

POWERHOUSE™
INSURANCE AGENCY INC.

SPARK

MAGAZINE

JINGLE BELLS AND RING THE ALARM: AEP ENDS SOON



FROM OUR FOUNDER

As the season of gratitude descends upon us, it is with utmost sincerity that we extend our thanks to you, dear patron, for entrusting Powerhouse Insurance Agency with your insurance needs. Your unwavering loyalty has been a beacon of light that has guided us toward excellence.

At Powerhouse Insurance Agency, we hold your trust in the highest regard and are committed to providing you with the finest insurance solutions that cater to your unique needs. We pride ourselves on delivering exceptional customer service and providing you with the peace of mind that comes with knowing you and your loved ones are protected.

As we've entered the joyous holiday season, we urge you to review your insurance coverage to ensure adequate protection during the Annual Enrollment Period (AEP). Our team of dedicated agents is always available to answer your questions and concerns, offering you a stress-free experience during this busy time of the year.

Once again, we express our gratitude for choosing Powerhouse Insurance Agency as your insurance agency. We look forward to continuing our journey together, safeguarding your insurance needs with the utmost care and diligence. Wishing you a joyous holiday season!



Aubrey Williams

OWNER

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AEP ESSENTIALS



Uncomplicating AEP

Are you wondering if you should sign up for a Medicare Advantage Plan right now? If so, you're not alone. Many people are confused about the best time to enroll in a Medicare Advantage Plan and what benefits they can get from it. In this article, I will outline the top reasons to sign up for a Medicare Advantage Plan right now during the Annual Enrollment Period (AEP).

What is the AEP?

The AEP is a specific fall enrollment period from October 15 to December 7 every year. During this time, beneficiaries can make changes to their current Medicare plan coverage. For example, you can:

- Switch from Original Medicare (Part A and Part B) to a Medicare Advantage plan (Part C), or vice versa
- Change from one Medicare Advantage plan to another
- Join, drop, or switch a Medicare Part D Prescription Drug Plan
- Join, drop, or switch a Medicare Supplement plan (if you have Original Medicare)

Why should you sign up for a Medicare Advantage Plan right now during the AEP?

There are many reasons why you should sign up for a Medicare Advantage Plan right now during the AEP, but here are some of the most important ones:



You can get better coverage for your health care needs. Medicare Advantage Plans can change their costs, benefits, coverage, and network of providers and pharmacies every year. Therefore, it's important to review your current plan and compare it with other options available in your area. You may find a plan that offers more benefits, lower costs, or better access to the doctors and hospitals you prefer. Please be advised that if you didn't sign up for Medicare Part B or Part D when you were first eligible, you may have to pay a penalty for as long as you have Medicare. However, if you sign up for these parts during the AEP, you can avoid or reduce the penalty amount. The penalty for Part B is 10% of the monthly premium for full 12-month period that you could have had Part B but didn't. The penalty for Part D is 1% of the national base beneficiary premium multiplied by the number of full months that you were eligible but didn't enroll.



- You can get extra benefits and services because some Medicare Advantage Plans offer extra benefits and services that Original Medicare doesn't cover, such as vision, dental, hearing, fitness, wellness, and more. These benefits can help you stay healthy and save money on out-of-pocket expenses. Most Medicare Advantage Plans also include Part D coverage, so you don't have to enroll in a separate drug plan.

How can you sign up for a Medicare Advantage Plan now during the AEP?

If you want to sign up for a Medicare Advantage Plan right now during the AEP, contact Powerhouse Insurance Agency at Toll-Free: [866-934-5658](tel:866-934-5658) | Local: [214-624-9858](tel:214-624-9858) for one of the following:

- To schedule a [White Glove In-Person Appointment](#) with a licensed Powerhouse insurance agent who can help you find and enroll in a plan that meets your needs and budget.
- To enroll in a Medicare Advantage Plan by phone.

As a professional Medicare insurance expert at Powerhouse Insurance Agency Inc., I can help you navigate the AEP and find the best plan for you. I have access to a wide range of plans from different carriers. My portfolio includes Aetna, Amerigroup, Cigna, Humana, WellCare, and UnitedHealthcare! So, I can provide unbiased advice and guidance. You can visit my website at pwhsinsurance.com or call me at [214-624-9858](tel:214-624-9858) to schedule a free consultation.

Don't miss this opportunity to sign up with me for a Medicare Advantage Plan right now during the AEP. It's your chance to get the coverage you need and deserve for the next year. Contact me today and let me help you make the most of your Medicare benefits.

