

**POWERHOUSE™**  
INSURANCE AGENCY INC.

# SPARK

MAGAZINE

**NEW YEAR, NEW OEP: MAKE YOUR PLAN WORK FOR YOU**

**2024  
PLAN**

## FROM OUR FOUNDER

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Happy New Year! We are delighted to have you as a valued customer of Powerhouse Insurance Agency. You have been a source of inspiration and motivation for us to strive for excellence in our services. We appreciate your trust and loyalty in choosing us for your insurance needs.

At Powerhouse Insurance Agency, we always put your interests first and offer you the best insurance solutions that suit your specific needs. We are dedicated to providing you with outstanding customer service and ensuring that you and your loved ones are well-protected.

As we begin a new year full of hope and opportunities, we encourage you to review your insurance coverage to make sure you have optimal protection during the Open Enrollment Period (OEP). Our team of friendly and professional agents is always ready to assist you with any questions or concerns, making your experience hassle-free and enjoyable.

Thank you for choosing Powerhouse Insurance Agency as your insurance partner. We look forward to serving you with the same passion and commitment in the future. Wishing you a prosperous and healthy new year!



*Autry Williams*

OWNER



# IN THIS ISSUE

## TABLE OF CONTENTS



### PAGE 01

#### MEDICARE OPEN ENROLLMENT

A toolkit to get you through OEP

### PAGE 03

#### POWER UP

Stay in the know with key updates

### PAGE 04

#### MARK YOUR CALENDARS

Key dates to know for 2024

### PAGE 07

#### PWHS PARTNER SPOTLIGHT

Meet Rufino Gerona Talatala, MD

### PAGE 09

#### HEALTH AND WEALTH

Savvy tips for Senior Citizens

### PAGE 10

#### EMPOWERED FITNESS

Healthy habits to incorporate in 2024

### PAGE 11

#### FOOD FOR THOUGHT

Healthy eating to kick off the new year

### PAGE 14

#### PWHS MASTHEAD

PWHS Insurance staff listing

# MEDICARE OPEN ENROLLMENT PERIOD



The Open Enrollment Period (OEP) is a crucial time to review your coverage options and make changes if needed. In this article, we will explain what you can do during the Open Enrollment Period and why it is important to act now.

## **What is the Open Enrollment Period?**

The Medicare Advantage Open Enrollment Period (MAOEP) is a time when Medicare Advantage (MA) enrollees who wish to change plans or switch to traditional Medicare may do so. The enrollment period runs from January 1 through March 31, each year. This is in addition to the [Annual Enrollment Period](#) (AEP) that runs from October 15 to December 7.

## **When Should You Consider Changing Plans?**

Medicare plans can change every year in terms of costs, benefits, networks, and

formularies. That means the plan that worked well for you last year may not be the best fit for you this year. For example, your plan may have increased or decreased its premiums, copays, or deductibles, or it may have dropped some of the doctors that you use. Or, you may have developed new health needs that require different services or medications that are not covered by your current plan.

By switching plans during the Open Enrollment Period, you can find a plan that meets your needs and budget better. Contact Powerhouse Insurance Agency today to discuss your options and to compare plans.



We are an independent agency that works with many Medicare plans and can help you find the best option for you.



### What if you are happy with your current plan?

If you are satisfied with your current plan, there is nothing for you to do. If you do not make any changes during the Open Enrollment Period, you will automatically stay enrolled in your current plan for the next year.

Staying with your current plan may have some advantages. For example, you may be familiar with the benefits, costs, and network of your plan. You may also have discounts or rewards that your existing plan offers for staying loyal, and a good relationship with your providers, trusting their quality of care. Additionally, by continuing on with your existing plan you may avoid the hassle of comparing and switching plans, which can be confusing and time-consuming.

### How can you enroll in a new plan?

If you decide to switch plans during the Open Enrollment Period, you may contact us online or by phone. You will need to provide some

information, such as your Medicare number, date of birth, and zip code. You will also need to choose a primary care provider within your plan's network if you enroll in a Medicare Advantage Plan.

Once you enroll in a new plan, your coverage will start on the first day of the following month. For example, if you enroll in January, your coverage will start on February 1. You will receive a confirmation letter and a new membership card from your new plan.

