

BE HEALTHY STAY HEALTHY

A monthly guide designed to help improve quality of life.

Open Enrollment Help



NOV 2020

Medicare Open Enrollment runs from October 15th through December 7th. During Open Enrollment, all Medicare enrollees have the opportunity to switch Medicare plans or enroll in a plan for the first time if eligible. If you change plans, the new plan's coverage will begin on January 1st of the new year.

There's an extended enrollment period for Medicare Advantage beneficiaries. If you're currently enrolled in a Medicare Advantage plan, you have a one-time opportunity from January 1st through March 31st to enroll in a new Medicare Advantage plan OR drop your Medicare Advantage plan for a stand-alone Prescription Drug Plan.

Drug coverage through Medicare has different "phases" throughout the year. If you transition to a different phase, your prescription drug costs will change. This is what you need to know:

Deductible: This is the amount you must pay for your medications before your Medicare plan begins to cover a portion of the costs. You pay 100% of your drug costs until the total of those costs reach your plan's set deductibles, which changes every year. *Important note:* several plans cover certain drugs immediately, before you reach your deductible limit. This means that these drugs will be covered as if you're in the initial coverage phase, and the copays for these drugs will NOT count towards the deductible limit.

Initial Coverage: Once the yearly deductible is met, you pay a copayment (set amount) or coinsurance (percentage of the drug's full cost) for medications. What you pay during initial coverage depends entirely on your insurance plan. *Important note:* be aware of coinsurances, as these payments are subject to significant variance throughout the year if the drug's full cost changes significantly.

Coverage Gap/Donut Hole: Once the total shared cost of your drugs (what you pay and what your insurance pays) equals \$4,130, you will enter the cover-

age gap. In this phase you will pay 25% of the cost of your medications. This phase ends when your "true out-of-pocket" (TrOOP) reaches \$6,550. *Important note:* Paying 25% is typically a significant increase compared to your copays during initial coverage.

Catastrophic Coverage: Once you reach the TrOOP threshold of \$6,550 during the coverage gap, you'll enter catastrophic coverage and only pay a small coinsurance or copayment for the rest of the year. You'll pay \$9.20 for brand name and \$3.70 for generic medications, OR 5% of the medication's total cost (whichever is greater).

Most people typically cannot change their plan outside of Open Enrollment, which is why it's very important to review your plan options during this short window of time. There are circumstances in which you may be able to change your Medicare plan outside of Open Enrollment. Here are the most common special enrollment periods:

- You have Medicaid. In this case you are eligible to change your Medicare plan once each quarter of the year.
- Your living situation has changed (i.e. you moved into our of a long-term care facility).
- You lost your current drug coverage.

Medicare plans change their coverage at the start of each calendar year, which is why it's important to review your options during Open Enrollment and enroll in a new plan if there's a more suitable option for the upcoming year.

Here's what can change:

- **Monthly premium.** This is a set amount you pay out-of-pocket to the plan each month, whether you're taking any medication or not.
- **Deductible.** As previously mentioned, this is the amount you pay for your drugs out-of-pocket until the plan starts covering a portion.
- **Covered medications.** Drugs that your plan will cover the costs for. If a

drug isn't on the plan's formulary (list of covered drugs) you'll have to pay the full price for the medication.

- **Drug restrictions.** Additional requirements in order for the plan to cover the costs for certain drugs including prior authorizations, day supply restrictions, quantity limits, and step therapy restrictions.

Plans also identify preferred pharmacies. These are the pharmacies where your medications will be the cheapest. If you feel strongly about staying at your pharmacy, you will want to be sure to pick a plan that identifies that pharmacy as preferred.

This year, we are please to announce that Norland Avenue Pharmacy is a preferred pharmacy for Indy Health Insurance Company. Indy Health's SaverRx and EliteRx plans allow you to stay with the independent pharmacy you have grown to know and trust.

CONFUSED?

With all the changing parts, it's easy to feel uncertain. We are here to help. Call us to schedule your free Medicare plan review. During the review, we will explain...



1. Which plans do and do not cover your medications.
2. Which plans have high premiums and deductibles.
3. What copays you should expect to pay in the new year.
4. What you can expect to pay out of pocket in the coming year, and when you will reach the donut hole.
5. Which plans have better ratings for customer service.

Call today to schedule your free consultation: (717) 217-6790.

“Learning is the beginning of wealth. Learning is the beginning of health. Learning is the beginning of spirituality. Searching and learning is where the miracle process all begins.”

– Benjamin Disraeli

The Best Medicine

At my granddaughter’s wedding reception, the DJ polled the guests to see who had been married longest. It turned out to be my husband and me. The DJ asked us, “What advice would you give to the newly married couple?”

I said, “The three most important words in a marriage are, ‘You’re probably right.’”