POWER UP

UPDATES REMINDERS ANNOUNCEMENTS



1. Allow Us to Reintroduce Ourselves

Like our new look? We've refreshed our content to bring you more exciting content in a new layout that makes it even easier to navigate and find the content you're most interested in. We hope you enjoy our newly launched magazine and look forward to hearing your [feedback](#).

2. Meet Our Newest Agent

Stephanie Wickware, brings a wealth of experience and expertise to our team. Her passion for helping clients find the best coverage for their needs, combined with her exceptional customer service skills, make her a valuable addition to our agency. We are thrilled to have Stephanie on board and know that our clients will benefit greatly from her knowledge and dedication. Please join us in welcoming Stephanie to the Powerhouse Insurance Agency family!

3. Important AEP Reminder

The Medicare Annual Enrollment Period is going on now, through December 7. New coverage choices go into effect on January 1, 2024. If you are satisfied with your current plan, and do not wish to make any changes, there is nothing for you to do, but enjoy the holidays. Your Medicare Advantage plan will simply auto-renew. If you do desire to change your plan, have questions and/or concerns, please contact us today [online](#), or call us at [1-866-934-5658](tel:1-866-934-5658).

4. Medicaid Recertification

The time is now to stay vigilant for any correspondence from the Texas Health and Human Services, as it may pertain to your Medicaid recertification. Disregarding these important messages and neglecting to fulfill the recertification criteria in a timely manner may place your Medicaid health coverage and coordinating benefits in jeopardy, potentially leading to processing delays or even termination. So, be sure to comply with urgency.

What's a C Plan



If you're asking this question as a current client, chances are, you already have a C plan.

Simply put, a C Plan is any [Medicare Advantage plan](#). These plans are only offered by private insurance companies that are approved by Medicare. In most cases, C Plans provide all of the same coverage as original Medicare, but also offer additional benefits such as prescription drug coverage, vision, dental, and hearing benefits. Additionally, C Plans often have lower out-of-pocket costs than original Medicare, and may include perks such as gym memberships or transportation services. It's important to note that not all C Plans are created equal, and it's important to carefully review the details of each plan before choosing one that best fits your individual needs.

When selecting a C Plan, there are a few key factors to consider. First, make sure the plan includes the doctors and specialists that you prefer to see. Next, review the

prescription drug coverage to ensure it covers any medications you currently take or may need in the future. It's also important to review the plan's network of hospitals and medical facilities to ensure they are conveniently located and accessible. Lastly, take note of any additional benefits that may be important to you, such as dental or vision coverage. By carefully reviewing these factors, you can select a C Plan that provides comprehensive coverage and fits your individual healthcare needs.

It's important to keep in mind that C Plans can vary in terms of their monthly premiums, deductibles, and co-payments. Some plans may have lower monthly premiums but higher deductibles, while others may have higher monthly premiums but lower out-of-pocket costs. It's important to weigh the costs and benefits of each plan to determine which one is the best fit for your budget and healthcare needs.

Another factor to consider when selecting a C Plan is the plan's star rating. Medicare uses a five-star rating system to rate the quality of Medicare Advantage plans. Plans with higher star ratings generally offer better quality care, more effective care coordination, and better customer service. It's important to review a plan's star rating before selecting your plan, to ensure you are getting the best quality care possible.

In conclusion, C Plans can be a great option for individuals who want comprehensive healthcare coverage that includes additional benefits such as prescription drug coverage and dental or vision care. Powerhouse Insurance Agency, Inc. has partnered with trusted insurance industry companies to offer a comprehensive selection of plans from Aetna, Amerigroup, Cigna, Humana, United Healthcare, and Wellcare. When selecting a C Plan for clients, Powerhouse Insurance agents are sure to carefully review the plan's details, including its provider network, prescription drug coverage, and additional benefits, to ensure clarity and confidence in your plan selection. By doing so, we'll help you select a plan that provides the best possible healthcare coverage for your individual and specific needs and budget. Contact us today [online](#) or by phone at [1-866-934-5658](tel:1-866-934-5658) to get started during [Medicare's Annual Enrollment Period \(AEP\)](#).

White Glove Service

IN-HOME INSURANCE ENROLLMENTS



Our in-home enrollment appointments are designed with you in mind. We understand that it can be challenging to make time for healthcare appointments, especially if you have a busy schedule. We also recognize that transportation can be a significant barrier for some individuals. That's why we offer the option of our White Glove Service where our experienced agents come to you.