### Where can you get more information?

If you have any questions about the Open Enrollment Period or Medicare plans in general, please contact us at Powerhouse Insurance Agency, Inc. We are here to help you navigate the complex world of Medicare and find the best solution for you. You can visit our website at [pwhsinsurance.com](http://pwhsinsurance.com) or call us toll-free at [1-866-934-5658](tel:1-866-934-5658). We look forward to hearing from you soon.

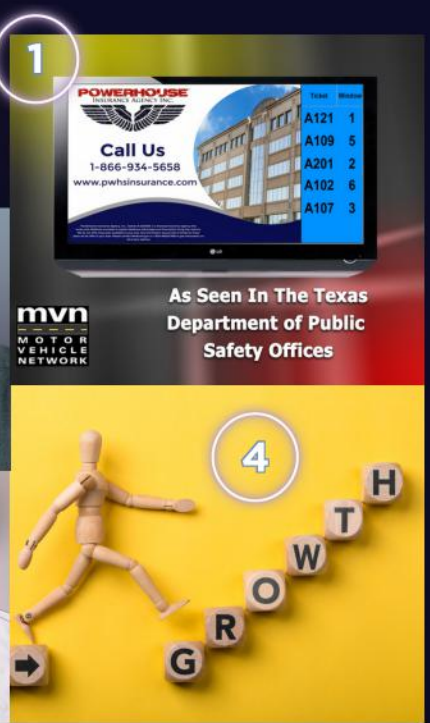


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# POWER UP

## UPDATES REMINDERS ANNOUNCEMENTS



### 1. Powerhouse Shows Off

We are extremely delighted to share the news of our exciting partnership with the Motor Vehicle Network (MVN). If you happen to visit the Texas Department of Public Safety (TXDPS) facility in the Carrollton- and Palestine- areas, you may notice a familiar Powerhouse Insurance Agency ad prominently displayed on monitors within the waiting area.

### 2. Dental & Vision Changes

As plans evolve, it's common for adjustments to be made over time, and 2024 is no exception. Please be aware of changes to your dental benefits, specifically regarding bridges and dentures. Some plans have changed their co-insurance to 50%, while others have eliminated this benefit altogether. Other plan changes include an increased coverage for eyeglass frames. If your plan no longer meets your needs, we're happy to help you explore other options more suitable for your health needs.

### 3. Important OEP Reminder

If you are a Medicare beneficiary enrolled in an existing Medicare Advantage (MA) plan, or an MA plan with a Prescription Drug (MAPD) plan, now is the time to review your current plan and make any necessary changes. During the Medicare Open Enrollment Period (OEP) you can switch between MA and MAPD plans, as well as change your carrier. Please reach out to us today for a review of your plan and to reassess your plan needs by visiting us online, or call 1-866-934-5658.

### 4. Expansion Underway

We've grown by 7.5% with Texas as our top market, and premier markets in Kansas, Missouri, and Florida. Thanks to our dedicated team and referrals from loyal customers (like you!), we've been able to expand our business and reach new heights. Our commitment to providing exceptional customer service and plans has been the driving force behind our success. We are grateful to all who have supported us over the years and helped us achieve this milestone. Thank you for being a part of our journey.



# Mark Your Calendars

## KEY DATES TO KNOW FOR 2024

If you are a senior citizen or a caregiver for an elderly person, you may be wondering about the important dates and deadlines for Medicare, Medicaid, Social Security, and other senior health-adjacent programs in 2024. These programs and benefits can have a significant impact on your health and financial well-being, so it is essential to stay informed and plan ahead. In this article, we will provide you with an informational list of some of the key dates and events that you should be aware of for 2024.



### Medicare Enrollment Periods

Medicare is the federal health insurance program for people who are 65 or older, disabled, or have certain chronic conditions. Medicare has different parts that cover different types of services, such as hospital care (Part A), doctor visits and outpatient care (Part B), prescription drugs (Part D), and private health plans that offer additional benefits (Part C or Medicare Advantage).