Everyone then looked at my husband. He said, “She’s probably right.”

Supplements for Coronavirus & Influenza

The ongoing coronavirus pandemic puts a different spin on the looming flu season. It’s obvious that many of you are concerned as the number of flu shots we have given so far this year is double last year’s numbers at this time. You may be wondering if there are other ways to protect yourself. We recommend the following supplements to help boost your immune system.

Vitamin D—As we move into winter and flu season, it’s the perfect time to optimize your vitamin D levels. This is especially important if you are elderly or have darker skin. Vitamin D deficiency is one of the primary risk factors for severe COVID-19 infection, hospitalization, complications, and death. Taken daily, vitamin D may help reduce the risk of respiratory infections and viruses like influenza. The evidence for vitamin D is overwhelming, and it only takes a few weeks to strengthen your immune system by supplementing with D.

Vitamin C—As an antioxidant, vitamin C is vital to the function of leukocytes (white blood cells that help to fight infections) and overall immune system health. Vitamin C is also important for iron absorption. Being iron deficient can make you more vulnerable to infections in general. Human trials have found that vitamin C may decrease susceptibility to viral respiratory infections and pneumonia.

Zinc—A study in Spain among people hospitalized with COVID-19 found that having very low blood levels of zinc was associated with more severe disease and higher mortality rates. Elderly people are commonly deficient in zinc due to decreased absorption. Supplementing with zinc may improve the chance of avoiding respiratory tract infection, as suggested by a study of elderly people in nursing facilities in France. Other people known to have low zinc levels include vegetarians and people taking certain medications such as those that reduce stomach acid and ACE inhibitors on a long-term basis.

We have some great immune support combination products in our store. One of our favorites includes D, C, zinc, and elderberry extract: Nordic Naturals’ Nordic Immune Daily Defense. A 30 day supply of soft gels is normally \$34.95. **If you stop by the store in November and buy two or more combined immune support products, we will give you 20% off the regular prices.**



Biblical Health Tip

Healthy Satisfaction

Often we look for satisfaction or pleasure in eating and end up overeating. Here are some healthy eating tips:

- Don’t feel obligated to eat everything on your plate.
- Chew slowly and taste the flavors.
- Eat to nourish and energize your body.
- Find real satisfaction in a relationship with God instead of food.



Psalm 63:1, 5 says...

O God, you are my God, earnestly I seek you; my soul thirsts for you, my body longs for you, in a dry and weary land where there is no water. My soul will be satisfied as with the richest of foods; with singing lips my mouth will praise you.

Featured Non-Profit

A portion of our sales for the month of November will be donated to...

Maranatha Ministry, Inc.

The heart of the ministry is to share the love of Christ to those who are searching for something in their lives that is more than just the need for food, budgeting, or housing. For more information visit maranathaminstyinc.org.

Meet the Team: Sonmi Miller

Sonmi joined the pharmacy full-time in March 2014 after working here part-time. She was raised in Hagerstown, MD, and now lives in Fort Loudon with her husband, son and grandson. Sonmi attended Hagerstown Community College and obtained her Pharmacy Technician Certification. She currently serves as a technician and a health coach. Sonmi enjoys the fast paced environment and hopes to make your visit to the pharmacy a pleasant one.



Dispill Packaging

- Your medications conveniently packaged and labeled per dose.
- Perforated cells break apart for when you are on the go.
- Descriptions of each medication make it easy to make adjustments, if needed.
- Easily identify if you have taken your medications.
- All this for only \$5 per month!

Ask a Norland team member for Dispill Packaging today!



Oil & Recipe of the Month Club

- ◆ Each month, you will receive...
 - One new essential oil bottle with an information sheet (not previously sold at the pharmacy).
 - One new recipe card
 - Maybe more (you are guaranteed a total retail value of at least \$15)
- ◆ You pay just \$15 per month
- ◆ Choose to pick-up your package in the store each month for no additional cost or have the package shipped (\$4) or delivered (cost depends on distance)
- ◆ Unsubscribe at any time by contacting the pharmacy in person or via phone
- ◆ **Purchase three, six, or twelve months at a time to give as a gift**



JOIN TODAY!

Stop by the pharmacy today and ask for a subscription or gift form!

20%
DISCOUNT

• COUPON •

Valid until: 11/30/2020

Gift giving season is upon us. Stop by our Gift Shoppe for 20% off the regularly priced gift item of your choice. Don't forget, we offer free gift bagging!

We pray you have a blessed Thanksgiving! We know that you have many pharmacies to choose from, and we are very thankful that you have chosen us!



Mark Your Calendar

Nov 26 Closed for Thanksgiving
Everyday Flu shots, shingles shots, & pneumonia shots during regular business hours

Please read and share with a friend!

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*"Let your gentleness be evident to all."
The Lord is near."
- Philippians 4:5*



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