Gone are the days of sitting in waiting rooms or rushing to make appointments on time. Our in-home enrollment services provide you with the convenience you need to prioritize your health, without sacrificing your busy lifestyle. Whether your plan needs have changed, or you're just getting started, our team of experienced insurance agents are equipped to provide you with the care you need, right in the comfort of your own home.

Our team is made up of experienced professionals who are passionate about helping people achieve their health goals. We've got your back every step of the way to ensure that you have the support and guidance you need to succeed.

During your in-home enrollment appointment, our team will work with you and for you to determine the plan that best suits you. We will discuss the various health and wellness plans that we offer and help you choose the one most suitable for your individual and specific needs. We will take the time to answer any questions you may have and ensure that you feel comfortable with your plan before the conclusion of the appointment. We understand that everyone's health journey is unique, which is why we offer personalized solutions for each of our clients.

In addition to our health and wellness plans, we also offer a variety of other services to help you live your best life. From nutrition counseling to fitness classes, we have everything you need to get on the path to optimal

health. With our in-person, in-home enrollments, you can rest assured that you are receiving the highest quality care without the added stress of traveling to appointments. We believe that everyone should have access to a quality healthcare enrollment experience, and our in-home enrollment services make that possible.

So what are you waiting for? Our team is ready to bring the options to you, so sit back, relax, and let us take care of the rest. Take the first step towards a healthier, happier you and schedule your White Glove in-home enrollment appointment today!

3 Ways to Enroll

In Person



By Phone



Online



POWERHOUSE PARTNER SPOTLIGHT



Monika Kumar DDS | K Dental

Powerhouse Insurance Agency is proud to announce its partnership with Monika Kumar DDS of K Dental in Frisco, Texas. Graduating LSU Dental School in the top 1% of her class, Dr. Kumar is a highly qualified and experienced dentist who offers a wide range of dental services, including dental implants, cosmetic dentistry, preventative care, and teeth whitening. She is also a Diplomate of the American Board of Oral Implantology, Diplomate of the American Academy of Dental Sleep Medicine, and Fellow of Advance General Dentistry. Earning the highest recognition in implant dentistry, Dr. Kumar has placed hundreds of implant and implant dentures, alongside serving the veterans of the Dallas Fort Worth metroplex and providing affordable dental care to her patients for more than 15 years.

Dr. Kumar is not only a skilled and compassionate dentist, but also a trusted and loyal partner of Powerhouse Insurance Agency. She regularly refers her customers to Powerhouse Insurance Agency for Medicare Advantage enrollments when they need plan changes or become eligible for a Medicare insurance plan. She understands the importance of having a comprehensive and affordable health insurance plan that covers both dental and medical needs. She also appreciates the professionalism and expertise of Powerhouse Insurance Agency in helping her customers find the best Medicare Advantage plan for their situation.

Monika Kumar DDS, FAGD, Diplomate ABDSM, Diplomate ABOI – "Fusion of Knowledge, Technology & Comfort of Pain Free Dentistry"

Powerhouse Insurance Agency is honored to work with Dr. Kumar and K Dental in Frisco, Texas. We share the same vision of providing personalized, pain-free, and high-quality care to our customers. We also share the same mission of making health insurance services accessible and affordable to our customers. We look forward to continuing our partnership and serving the community together.

If you are looking for a dentist who can provide you with individualized dental care, whether you need preventative care, cosmetic dentistry, oral surgery, or dental implants, you should visit K Dental in Frisco, Texas. You will see the same dentist, Dr. Monika Kumar, every visit, and you will love your teeth.

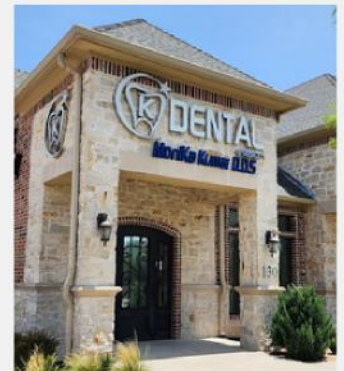
You will also witness compassionate dentistry with knowledge and technology, and you will not have to worry about pain during or after the dental procedure. Dr. Kumar uses IV sedation dentistry for your comfort, and she also uses the latest treatments and equipment, such as a digital ultra-low radiation cone beam CT scanner, digital X-ray imaging, and soft tissue laser.

If you are interested in enrolling in a Medicare Advantage plan with dental benefits, contact Powerhouse Insurance Agency. We will work to find the best Medicare Advantage plan with dental benefits to meet your needs and budget.

