

POWERHOUSE™
INSURANCE AGENCY INC.

SPARK

MAGAZINE

HEARTBEAT: A GUIDE TO LOVING & LIVING WITH A HEALTHY HEART



FROM OUR FOUNDER

As we celebrate the month of love, we want to express our heartfelt appreciation to you, dear patron, for choosing Powerhouse Insurance Agency for your insurance needs. Your continuous support has inspired us to strive for excellence.

At Powerhouse Insurance Agency, we value your trust and are dedicated to providing you with the best insurance solutions that suit your individual needs. We are proud of our outstanding customer service and our ability to give you the confidence that you and your loved ones are protected.

As we focus on heart health this month, we encourage you to review your insurance coverage to ensure optimal protection during the Open Enrollment Period (OEP). Our team of friendly agents is always ready to assist you with any questions or concerns, giving you a hassle-free experience during this important time of the year.

Once again, we thank you for selecting Powerhouse Insurance Agency as your insurance agency. We look forward to serving you with the utmost care and professionalism. Wishing you a happy and healthy February!



Aubrey Williams

OWNER

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HOW TO PROTECT YOUR HEART



February is American Heart Month, a time when all people—especially women—are encouraged to focus on their cardiovascular health. This Heart Month, we at Powerhouse Insurance Agency, Inc. want to share some tips and resources to help you protect your heart and prevent heart disease.



Heart disease is the leading cause of death in the United States, and it affects people of all races and ethnicities. However, some groups are more at risk than others. According to the Office of Minority Health, African Americans are 30 percent more likely to die from heart disease than non-Hispanic whites. They also have higher rates of high blood pressure, obesity, and diabetes, which are common risk factors for heart disease.

According to the Centers for Disease Control and Prevention (CDC), ****one person dies every 33 seconds in the United States from cardiovascular disease****. In 2020, ****about 695,000 people in the United States died from heart disease****—that's 1 in every 5 deaths. Heart disease also cost the United States about \$239.9 billion each year from 2018 to 2019.

The good news is that you can lower your risk of heart disease by making some simple lifestyle changes, such as:

- Eating a healthy diet that is low in salt, saturated fat, trans fat, cholesterol, and added sugars.
- Getting at least 150 minutes of moderate-intensity physical activity per week, or 75 minutes of vigorous-intensity physical activity per week.
- Quitting smoking or avoiding secondhand smoke exposure.
- Managing your stress levels and getting enough sleep.
- Checking your blood pressure regularly and taking medication as prescribed by your health care provider.
- Knowing your family history of heart disease and discussing it with your health care provider.

In addition to these steps, you should also be aware of the signs and symptoms of a heart attack or stroke, which can be different for men and women. If you or someone you know experiences any of the following, call 911 immediately:

- Chest pain or discomfort that lasts more than a few minutes or comes and goes.
- Pain or discomfort in one or both arms, the back, neck, jaw, or stomach.
- Shortness of breath, with or without chest pain.
- Breaking out in a cold sweat, nausea, or lightheadedness.
- Sudden numbness or weakness in the face, arm, or leg, especially on one side of the body.
- Sudden confusion, trouble speaking or understanding speech.
- Sudden trouble seeing in one or both eyes.
- Sudden trouble walking, dizziness, loss of balance or coordination.
- Sudden severe headache with no known cause.

Remember, every minute counts when it comes to saving your heart. Don't delay seeking medical attention if you suspect a heart attack or stroke.

At Powerhouse Insurance Agency, Inc., we care about your health and well-being. That's why we offer affordable and comprehensive insurance plans that cover preventive care, emergency services, prescription drugs, and more. To learn more about our plans and how we can help you protect your heart, visit our website at pwhsinsurance.com or call us at 1-866-934-5658.

We hope you have a happy and healthy American Heart Month!



POWER UP

UPDATES REMINDERS ANNOUNCEMENTS



1. ACA Plans Available

PWHS Insurance agent, Stephanie Wickware, now offers ACA plans, broadening her healthcare options for clients. This expansion allows her to help individuals and families find the best coverage to meet their needs and budgets, emphasizing her dedication to comprehensive and personalized insurance solutions. Call her at 903.373.3759.

2. Save on Prescriptions

Mail-order prescriptions can be a convenient, cost-effective way to manage your meds through your MA plan. Opting for mail-order prescriptions can often save time and money with delivery directly to your doorstep. Many MA plans offer discounts or incentives for using such services, making it a smart choice for many. Check to see if this option is available to you and start reaping the benefits of convenient and affordable medication management today!