If you are eligible for Medicare, you can enroll or change your coverage during certain periods of time. Here are some of the important dates to remember for Medicare enrollment in 2024:

- **Medicare Advantage Open Enrollment Period (MAOEP):** This is a new period that started in 2023 and allows you to make one change to your Medicare Advantage plan if you are already enrolled in one. The [Medicare Advantage open enrollment period](#) runs from January 1 to March 31 every year. During this time, you can switch from one Medicare Advantage plan to another; or switch from a Medicare Advantage plan to Original Medicare (with or without a Part D plan). Your new coverage will start on the first day of the month after you make the change.
- **Initial Enrollment Period (IEP):** This is the seven-month period when you can first sign up for Medicare. It starts three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65. For example, if your birthday is in June, your initial enrollment period is from March to September. If you enroll during the first three months of this period, your coverage will start on the first day of the month you turn 65. If you enroll later, your coverage will start one to three months after you enroll, depending on when you sign up.
- **General Enrollment Period (GEP):** This is the period when you can enroll in Medicare Part A and/or Part B if you did not sign up during your initial enrollment period and you are not eligible for a special enrollment period. The general enrollment period runs from January 1 to March 31 every year. Your coverage will start on July 1 of the year you enroll. You may have to pay a late enrollment penalty if you sign up during this period.

- **Special Enrollment Period (SEP):** This is a period when you can enroll in or change your Medicare Part A and/or Part B coverage without a penalty if you have a qualifying life event, such as losing your employer-sponsored health insurance, moving to a new service area, or becoming eligible for Medicaid. The length and timing of your special enrollment period depend on your specific situation.
- **Annual Enrollment Period (AEP):** This is the period when you can make changes to your Medicare Part D or Medicare Advantage plan for the following year. The annual enrollment period runs from October 15 to December 7 every year. During this time, you can switch from Original Medicare to a Medicare Advantage (MA) plan, or vice versa; switch from one Medicare Advantage plan to another; switch from one Medicare Part D (MAPD) plan to another; or join, drop, or change a Medicare Medical Savings Account (MMSA) plan. Your new coverage will start on January 1 of the following year.

## Medicare Costs and Coverage Changes

Medicare costs and coverage can change every year based on various factors, such as inflation, legislation, and market trends. Here are some of the changes that will take effect in 2024:



- **Part A Premiums and Deductibles:** Most people do not pay a premium for Part A because they or their spouse paid Medicare taxes while working. However, if you have to buy Part A, the monthly premium will be \$511 in 2024, up from \$499 in 2023. The annual deductible for Part A will be \$1,556 in 2024, up from \$1,484 in 2023. This is the amount you pay for each benefit period before Medicare starts to pay its share of your hospital costs.
- **Part B Premiums and Deductibles:** Most people pay a standard monthly premium for Part B, which covers doctor visits and outpatient services. The standard premium will be \$174.70 in 2024, up from \$164.90 in 2023. However, some people may pay more or less depending on their income and whether they receive Social Security benefits. The annual deductible for Part B will be \$240 in 2024, up from \$226 in 2023. This is the amount you pay each year before Medicare starts to pay its share of your medical costs.
- **Part C Premiums and Benefits:** Part C, also known as Medicare Advantage, is an alternative way to get your Medicare coverage through a private health plan that contracts with Medicare. Part C plans may offer extra benefits, such as vision, dental, hearing, and wellness services, that are not covered by Original Medicare. Part C plans also have different costs, such as copayments, coinsurance, and deductibles, that vary by plan and service. The average monthly premium for Part C plans will be \$36 in 2024, down from \$37 in 2023, according to the Centers for Medicare & Medicaid Services (CMS). However, the actual premium you pay will depend on the plan you choose and where you live. At Powerhouse Insurance, we are happy to assist you in comparing Part C plans in your area, and can also help you with any plan changes.
- **Part D Premiums and Coverage:** Part D, also known as prescription drug coverage, helps pay for the medications you need. You can get Part D through a stand-alone plan that works with Original



Medicare, or through a Medicare Advantage plan that includes drug coverage. The average monthly premium for Part D plans will be \$32 in 2024, down from \$33 in 2023, according to CMS. However, the actual premium you pay will depend on the plan you choose and your income. To compare Part D plans in your area and to review options applicable to your current health concerns, contact any of our qualified insurance agents. As of 2024, after you and your plan have spent a certain amount on drugs (\$5,030 in 2024), you will pay no more than 25% of the cost of your drugs until you reach the catastrophic coverage phase (\$8,000 in 2024). In this phase, you will pay a small coinsurance or copayment for your drugs for the rest of the year.