Visit us online today at pwhsinsurance.com for more information.

If you or someone you know is in need of dental services, [call](tel:) K Dental of Frisco, Texas today, or visit the K Dental [website](http://kdentalfrisco.com) and book a dental appointment now. Want to learn more about K Dental and Dr. Monika Kumar? Please, visit them online today at kdentalfrisco.com.

We look forward to hearing from you soon and to serve you with excellence.



Monika Kumar DDS,
Diplomate AB Dental
Implantology, Diplomate
of Sleep Dentistry at
K Dental Frisco

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FOOD FOR THOUGHT

*We gather around the table with cheer
We're thankful for another year
We carve the turkey, pass the pie
We fill our plates, no we're not shy*

*We share our stories and laugh out loud
We feel the warmth of family and crowd
We toast to health, happiness and love
We feel the blessings from above*

*But then we see the kitchen sink
The dishes pile in a blink
All the dishes all messed over
Now what to do with all left over?...*

Cranberry & Pecan Salad:

This is a fresh and crunchy salad that uses leftover cranberry sauce and pecans. You will need lettuce, spinach, cranberry sauce, pecans, feta cheese, and balsamic dressing.

Here are the steps to make it:

- In a large salad bowl, toss together the lettuce and spinach leaves.
- In a small saucepan over low heat, warm up the cranberry sauce until it becomes thin and runny.
- Drizzle the cranberry sauce over the salad and toss to coat.
- Sprinkle the pecans and feta cheese over the salad and serve with balsamic dressing on the side.
- Enjoy your cranberry and pecan salad as a light and refreshing meal or a side dish.

Cranberry Brie Crostini:

This is a simple and elegant appetizer that uses leftover cranberry sauce and brie cheese. You will need a baguette, butter, brie cheese, cranberry sauce, and fresh thyme. Here are the steps to make it:

- Preheat oven to 375°F and line a baking sheet with parchment paper.
- Cut the baguette into thin slices and spread butter on one side of each slice.
- Place the slices butter-side down on the prepared baking sheet and bake for 10 minutes or until golden and crisp.
- Cut the brie cheese into thin slices and place one slice on top of each crostini.
- Spoon a teaspoon of cranberry sauce over the cheese and sprinkle some fresh thyme leaves on top.
- Return the baking sheet to the oven and bake for another 5 minutes or until the cheese is melted and bubbly.
- Enjoy your cranberry brie crostini while they are warm or at room temperature.

Turkey and Corn Chowder:

This is a hearty and comforting soup that uses leftover turkey, corn, and potatoes. You will need butter, onion, garlic, flour, chicken broth, milk, potatoes, corn, turkey, salt, pepper, and parsley. Here are the steps to make it:

- In a large pot over medium-high heat, melt 4 tablespoons of butter and cook 1 chopped onion and 3 minced garlic cloves until soft, about 10 minutes.
- Stir in 1/4 cup of flour and cook for 2 minutes, stirring constantly.
- Gradually whisk in 4 cups of chicken broth and 2 cups of milk and bring the mixture to a boil.
- Add 4 peeled and diced potatoes and 2 cups of corn (fresh, frozen, or canned) and simmer until the potatoes are tender, about 15 minutes.
- Stir in 3 cups of shredded or chopped cooked turkey and season with salt, pepper, and parsley to taste.
- Enjoy your turkey and corn chowder with some crusty bread or crackers.

Sweet Potato Pie Bars:

This is a delicious and easy dessert that uses leftover sweet potato casserole. You will need a 9x13 inch baking pan, cooking spray, graham cracker crumbs, butter, brown sugar, cinnamon, nutmeg, sweet potato casserole, eggs, cream cheese, sugar, vanilla, and whipped cream. Here are the steps to make it:

- Preheat oven to 350°F and spray the baking pan with cooking spray.
- In a medium bowl, stir together 2 cups of graham cracker crumbs, 1/2 cup of melted butter, 1/4 cup of brown sugar, 1/2 teaspoon of cinnamon, and 1/4 teaspoon of nutmeg.
- Press the mixture evenly into the bottom and slightly up the sides of the prepared pan and bake for 10 minutes.
- In a large bowl, whisk together 4 cups of sweet potato casserole and 4 eggs until well combined.
- Pour the mixture over the crust and spread it evenly.
- In a small bowl, beat 8 ounces of softened cream cheese, 1/4 cup of sugar, and 1 teaspoon of vanilla until smooth and creamy.
- Drop dollops of the cream cheese mixture over the sweet potato layer and swirl with a knife to create a marbled effect.
- Bake for 25 to 30 minutes or until the filling is set and the edges are lightly browned.
- Let the bars cool completely on a wire rack before cutting into squares.
- Enjoy your sweet potato pie bars with some whipped cream on top if desired.