3. Cheap Phone Plans for Elderly

Consumer Cellular specializes in providing senior-friendly cell phone plans, emphasizing ease of use, affordability, and award-winning customer service. Tailored for seniors, their plans offer flexibility and no-contract convenience, making communication and staying connected simpler than ever. AARP members enjoy exclusive discounts, including 5% off monthly service charges and 30% off select accessories. Open 24/7, call 855-643-4847 for more.

4. Emergency Response System

UnitedHealthcare's (UHC) Personal Emergency Response System (PERS) provides 24/7 assistance, connecting members to trained operators during emergencies. This service is offered at no additional charge to certain Medicare Advantage plan members, including Dual Special Needs Plan (D-SNP) members. Check your plan details to see if this emergency response benefit is available to you, or contact us online, or at 1-866-934-5658 for eligible plan options.

POWERHOUSE PARTNER SPOTLIGHT

If you are looking for an audiology provider who can offer quality hearing care and accept various insurance plans, look no further than Xing-Su Zhu, AUD. Dr. Zhu is a certified audiologist with over 20 years of experience in the field. She runs her own practice, Hearing Care, in Plano, Texas, where she provides diagnostic and rehabilitative services for hearing loss, tinnitus, and balance disorders.

Dr. Zhu has a medical background from Outside USA and earned her master's degree in Communication Disorder from Arizona State University. She also obtained her doctorate degree from the University of Florida in 2002. She is a fellow of Texas Academy of Audiology and a member of American Speech Language & Hearing Association.

Dr. Zhu is committed to helping her patients improve their hearing and quality of life. She offers a variety of hearing aids from leading manufacturers, such as Phonak, Oticon, Starkey, and Widex. She also provides personalized fitting and follow-up care to ensure optimal performance and satisfaction. Dr. Zhu works with most major insurance companies, including Medicare, Blue Cross Blue Shield, United Healthcare, Aetna, Cigna, and Humana. She also offers flexible payment options and financing plans for those who need them.



Xingsu Zhu, Au.D., CCC-A

Dr. Zhu is not only a skilled audiologist but also a caring and compassionate person. She builds honest relationships with her patients and earns their trust with her professionalism and expertise. She is fluent in English and Mandarin Chinese, which allows her to serve a diverse population in the Plano area. She is passionate about educating her patients and the public about hearing health and prevention.

If you are looking for a Powerhouse Insurance partner who can provide you with exceptional hearing care, contact Dr. Xing-Su Zhu today. You can call her office at (972) 398-9899 or visit her website at <https://planohearingcare.com/> to schedule an appointment or learn more about her services. Don't let hearing loss hold you back from enjoying life. Let Dr. Zhu help you hear better and live better.



Your Essential Guide and Cost Chart

Medicare Part B is a critical component of the Medicare program, covering outpatient services, preventive care, and medically necessary supplies. Understanding the costs associated with Part B is essential for beneficiaries to make informed decisions about their healthcare coverage. At Powerhouse Insurance Agency, Inc., we're dedicated to providing clarity and guidance on navigating Part B costs, ensuring our clients can access the care they need without breaking the bank.

Medicare Part B costs consist of monthly premiums, annual deductibles, and coinsurance or copayments for covered services. To help you visualize these costs, we've created a comprehensive Part B Cost Chart detailing the expenses associated with this vital aspect of Medicare coverage.

Below is a breakdown of the key components of the Part B Cost Chart:

1. **Monthly Premiums:** Medicare Part B premiums are standard for most beneficiaries but can vary based on income. The chart outlines the standard monthly premiums as well as the income-related monthly adjustment amounts (IRMAA) for higher-income individuals.
2. **Annual Deductible:** Medicare Part B has an annual deductible that beneficiaries must meet before their coverage begins. The chart displays the deductible amount for each year, allowing beneficiaries to plan for this upfront expense.

3. **Coinsurance or Copayments:** Once the deductible is met, beneficiaries typically pay a percentage of the Medicare-approved amount for covered services. The chart outlines the coinsurance or copayment rates for different types of services, including doctor visits, outpatient therapy, and durable medical equipment.

4. **Out-of-Pocket Maximum:** Medicare Part B does not have a traditional out-of-pocket maximum like Part A, but beneficiaries can limit their costs by enrolling in supplemental coverage, such as a Medigap or Medicare Advantage plan. The chart highlights the importance of considering these additional coverage options to protect against high out-of-pocket expenses.