- **Medigap Plans and Costs:** Medigap, also known as Medicare Supplement Insurance, is a type of private insurance that helps pay for some of the out-of-pocket costs that Original Medicare does not cover, such as deductibles, coinsurance, and copayments. There are 10 standardized Medigap plans (A, B, C, D, F, G, K, L, M, and N) that offer different levels of coverage and benefits. However, if you became eligible for Medicare after January 1, 2020, you cannot buy plans C or F, which cover the Part B deductible. The premiums and availability of Medigap plans vary by state and company. Contact any of our qualified Powerhouse Insurance agents today to learn more, compare plans and sign up for a plan that best meets your needs.



### Medicaid Enrollment and Eligibility

Medicaid is a joint federal and state program that provides health coverage for low-income people who meet certain eligibility criteria. Medicaid covers a range of services, such as doctor visits, hospital care, prescription drugs, dental care, and long-term care. Depending on the state, some people may have to pay a small amount for certain services or premiums. Medicaid is funded by both federal and state

governments, but each state has some flexibility in how it operates its program.

We hope that this article has been helpful and informative for you. As a senior citizen or a caregiver, you have many important decisions to make regarding your health and finances. By knowing the dates and deadlines for Medicare, Medicaid, Social Security, and other programs, you can prepare yourself and avoid missing any opportunities or benefits. If you have any questions or concerns, please consult with a qualified Powerhouse Insurance agent at [1-866-934-5658](tel:1-866-934-5658) or [visit us online](#) today.

# POWERHOUSE PARTNER SPOTLIGHT

If you are looking for a reliable and experienced internist in Carrollton, Texas, you might want to consider Dr. Rufino G. Talatala. He is not only a board-certified internal medicine physician, but also a Powerhouse Insurance partner who accepts a wide range of insurance plans, including Medicare, Aetna, Humana, Cigna, Blue Cross, and United Healthcare.

Dr. Talatala has been in practice for more than 20 years and has affiliations with several hospitals in the area, such as Carrollton Regional Medical Center and Baylor Scott and White Institute for Rehabilitation-Dallas. He has expertise in treating various conditions, such as bronchitis, chronic diabetes, hypertension, and more. You can see all his areas of expertise on his profile page here.

Dr. Talatala received his medical degree from the University of the East College of Medicine in 1991 and completed his fellowship at Harbor-UCLA Medical Center in 1996 and his residency at Prince George's Hospital Center in 1999. He is also a member of the American College of Physicians and the Texas Medical Association.



## Rufino Gerona Talatala, MD

Dr. Talatala is highly recommended by his patients, who appreciate his professionalism, compassion, and communication skills. He is fluent in English and Tagalog and can provide culturally sensitive care to his diverse clientele.

If you are interested in scheduling an appointment with Dr. Talatala, you can call his office at 972-492-0333 or visit his provider profile. He is located at 4221 Medical Parkway, Ste. 250, Carrollton, TX 75010.

Dr. Talatala is more than just an internist. He is a Powerhouse Insurance partner who can help you get the best care possible at an affordable price. Don't hesitate to contact him today and see for yourself why he is one of the best in his field.





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## 3 WAYS TO ENROLL



*By Phone*



*In-Person*



*Online*

POWERHOUSE INSURANCE AGENCY, INC.

# WHITE GLOVE SERVICE

Our in-home enrollment service offers high-quality care and convenience, allowing you to prioritize your health without sacrificing your busy lifestyle. Experienced insurance agents provide care in the comfort of your own home, as you sit back, relax, and let us bring the options to you. Call us today!

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# Health & Wealth Tips for Seniors

As Powerhouse Insurance Agency, Inc., we are always looking for ways to help our senior clients make the best decisions for their financial and personal well-being. That's why we want to share with you some tips on how to prepare for the new year and make the most of your retirement benefits.