EMPOWERED

Get Fit Indoors

As the temperature drops, it is easy to want to stay indoors where it's warm and cozy.

However, it is important to remain active, even during the colder months.

For seniors, it is especially important to stay active and engaged with the world around them. Exercise can help to improve cognitive function and reduce the risk of depression and anxiety. It can also be a great way to socialize and meet new people. Many communities and Medicare plans offer senior fitness programs, classes and group activities, which can be a fun way to stay active and make new friends.

Staying active doesn't have to be a chore. Find activities that you enjoy and that fit your physical abilities. Whether it's dancing to your favorite music or taking a leisurely stroll through the park, there are many ways to stay active and healthy throughout the winter months.

In this article, you find fall- and winter-friendly exercises that you can do indoors to help maintain muscle strength, improve balance, and boost overall good health and well-being throughout the holiday season. If you do decide to venture outside, remember to dress appropriately for the weather, with warm layers and non-slip footwear.

WALL PUSHUPS:

GREAT FOR BEGINNERS & MOBILITY

► This is a strength exercise that works the chest and shoulder muscles. You will need a wall and some space to stand. Here are the steps to do it:

- Stand about 3 feet away from a wall, facing the wall, with your feet shoulder-width apart.
- Lean forward and place your hands flat on the wall, in line with your shoulders. Your body should be in plank position, with your spine straight, not sagging or arched.
- Lower your body toward the wall and then push back. Repeat 10 times.
- You can adjust the difficulty of this exercise by moving closer or farther away from the wall, or by changing the angle of your arms.

CHAIR YOGA:

GREAT FOR BEGINNER TO
INTERMEDIATE & CALORIE BURNING

- ▶ This is a flexibility exercise that improves balance, posture, and range of motion. You will need a chair and some comfortable clothing. Here are the steps to do it:
 - Sit on a chair with your feet flat on the floor and your back straight. Relax your shoulders and breathe deeply.
 - Raise your arms over your head and interlace your fingers. Stretch your arms and spine upward and hold for a few seconds. Then lower your arms and repeat 3 times.
 - Place your right hand on the left side of the chair and twist your upper body to the left. Look over your left shoulder and hold for a few seconds. Then switch sides and repeat 3 times.
 - Extend your right leg in front of you and flex your foot. Reach your left hand toward your right toes and hold for a few seconds. Then switch sides and repeat 3 times.
 - Bring your feet together and let your knees fall to the sides. Place your hands on your ankles and gently press your knees down. Hold for a few seconds and then release. Repeat 3 times.

TOE TAPS:

GREAT FOR BEGINNER TO
INTERMEDIATE & CALORIE BURNING

- ▶ This is a cardio exercise that increases blood circulation and strengthens the lower legs. You will need a chair and some space to move. Here are the steps to do it:
 - Sit on a chair and keep your heels on the floor. Lift your toes high enough that you can feel the muscles along your shin working. Repeat 20 times.
 - Stand up and hold the back of the chair for support. Tap your right foot in front of you, then to the side, then behind you, then back to the center. Repeat with your left foot. Do 10 taps with each foot.
 - Increase the speed and intensity of your taps as you feel comfortable. You can also add some arm movements, such as swinging them side to side or raising them over your head.



SIX YEARS IN BUSINESS

600+

CUSTOMERS & COUNTING

POWERHOUSE
INSURANCE AGENCY INC.



SHARE

WE WANT TO HEAR FROM YOU!

Drop us a line and let us know what you think about our magazine debut. Was it engaging, did we cover topics of interest, do you have ideas for our next issue? Let us know!

We value your feedback and appreciate any suggestions you may have. Your opinion matters to us and we strive to create content that resonates with our readers. Your input can help us improve and tailor our content to better suit your needs. So don't hesitate to reach out to us. Click on the suggestion box box below to share your thoughts with us now. We look forward to hearing from you!



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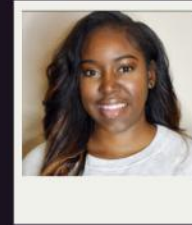
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OWNER



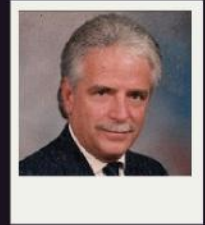
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