By referencing the Part B Cost Chart, beneficiaries can gain a clearer understanding of their financial obligations under Medicare Part B and plan accordingly. It's important to note that while Part B covers a wide range of services, some may require additional cost-sharing or may not be fully covered by Medicare.

At Powerhouse Insurance Agency, Inc., our experienced agents are here to help you navigate the complexities of Medicare and make informed decisions about your healthcare coverage. Whether you're exploring Part B options, evaluating supplemental plans, or need assistance with enrollment, we're committed to providing personalized guidance tailored to your unique needs.

Medicare Part B Costs

↓ BREAKDOWN ↓



2024 Medicare Part B Monthly Premiums

INDIVIDUAL	JOINT	MARRIED & SEPARATED	PART B PREMIUM + IRMAA	PART B IRMAA
Up to \$103,000	Up to \$206,000	Up to \$103,000	\$174.70	N/A
\$103,001 to \$129,000	\$206,001 to \$258,000	N/A	\$244.60 (\$174.70 + \$69.60)	+\$12.90
\$129,001 to \$161,000	\$258,001 to \$332,000	N/A	\$349.40 (\$174.70 + \$174.70)	+\$33.30
\$161,001 to \$193,000	\$322,001 to \$386,000	N/A	\$454.20 (\$174.70 + \$279.50)	+\$53.80
\$193,001 to \$499,999	\$386,001 to \$749,999	\$103,001 to \$396,999	\$559.00 (\$174.70 + \$384.30)	+\$74.20
\$500,000 & Up	\$750,000 & Up	\$396,000 & Up	\$594.00 (\$174.70 + \$419.30)	+\$81.00

Medicare Part B Costs

↓ BREAKDOWN CONT. ↓



2024 Medicare Part B Deductibles & Expenses

OUTPATIENT EXPENSES	MEDICARE PAYS	YOU PAY
Calendar Year Deductible	Expenses incurred after the required Medicare deductible	\$240 Per Calendar Year
Medical Expenses: Inpatient & Outpatient medical/surgical services from physicians (<i>physical & speech therapy & outpatient diagnostic tests</i>)	80% of approved amount	Generally 20% after you meet the required \$240 deductible
Excess Charges: Up to 15% above the cost for physicians who don't accept Medicare Assignment.	\$0 Above approved amount	All Costs
Clinical Lab Services	Generally 100% of approved amount	\$0 for Services
Blood	80% of approved amount after first 3 pints of blood	100% for the first 3 pints, then 20% of approved addtl pints
Home Healthcare	100% of approved amount & 80% of approved med. equip.	\$0 for Services; 20% of approved med. equipment
Outpatient Hospital Treatment	Hospital payment, based on outpatient procedure rates	Coinsurance is based on outpatient payment rates

In conclusion, the Part B Cost Chart serves as a valuable resource for Medicare beneficiaries seeking to understand and manage their healthcare expenses. By familiarizing yourself with the costs outlined in the chart and seeking guidance from trusted professionals, you can make confident choices about your Medicare coverage. At Powerhouse Insurance Agency, Inc., we're honored to be your partner in achieving healthcare security and peace of mind.

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Spend less time worrying and more time creating memorable adventures when you enroll in a travel insurance plan for your next international trip to aid in protection from the unexpected. Call a Powerhouse Insurance specialist today to explore plan options customized to your individual and specific travel needs.

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Understanding the Medicare Extra Savings Program

As we navigate through the intricate world of healthcare, it's imperative to comprehend the array of programs designed to support individuals in their medical needs. One such program, the Medicare Extra Savings Program, stands out as a beacon of financial relief for eligible beneficiaries. At Powerhouse Insurance Agency, Inc., we believe in empowering our clients with knowledge, and today, we delve into the nuances of this vital initiative.



The Medicare Extra Savings Program, also known as the Medicare Savings Program (MSP), is designed to assist individuals with limited income and resources in covering some of the costs associated with Medicare. While Medicare offers comprehensive coverage for many healthcare services, it's no secret that out-of-pocket expenses can add up, especially for those on fixed incomes. This is where the MSP steps in, providing much-needed assistance to alleviate the financial burden.

So, who qualifies for this program? Eligibility criteria vary depending on factors such as income, resources, and state regulations. Generally, individuals with limited income and resources may qualify for assistance with Medicare Part A and/or Part B premiums, deductibles, copayments, and coinsurance. Some may even

qualify for Extra Help with Medicare prescription drug coverage under Part D.

It's crucial to understand that eligibility requirements may differ from state to state, and certain resources may or may not count towards the asset limit. That's where our team at Powerhouse Insurance Agency, Inc., comes in. We're here to guide you through the application process, ensuring that you maximize your benefits while meeting all necessary criteria.

