deductible for each.

## **Part A hospital coinsurance:**

There is a daily coinsurance payment for days 61 – 90 of hospitalization.

**Part A hospitalization limit:** For a hospitalization lasting 91 days or more, you must dip into your "lifetime reserve days. You have 60 of these. There is a much higher coinsurance for using them. When they are exhausted, they are gone for good.

There is no out-of-pocket maximum for Part A care.

## Part B

**Part B premium:** Medicare beneficiaries must pay a monthly premium for their Part B insurance. Most people pay the standard amount. However, high-income and low-income earners pay more or less than the standard amount. If you do not sign up for Medicare Part B when you are first eligible, you will pay a late enrollment penalty for the rest of your life.

**Part B deductible:** You will have an annual deductible which must be met before Medicare will begin paying for Part B services.

**Part B coinsurance:** For most services, you will pay 20% of the Medicare-approved amount. That includes doctor services while you're in a hospital as an inpatient, outpatient therapy and durable medical equipment.

There is no out-of-pocket maximum for Part B care.

## Prescription Drugs

Neither Part A nor B covers prescription drugs unless those are administered by trained medical personnel. The Part D prescription drug plan was

established to fill that gap. It is NOT a part of "Original Medicare." I mention it here because without it (or another plan that includes Part D benefits) you will pay for all medicines out of pocket. It is optional but highly recommended. If you sign up later than initial eligibility, you will pay a late enrollment penalty for the rest of your life. High-income and low-income individuals pay more or less than the regular premium.

As you can easily see, there are significant holes and gaps in "Original Medicare". To fill those, you have two basic options:

1. Stay in "Original Medicare" and buy a **Medicare Supplement policy (also called Medigap insurance)** and a Part D plan. There are a variety of policies to meet your needs.
2. Leave "Original Medicare" and join a **Medicare Advantage plan (also called Part C)**. Many of them include Part D benefits.

There's a lot to know to navigate the Medicare maze of options. If you'd like assistance finding the plan that best matches your needs and budget, call me. It would be my pleasure to help you!

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Victoria Eden is a consumer advocate specializing in life insurance, annuities and Medicare Supplements. She is the author of the book ***Confessions of a life Insurance Agent: The Nine Inside Secrets You Must Know to Slash Your Premiums!***

Get it FREE BY MAIL at  
[FreeBookonLifeInsurance.com](http://FreeBookonLifeInsurance.com)

or call her at (770) 974-6660

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# RANDOM FACT FILE

- Your brain uses 40% of all the oxygen that enters your bloodstream.
- It is estimated that 171 billion U.S. pennies are in circulation.
- Peanut butter sandwiches weren't popular until the 1920s.
- IBM is the company which holds the most U.S. patents.
- Sloths give birth upside down . . . slowly.
- In 1947 Marilyn Monroe was crowned the first Queen of Artichokes.
- In Antarctica, sunsets can be green.
- Nearly three-fourths of all the fresh water in the world is in Canada.
- In 1912 the Giants and Yankees played a charity game to raise money for Titanic survivors.
- Brazil is larger than all 48 main land US states.
- A lion's roar is louder than a jackhammer.
- If you keep a goldfish in a dark room, it will turn white.
- Beer wasn't sold in cans until 1935

## QUOTE OF THE MONTH

*"Tomorrow is often the busiest day of the week."*

Spanish Proverb



## Welcomed Praise!

Sarah Kirkwood said, *"I'm so glad I found you! I was trying to understand my coverage then my friend David told me to call you. I appreciate all the time you spent with me on the phone."*

## The Answer Area

Trivia Teaser: *Ralph (Sky) Siewert, who played with the St. Louis Bombers and Toronto Huskies.*

9	7	3	6	1	4	7	4	1	5
2	4	5	8	9	2	8	3	3	6
8	6	9	5	4	3	1	2	9	7
1	8	4	8	7	2	6	7	5	1
2	7	3	5	1	9	3	6	8	4
4	6	2	1	9	3	5	7	7	8
8	3	9	7	4	5	1	6	4	2
5	1	7	2	6	8	9	4	3	2

Victoria Eden is a consumer advocate specializing in Life Insurance, Annuities and Medicare Supplements as well as the author of *Confessions of a Life Insurance Agent: The 9 Inside Secrets You Must Know to Slash Your Premiums!*



# Links & Lines

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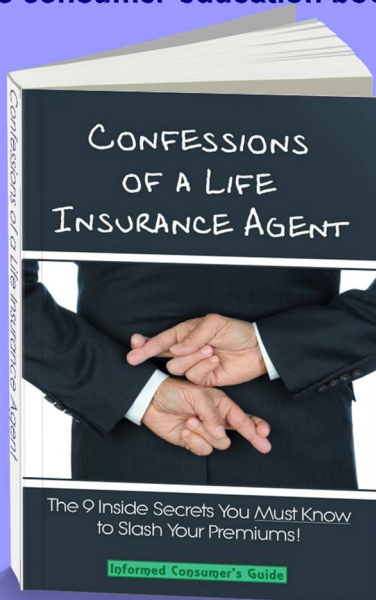


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Here's your next issue of  
**Victoria's View:**  
Truthful Insurance Information  
Delivered with a Smile!



Victoria Eden is the author of  
this consumer-education book:



Get it FREE BY MAIL at  
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## Referral Rewards!

### Earn a \$25 Referral Bonus!

Help a friend; help yourself. Who do you know that needs life or health insurance? Send them my way for assistance. When they become my client, I'll send you a check for \$25 to spend however you want!

## Heartfelt Thanks for Referrals!

Adam Pruekin, Angelica Birdwell  
and Jed Carrolton

### In This Issue . . .

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On a Personal Note