

Newsletter for September 2015

Surviving spouses can receive the lower of the benefits (their own, or the survivor benefit) and let the other increase. Remember that the survivor benefit can't be more than the deceased wage earner. Survivor benefit election is complicated. The wrong decision can result in the loss of thousands of dollars. Call me if you have any questions.

To switch Medicare supplemental or Advantage plans, you have an open enrollment between October 15th and December 15th to change plans. If you are satisfied with your present plan, you do not have to re-enroll. You can look at [Medicare and You](#), which explains your options. It is available at Medicare.gov (using the link above) or you can call 800-medicare and ask them to send you a copy. 800-medicare is open 24 hours a day. You can also have it emailed to you, instead of receiving a paper copy by enrolling through the ["Go Paperless" page](#).

Federal employees and retirees will their open season for health plan changes starting November 9th. It will end on December 14th. The 2016 plans will be available on line approximately November 7th. The premiums will be on line about September 20th. Both will be available on line at opm.gov. This year, for the first time, many plans will offer ["self plus one" plans](#) that will be less expensive than family plans. You must re-enroll to switch to "self plus one".

Many Federal plans will change benefits and prices for 2016. Do not presume the plan you have had for many years is still right for you. I changed plans for 2015. As a result, I pay less and have better benefits.