

Make Informed Medicare Choices During 2019 Enrollment Period

It's Medicare enrollment time, and you have about five weeks or so to sign up if you're a first-timer or if you want to change your existing coverage.

The enrollment period runs from October 15 to December 7, 2018.

Understanding the variety of plans, drug coverage, and all the moving parts of the system can be daunting.

You don't have to go it alone.

Here are several resources you can rely on for research or in-person help.

- **Consumer Reports** (<https://bit.ly/2RcT3uH>) – Consumer Reports offers some insight and advice about the Medicare plans' advantages and disadvantages.
- **Medicare.gov** – If you want to switch plans or have questions, get in touch with Medicare at <https://bit.ly/2JBwqVs> or call 1-800-MEDICARE. The deadline is Dec. 7, 2018.
- **Medicare Rights Center** (<https://bit.ly/2AVw5jt>) – The site offers an interactive tool and a downloadable guide about Medicare open enrollment to help you better understand your options.

- **State Health Insurance Assistance Programs (SHIPs)** (<https://bit.ly/1OU0sfN>) – Counselors can walk you through the Medicare system and figure out the best options for your needs. Find your local office here: <https://bit.ly/2CXIXvt> or call 1-877-839-2675.

Future Healthcare Costs

No one expects healthcare costs to go down. But how high will they go?

You can see an estimate based on your age in Healthview Services: *2018 Retirement Healthcare Costs Data Report*® (<https://bit.ly/2q70doK>)

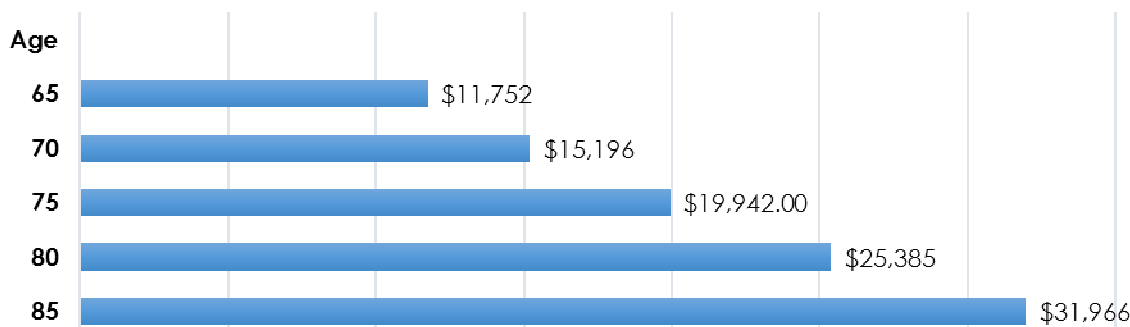
The group anticipates the retirement healthcare inflation rate to be 4.22 percent for the foreseeable future.

For healthy 65-year-old couple retiring this year, the total projected lifetime healthcare expected to be \$363,946 in today's dollars (\$537,334 in future value).

What does that mean to you?

Here's a chart that shows costs projections.

Cost Projections for a 65-year-old Couple for Medicare Parts B and D, Supplemental Insurance, Dental Insurance, and Out-of-Pockets (in future dollars)



Spotify CPR Playlist Designed to Save Lives

New York Presbyterian Hospital created a Spotify playlist to help people deliver effective CPR to someone who has gone into cardiac arrest.

Songs on the playlist feature 100 to 120 beats per minute – the ideal “tempo” required to do effective hands-only CPR.

Among the songs are:

- Dancing Queen, ABBA
- Heartbreaker, Mariah Carey
- Just Dance, Lady Gaga
- Sorry, Justin Bieber
- Stayin' Alive, Bee Gees

The hospital's campaign, “Everyone Can Save a Life,” includes more information about cardiac

arrest and a video on how to perform CPR correctly.

Some statistics illustrate why knowing CPR is so important. For instance:

- *When someone goes into cardiac arrest, every minute without CPR decreases that person's survival rate by 10 percent*
- *Only 46% of cardiac arrest victims get the help they need before paramedics arrive*
- *Without CPR, 92% die before they get to a hospital*
- *350,000 sudden cardiac arrests happen each year*

Learn how to do hands-only CPR and download the Spotify playlist at <https://bit.ly/2POPTNp>. Memorize just one song and you could be the one to save a life.

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