Furthermore, staying informed about changes and updates to the MSP is essential. Legislative adjustments and policy revisions can impact eligibility and benefits. By staying abreast of these developments, we can adapt our strategies to best serve our clients' needs.

Navigating the complexities of healthcare can be daunting, but

with the right knowledge and support, it becomes manageable. At Powerhouse Insurance Agency, Inc., we're committed to empowering our clients with the tools they need to make informed decisions about their healthcare coverage. Whether it's understanding the intricacies of the Medicare Extra Savings Program or exploring other avenues for financial assistance, we're here to help every step of the way.

In conclusion, the Medicare Extra Savings Program stands as a lifeline for those in need of financial assistance with their healthcare costs. By understanding the eligibility criteria, staying informed about updates, and seeking guidance from trusted experts, individuals can unlock the benefits they deserve. At Powerhouse Insurance Agency, Inc., we're dedicated to supporting our clients in navigating the complexities of Medicare and beyond.

A LOVE LETTER TO OUR SUPPORTERS

Dear beloved Powerhouse supporters,

Your unwavering dedication and endless support have filled our hearts with gratitude and joy. Each day, your kindness and generosity inspire us to strive for greatness and reach new heights. Your belief in our cause motivates us to keep pushing forward, no matter the obstacles we may face.

In every triumph and every challenge, you stand by our side, offering encouragement and strength. Your faith in us is a guiding light, illuminating our path and showing us the way to success. We are eternally grateful for your love and unwavering support.

As we continue on this journey together, we promise to work tirelessly to make you proud. Your support is the fuel that drives us, and we are honored to have you as part of our Powerhouse Insurance community. Thank you for being the heartbeat of our cause, for believing in us, and for being a shining example of support.

With deepest appreciation and love,

The Powerhouse Insurance Agency, Inc. Family



EMPOWERED SENIOR HEALTH

The following checklists are designed to help you recognize the signs of a heart attack and outline critical steps to take if you believe you're experiencing one. The first checklist guides you through identifying symptoms and assessing your situation to determine if you're having a heart attack. The second checklist provides a step-by-step action plan to follow in the event of a heart attack, emphasizing the urgency of seeking medical assistance and ensuring your safety until help arrives. These checklists aim to equip you with the knowledge to act quickly and effectively in a situation where every moment counts.

CHECKLIST TO DETERMINE IF YOU'RE EXPERIENCING A HEART ATTACK

1. Identify Key Symptoms:

- a. Chest discomfort or pain: Usually in the center or left side of the chest, lasting more than a few minutes, or going away and coming back. It can feel like uncomfortable pressure, squeezing, fullness, or pain.
- b. Discomfort in other areas of the upper body: Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw, or stomach.
- c. Shortness of breath: This can occur with or without chest discomfort.
- d. Other signs: These may include breaking out in a cold sweat, nausea, or lightheadedness.

2. Gauge the Severity and Duration:

- a. Assess how severe the pain or discomfort is and whether it's persistent or intermittent.
- b. Consider any recent physical activity that might have triggered the pain and if resting alleviates it.

3. Check for Risk Factors:

- a. Consider if you have any heart disease risk factors such as high blood pressure, high cholesterol, diabetes, obesity, a smoking habit, a sedentary lifestyle, or a family history of heart disease.

4. Seek Immediate Help:

- a. If symptoms persist for more than a few minutes or worsen, seek immediate medical attention, even if you're unsure if it's a heart attack.

Heart Health Checklist

Know What to Do in the Case of a Heart Attack

CHECKLIST OF THINGS TO DO IF YOU ARE **EXPERIENCING** A HEART ATTACK

1. **Call Emergency Services Immediately:**

- a. Dial your local emergency number. Don't attempt to drive yourself to the hospital unless you have absolutely no other option.

2. **Take Aspirin If Recommended:**

- a. If advised by a healthcare professional and you're not allergic, chew a regular-dose aspirin while waiting for the emergency services. Aspirin can prevent blood clotting.

3. **Sit Down and Stay Calm:**

- a. Sit in a comfortable position, try to remain calm, and avoid any physical activity that could strain your heart further.

4. **Loosen Tight Clothing:**

- a. Loosen any tight clothing to help reduce discomfort and ensure there's nothing restricting your breathing.

5. **Follow Emergency Operator Instructions:**

- a. The emergency dispatcher may give you specific instructions. Follow these instructions carefully.

