



## DUNLOP HEALTH INSURANCE SERVICES

### SPRING 2023 NEWSLETTER

PUBLISHED BY DUNLOP HEALTH INSURANCE SERVICES, LLC

**Welcome to 2023!**  
**We hope the New Year is**  
**starting out well for all of our clients!**

We encourage you to keep an eye on your emails as we plan on sending newsletters quarterly via email.

#### PRESCRIPTIONS

The most significant type of questions we get on an on going basis relates to prescriptions - -regardless of age! If you have a new prescription and want to know if it's covered or what the expected costs may be, please reach out to us. Once the prescription is purchased and in your hands, it cannot be returned. Often there are multiple prescriptions for the same medical issue: neither you nor your physician knows what prescriptions are on your formulary. Before you go to the pharmacy to pick up the new prescription, give our office a call so we can research coverage and expected costs for you!

**IMPORTANT:** Medicare clients: please mark your calendars for October each year to send us a comprehensive list of your Rx needs for the coming year. Prescription drug plans can be changed between October 15 and December 7 annually. For each medication, we need the name, dose, tablet or capsule?/ and # per day. Drug formularies can change each year so its best not to become complacent and say to yourself, "my plan is working well this year so I don't want to change anything." Plans do change and it's wise for us to re-check your list every year. BUT we do need you to send us your updated lists every October.

#### SHINGLES VACCINATIONS

Many Part D plans – both stand alone plans and Medicare Advantage plans, are waiving fees for these shots. To be 100% sure, if you are interested in getting these vaccinations, please call the # on your Part D card to inquire. We do understand that you must use a "preferred" pharmacy.

## DENTAL

We continue to receive phone calls regarding dental. New plans with richer benefits are continuing to become available. It all comes down to if your dentist is in the plans network. If we have discussed dental before please know we have new options! Waiting periods are still part of the discussion so don't wait until you have a dental emergency!

## TRAVELING OUT OF THE USA?

If you are on Medicare, please consider taking out a separate travel health policy. Medicare won't cover anywhere out of the USA.

## MEDICARE ADVANTAGE PLANS

We are certified and ready to consult and/or enroll clients to most all Medicare Advantage Plans. We place heavy emphasis on client education regarding all of these plans to insure each person is making the best choice for him/her self. Don't hesitate to reach out with any questions you may have.

**We encourage you to tell us if there are any particular topics you would like us to cover in an upcoming newsletter.**

**As always, we thank you for your business and for your trust. We are here to help you at any time and look forward to our continued partnership.**

## REFERRALS

Fortunately for us, we do little "prospecting" for new clients. We always continue to do what is in the best interest of each client. If you have family and/or friends who might like some help with their health coverage, we would love to hear from them! Due to regulations, we cannot reach out to them – they have to contact us. Referrals are the best compliments we can receive, and we do appreciate all of your "compliments!"



**Dana Dunlop, President**  
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**\*\* PLEASE NOTE THAT OUR WEBSITE HAS BEEN UPDATED! \*\***

**Clients can now send their list of physicians and prescriptions through the website as well as request inquiries, all with their info being safeguarded.**