

your ENROLLMENT CONNECTION

Winter 2023 | Edition 1

Keep your mind, body, finances and health in check all year. Here you will find tips and ideas for you to follow for a healthy lifestyle from year to year.



AEP vs. OEP

AEP stands for Medicare Annual Enrollment Period and OEP stands for Medicare Advantage Open Enrollment Period. This should help eliminate the confusion and clarify what these enrollment periods are. The Annual Enrollment Period (AEP) is the time of year when a Medicare beneficiary can make plan changes and is from October 15th - December 7th. OEP is January 1st - March 31st each year. OEP is for Medicare Advantage. This is a time for an individual on a Medicare advantage plan to have a one-time election to move to Original Medicare or a different Medicare Advantage plan.

Inside this edition:

| | |
|-----------------------------|---|
| Iron Levels and Aging | 2 |
| Anxiety and Stress | 2 |
| Celebrate | 2 |
| Strong Bones | 2 |
| Climate Change | 2 |
| Kindness is Free | 3 |
| Zucchini Pizza Bites | 3 |
| Dear Kurt Q & A | 4 |
| Word Search | 4 |

Grandparents Raising Grandchildren

There is an increasing number of grandparents caring for their grandchildren these days. Trying to navigate the emotional and financial hurdles can be hard. Not only can the mental stress affect both parties, low income can affect your living situation as well. There are places that you can turn to for help. AARP can help you navigate your new living situation giving you basic things you need to know along with who you can talk to. Low-income families may qualify for Temporary Assistance for Needy Families (TANF). If the parents of the child are no longer living, assistance may be available through Social Security and Medicaid.



Iron Levels and Aging

A new study has shown that iron levels could be an important factor in slowing down aging. Genetic information from more than a million people in a recent study showed that maintaining the correct levels of iron in blood could be the answer to healthier aging and a longer life. High levels of iron in the blood reduces our healthy years of life so make sure you have your iron levels checked yearly. Certain drugs bind with iron in the stomach, rendering the drugs less effective or ineffective. Before adding any supplements to your diet, check with your doctor first.

Anxiety and Stress

The pandemic brought upon us death, illness and job insecurity. No wonder more older adults are anxious and worried these days. A number of studies have indicated that loneliness among older adults leads to an elevated risk of premature death, dementia, stroke, depression, anxiety and suicide. The symptoms for these stressors affect people differently. If you feel like you're experiencing changes in your mental health you can find assistance so you don't have to go at it alone. Check with your insurance to make sure you are covered for any care you need.

Celebrate

There is a lot to celebrate this winter! Here are just a few fun holidays to celebrate:

January 1: New Year's Day

January 15: Martin Luther King Jr.

February 2: Groundhog's Day

February 14: Valentine's Day

February 19: President's Day

Strong Bones

Plenty of calcium is first on the list of things we can consume to protect bones. Dairy products, sardines and tofu are all good sources. Exercise is also needed to keep bones strong. Scientists have discovered a treatment that can be taken as a pill and will fill in porous bone. It's an amazing breakthrough, it's just a matter of getting people diagnosed and treated in a timely manner.

Climate Change & Retirement

Due to the extreme weather events across the country the cost-of-living expenses are going to pose a risk particularly to older adults. It may be tempting to escape a cold climate for a warmer one, however, the rise in hurricanes, floods and wildfires are posing a severe risk. Be sure to look at the states at risk related to climate change before making any decisions about where to live.

Kindness is Free

Showing kindness can make others and yourself feel important. Here are a few things you can do that cost nothing except your time to lift someone's spirits:

1. Smile at the people you encounter.
2. Compliment a stranger. Tell someone you like their hat or shoes.
3. Make time for a friend. Even if it's just for an hour. You can really brighten their day!
4. Let someone go in front of you in line at the store while giving them a smile.
5. Send a note to someone you love letting them know you're thinking of them.

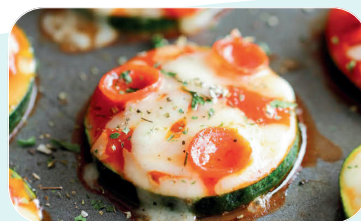
Sudoku Puzzle

Fill in the blanks so that each row, each column, and each of the nine 3x3 grids contain one instance of each of the numbers 1 through 9.

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

“It always seems impossible until it's done.”

— Nelson Mandela



ZUCCHINI PIZZA BITES

There are only a few ingredients for these healthy, delicious pizza bites.

- 1 tablespoon olive oil
- 3 zucchini, cut into 1/4-inch thick rounds
- Salt and pepper, to taste
- 1/3 cup marinara sauce
- 1/2 cup finely grated mozzarella
- 1/4 cup pepperoni minis
- 1 tablespoon Italian seasoning, optional

1. Preheat oven to broil.
2. Heat olive oil in a skillet. Add zucchini slices and cook 1-2 minutes on each side; season with salt and pepper, to taste.
3. Place zucchini rounds onto baking sheet. Top each one with marinara, mozzarella and pepperoni minis.
4. Place into oven and cook until the cheese has melted, about 1-2 minutes. Sprinkle with Italian seasoning, if desired.

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Dear Kurt: Medicare Questions

Q: Can Medicare take your house?

A: No. Medicare can not take your home. There is a difference between Medicare and Medicaid. The United States had a population of people that are on both of these government programs. It is always good to know what government programs you have and what benefits you receive from them.

Winter Word Search




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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F | E | W | I | I | J | F | W | Z | A | O | Q | I | Q | I |
| L | H | D | P | F | Y | N | A | I | A | N | B | D | N | A |
| E | L | C | O | L | D | A | C | A | N | U | X | F | B | G |
| E | E | S | O | G | P | V | J | Y | L | T | R | U | E | M |
| C | Y | C | Y | B | T | E | K | C | A | J | E | J | Z | V |
| E | O | O | M | N | V | U | H | L | E | W | T | R | V | I |
| U | U | W | R | I | D | Y | S | W | A | T | A | B | D | G |
| X | C | Y | K | H | T | K | L | T | X | G | E | L | F | L |
| E | H | D | T | E | X | T | L | O | O | Q | W | I | O | O |
| V | I | A | I | A | R | C | E | S | O | O | S | Z | Q | O |
| Q | L | X | Z | T | O | P | P | N | A | B | B | Z | S | V |
| V | L | N | E | E | B | H | M | F | S | V | H | A | Y | S |
| Z | Y | K | Q | R | V | E | B | O | N | W | A | R | E | Z |
| F | E | B | M | I | G | R | A | T | I | O | N | D | N | B |
| Z | P | F | Y | R | P | I | P | K | F | O | T | S | S | L |

| | | |
|-----------|---------|---------|
| BLIZZARD | HEATER | SWEATER |
| FLEECE | MITTENS | COLD |
| MIGRATION | CHILLY | JACKET |
| BOOTS | IGLOO | WINTER |

Keep an eye out for the next Spring newsletter!



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