



Lloyd D. Watnik
We Understand Government
<http://www.lloydwatnik.com>

1380 Garnet Avenue
Suite E PMB 186
San Diego, CA 92109
Phone 619-857-5207
Fax 619-582-9993

Newsletter for December 2015

Medicare beneficiaries have until December 7th to change their Preferred Provider or the Medicare Advantage Plan. Many people believe that a plan is better than other plans, because the plan has an endorsement from a nonprofit organization. In many cases, other plans have lower premiums and, in some cases, better benefits.

Federal employees and retirees have until December 14th to change or modify plans. This year, you can have a self plus one plan. It may save you hundreds of dollars per year in premiums. You must enroll in the plan to get it. *It is not automatic that you will receive it.* I have gotten several calls from Feds who have switched to self plus one and are pleased with the savings.

Feds note that plans have raised premiums an average of 7% for next year. Some plans have decreased premiums and have similar coverage to your current plan.

If you need information specific to your situation for the Bipartisan Budget Act of 2015, give me a call and we can tailor my response to your individual situation.

I wish you all a Merry Christmas and a Happy New Year.