One of the most important things you can do as a senior is to review your current insurance coverage and see if it meets your needs and budget. You may be eligible for discounts, savings, or additional benefits that you are not aware of. For example, did you know that most Medicare Advantage (MA) plans offer a no-cost annual visit, along with dental, vision, and hearing benefits? Many MA plans also offer extra benefits like no-cost fitness classes and programs.

If you are not sure what kind of insurance plan is best for you, or if you want to compare different options, you can contact a member of our Powerhouse Insurance Agency for further assistance and we will be happy

to assist you. We are an independent agency that works with multiple insurance carriers, so we can help you find the plan that best suits your needs and budget. We can also help you with other insurance products, such as life, Affordable Care Act (ACA) plans, and travel insurance.

Another thing you can do as a senior is to plan ahead for your taxes and estate. The new year is a good time to review your tax situation and see if you can take advantage of any deductions, credits, or exemptions that apply to you. For example, did you know that you can deduct some of your medical expenses if they exceed 7.5% of your adjusted gross income? Or that you can claim a credit for the elderly or the

disabled if you meet certain income and age requirements? Or that you can exclude up to \$15,000 per person per year from your taxable gifts?

As a senior, you deserve to enjoy your golden years with peace of mind and confidence. That's why we at Powerhouse Insurance Agency, Inc. are committed to providing you with the best insurance solutions and customer service. We are here to answer your questions, address your concerns, and guide you through the process of finding and applying for the insurance plan that fits your needs and budget.

We wish you a happy and healthy new year!





# EMPOWERED

## Healthy Habits for 2024+

The start of a new year is a great opportunity to adopt some healthy habits that can improve your well-being and quality of life. As you grow older, you may face some changes and challenges, but you can also take steps to prevent or manage some common health problems, such as diabetes, heart disease, and dementia. Here are some tips on how to start the new year off with health habits, followed by 24 healthy habits for senior citizens to start now, at the beginning of 2024.

To start the new year off with healthy habits, it's important to set realistic goals for yourself. Start by identifying your current habits and areas where you can make improvements. You may want to consider incorporating some physical activity into your daily routine, such as taking a daily walk or practicing yoga.

Eating a healthy diet is also crucial to maintaining good health, so try to incorporate more fruits, vegetables, and whole grains into your meals.

As a senior citizen, it's important to take extra care of your health. This means adopting a healthy lifestyle that includes regular exercise, a balanced diet, and practicing good sleep hygiene. With this in mind, here are 24 healthy habits for senior citizens to start now, at the beginning of 2024.

### **BUILD HEALTHY HABITS FOR THE NEW YEAR!** 24 HEALTHY HABITS TO START NOW

1. Take a daily walk
2. Practice yoga or tai chi
3. Eat a balanced diet with plenty of fruits and vegetables
4. Stay hydrated by drinking plenty of water
5. Get enough sleep each night
6. Practice good oral hygiene
7. Stay up-to-date on recommended health screenings and vaccinations
8. Manage stress through mindfulness practices or meditation
9. Socialize regularly with friends and family
10. Volunteer in your community
11. Keep your brain active with puzzles or games
12. Take breaks throughout the day to stretch and move your body
13. Practice good posture to prevent back pain
14. Wear comfortable shoes that provide proper support
15. Use assistive devices, such as hearing aids or walking aids, if needed
16. Take medications as prescribed and keep track of any side effects
17. Stay informed about your health conditions and treatment options
18. Avoid smoking and limit alcohol consumption
19. Wear sunscreen and protect your skin from the sun
20. Practice safe driving habits and consider alternative transportation options
21. Stay active in hobbies and interests you enjoy
22. Take care of your mental health by seeking support if needed
23. Stay informed about new health research and recommendations
24. Celebrate your successes and progress toward your health goals



# FOOD FOR THOUGHT

*A new year is here and it's time to make a change  
No more junk food or sweets, they will make you feel strange*

*Eat more fruits and veggies, they are good for your health  
They will give you energy and save you some wealth*

*Don't forget to drink water, it will keep you hydrated  
Avoid soda and alcohol, they will make you dehydrated*

*Eating healthy is not a chore, it can be fun and tasty  
Just follow these simple rules and you will feel amazing*



## Salmon with Roasted Vegetables & Quinoa:

This is a simple and tasty way to prepare salmon, which is high in omega-3 fatty acids that are good for your heart and brain. The roasted vegetables add color and flavor, and the quinoa is a gluten-free grain that provides complex carbohydrates and protein. You will need carrots, zucchini, cherry tomatoes, olive oil, salt, pepper, oregano, quinoa, salmon fillets, and lemon juice for this recipe.