6. **Inform Someone Nearby:**

- a. If possible, alert a family member, friend, or neighbor immediately so they can be there to support you until help arrives.

7. **Prepare Your Medical Information:**

- a. If possible, have your medical history, list of medications, and any known allergies ready for the emergency responders.

Remember, if you suspect you're having a heart attack, it's crucial to act immediately. Delaying medical care can result in more damage to your heart and decrease your chances of survival.



FOOD FOR THOUGHT

*In a world where meals come fast,
There's a secret for hearts to last.
"Eat your greens," they often say,
And pick fruits that brighten your day.*

*Avocado, nuts, and berries so fine,
On whole-grain toast, they perfectly align.
Salmon with omega, a heart's delight,
In every meal, health and taste unite.*

*So here's to choices, wise and bold,
For a heart that's happy, strong, and old.
In every bite, let joy unfold,
With heart-healthy foods, a future gold.*

Avocado Toast with Poached Egg:

Start your day with a heart-healthy and simple breakfast.

Avocado toast with a poached egg offers a great combination of healthy fats, fiber, and protein to keep you energized. You will need 1 slice of whole-grain bread, 1/2 ripe avocado, 1 egg, salt and pepper to taste, and chili flakes (optional) for this recipe. Here are the steps to make it:

- Toast the whole-grain bread to your liking.
- Mash the avocado and spread it evenly over the toast.
- Poach the egg: Bring water in a pot to a simmer, then crack the egg into the water. Cook for about 3-4 minutes for a soft yolk or longer for a firmer yolk.
- Carefully remove the egg with a slotted spoon and place it on top of the avocado spread.
- Season with salt, pepper, and chili flakes if desired.

Greek Yogurt and Berry Parfait:

This refreshing parfait is not only easy to prepare but also packed with antioxidants and probiotics, making it an excellent heart-friendly snack or brunch option. You will need 1 cup Greek yogurt (low-fat), 1/2 cup mixed berries (strawberries, blueberries, raspberries), 1 tablespoon honey, and 2 tablespoons granola for this recipe.

Here are the steps to make it:

- In a glass or bowl, layer half of the Greek yogurt.
- Add a layer of mixed berries over the yogurt.
- Drizzle with half of the honey and sprinkle with a tablespoon of granola.
- Repeat the layers with the remaining ingredients.
- Serve immediately or refrigerate until ready to eat.

Baked Salmon with Quinoa and Steamed Broccoli:

A dinner that's rich in omega-3 fatty acids, fiber, and vitamins. Baked salmon with quinoa and steamed broccoli is a well-balanced meal that supports heart health. You will need 1 salmon fillet (4 oz), 1/2 cup quinoa, 1 cup broccoli florets, olive oil, lemon slices, salt and pepper to taste, and dill (optional) for this recipe.

Here are the steps to make it:

- Preheat your oven to 375°F (190°C).
- Cook quinoa according to package instructions.
- Place the salmon fillet on a baking sheet lined with parchment paper. Drizzle with olive oil and season with salt, pepper, and dill. Top with lemon slices.
- Bake the salmon for 12-15 minutes or until cooked through and flaky.
- While the salmon bakes, steam the broccoli until tender, about 4-5 minutes.
- Serve the baked salmon with quinoa and steamed broccoli on the side.

Baked Apples with Cinnamon:

Enjoy a warm, sweet treat without the guilt. Baked apples with cinnamon are a delicious dessert that's low in calories and high in fiber. You'll need 2 apples, halved and cored, 2 teaspoons honey, 1/2 teaspoon cinnamon, 1/4 cup chopped walnuts (optional), and a splash of water for this recipe. Here are the steps to make it:

- Preheat your oven to 350°F (175°C).
- Place the apple halves in a baking dish, cut-side up.
- Drizzle each apple half with honey and sprinkle with cinnamon. Add walnuts to the center of each apple half if using.
- Add a splash of water to the bottom of the baking dish to prevent the apples from sticking.
- Bake for 25-30 minutes or until the apples are soft and tender.
- Serve warm, optionally with a dollop of Greek yogurt or a scoop of low-fat ice cream.



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WE WANT TO HEAR FROM YOU!

Drop us a line and let us know what you think about our magazine. 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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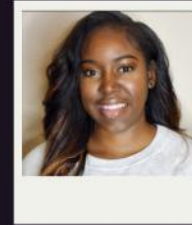
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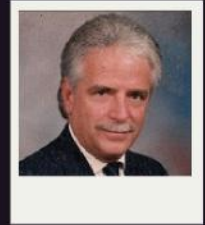
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