Here are the steps to make it:

- Preheat oven to 400°F.
- Cut carrots, zucchini, and cherry tomatoes into bite-sized pieces and toss with olive oil, salt, pepper, and dried oregano.
- Arrange on a baking sheet and roast for 25 minutes, turning halfway.
- Cook quinoa according to package directions.
- Season salmon fillets with salt, pepper, and lemon juice and bake in a separate baking dish for 15 minutes or until flaky.
- Serve salmon with roasted vegetables and quinoa.

## Spinach & Cheese Frittata with Fruit Salad:

This is a quick and easy breakfast or brunch dish that is packed with protein from the eggs and cheese, and iron from the spinach. The fruit salad adds some natural sweetness and freshness, and you can use any fruits you like. You will need eggs, milk, salt, pepper, cheese, oil, onion, spinach, and fresh fruits for this recipe.

Here are the steps to make it:

- Preheat oven to 350°F.
- In a bowl, whisk together eggs, milk, salt, pepper, and grated cheese.
- In an ovenproof skillet, heat some oil over medium-high heat and cook chopped onion and spinach until wilted, about 5 minutes.
- Pour egg mixture over the spinach and onion and cook for a few minutes until the edges are set.
- Transfer skillet to the oven and bake for 15 minutes or until golden and cooked through.
- Cut into wedges and serve with fruit salad made with your choice of fresh fruits.

## Chicken & Vegetable Soup with Whole Wheat Bread:

This is a comforting and filling soup that is perfect for cold days. It is loaded with vegetables that provide vitamins and antioxidants, and chicken that provides lean protein. The whole wheat bread adds some extra fiber and complements the soup well. You will need onion, celery, carrot, garlic, oil, chicken broth, bay leaf, thyme, salt, pepper, cooked chicken, frozen peas, and whole wheat bread for this recipe.

Here are the steps to make it:

- In a large pot, heat some oil over medium-high heat and sauté chopped onion, celery, carrot, and garlic for 10 minutes, stirring occasionally.
- Add chicken broth, bay leaf, thyme, salt, and pepper and bring to a boil.
- Reduce heat and simmer for 20 minutes.
- Add shredded cooked chicken and frozen peas and cook for another 10 minutes or until heated through.
- Discard bay leaf and serve soup with whole wheat bread.

## Chocolate Banana Bread:

This banana bread is gluten-free and free of refined sugars. It uses almond flour, coconut flour, and cocoa powder for a rich chocolate flavor. Bananas add natural sweetness and moisture. You'll need 4 ripe bananas, mashed, 4 eggs, 1/4 cup coconut oil, melted, 1/4 cup honey or maple syrup, 1 teaspoon vanilla extract, 1/2 cup almond flour, 1/2 cup coconut flour, 1/4 cup cocoa powder, 1 teaspoon baking soda, and 1/4 teaspoon salt.

Here are the steps to make it:

- Preheat oven to 350°F and grease a loaf pan.
- In a large bowl, whisk together the bananas, eggs, coconut oil, honey or maple syrup, and vanilla extract until well combined.
- In a separate bowl, stir together the almond flour, coconut flour, cocoa powder, baking soda, and salt.
- Pour the batter into the prepared loaf pan and smooth the top.
- Bake for 45 to 50 minutes or until a toothpick inserted in the center comes out clean.
- Let the bread cool slightly in the pan before transferring to a wire rack to cool completely.



Happy  
New  
Year





# 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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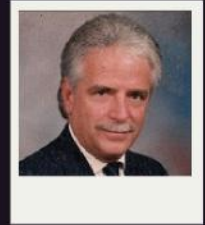
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