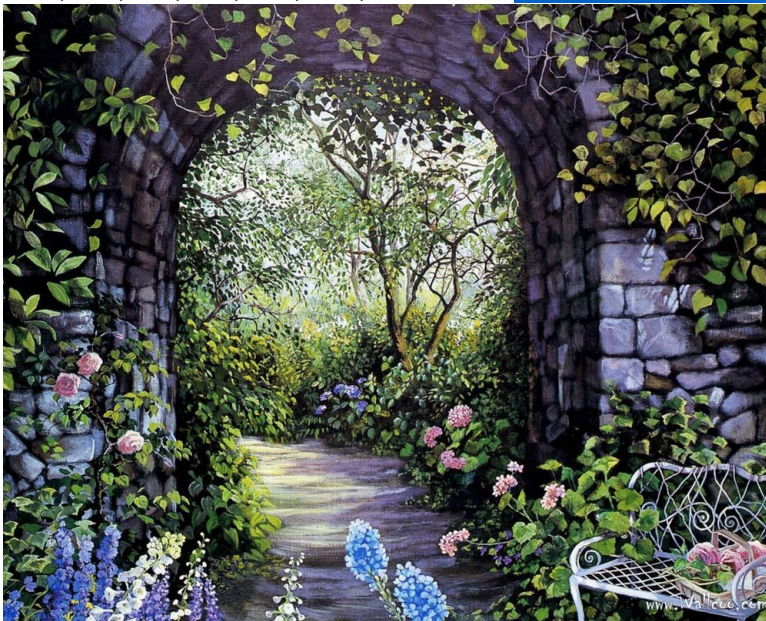




CA, NV, AZ, TX, MO, MI, NE
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Meet Another Cool Client!

If you've read my newsletters for a bit, you may have noticed that I occasionally include some gorgeous artwork – from Susan Rios!

I met her years ago at one of her art exhibits, and then later took one of my daughters to her *Cre8Art* class in Glendale, California.

We've kept up with each other as I get her newsletters, and from time to time I'd buy some of her art again. She noticed the tagline on my emails and now – yay! – she's my client, too!

You can check out her work at www.susanriosdesigns.com.

The art to the left is "Afternoon Walk."

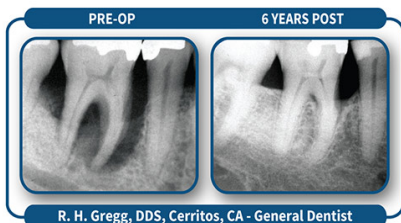


For those of you who are in SoCal or want to visit, Susan is holding a **Holiday Open House** filled with her art, unique gifts, and holiday cheer at her studio in Glendale. The address is **524 W. Wilson Avenue, Glendale, CA. Saturday, November 9** from 10 a.m. to 5 p.m. and **Sunday, November 10** from 11 a.m. to 4 p.m. (This is Susan with her late dog Annie.) If you go, please tell her Hi from me!

Out and About This Fall – Where to Find Me

Most Monday mornings 10-12, **CVS** in **Huntington Beach** at Springdale and Edinger; most Tuesdays from 12 to 2 at the **Ralphs** on Seal Beach Blvd. in **Los Alamitos**. I am at the **Los Alamitos Optum** on Katella Avenue on Friday 11/12 and 12/4 from 9 to 12, and the **Huntington Beach Optum** on Magnolia on Thursday 11/21 and 12/4 from 1 to 3. I will also be giving **Medicare 101** talks:

Date	Time	Location
Thursday, 11/7	5:30 p.m.	Optum, 3460 Katella Avenue, Los Alamitos
Monday, 11/11	5 p.m.	Optum, 19066 Magnolia Avenue, Huntington Beach – <i>En español</i>
Thursday, 11/21	3 p.m.	Optum, 19066 Magnolia Avenue, Huntington Beach
Wednesday, 12/4	1 p.m.	Optum, 19066 Magnolia Avenue, Huntington Beach



R. H. Gregg, DDS, Cerritos, CA - General Dentist

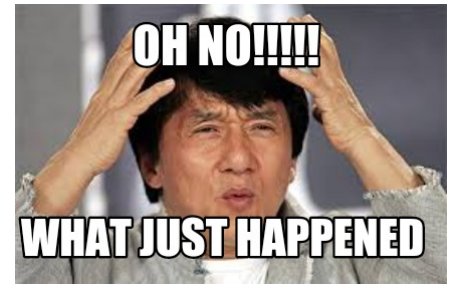
About Your Teeth, Part Deux

Recently I wrote about teeth and dental insurance. In August I was at a senior center event and found that my table was next to giant banners with photos of scary dental diseases. *Gross*, I thought to myself. But it was a blessing in disguise! The nice lady beside me was inviting people to come and get checked for gum disease (duh), but with a twist – her company manufactures the **\$100,000 LANAP**

dental lasers and since they must train the dentists, they need volunteers to get **FREE** laser treatment worth \$5,000 if you qualify. This technology actually **GROWS BONE** in your mouth. Can you tell I'm excited? If you'd like to see if you're a candidate (and it's worth the drive to Cerritos to save your teeth), please call Virginia at **Millenium Dental Technologies** at **(888) 638-5262**.

What Happened to My Plan?

If you're on **Medicare**, you may have noticed that your benefits will go down, your drug premium will go up, or that your plan is completely going in 2025! The Inflation Reduction Act of 2022 happened, that's what. Some people will benefit from the new \$2,000 maximum out of pocket for drugs next year, a welcome change! Others may see their medications removed from drug lists. Congress mandated that drug companies will pay less and insurance carriers will go from paying about 25% to now 60% of these costs. This means they have less money to pay for extra benefits that you may have enjoyed in the past, or to continue running certain plans. So that's what happened!



Have Medicare Part B but Not Part A? California Can Help



In 2025 California becomes a "Part A Buy-In State," so people on Medi-Cal with only Part B will automatically be enrolled into **Medicare** Part A – no application or having to hit the county Medi-Cal office. Now these recipients will be able to enroll into generous "Medi-Medi" plans. Let me know if you know someone who needs a plan!



'Tis the Season!



Costa Rican-Style Black Beans



I am not really into black beans, but I love this recipe! The beans are great with rice and avocados, alongside some roasted meat.

- 1 can black beans, drained
- 1/2 medium onion, chopped fine
- 1/2 red or green bell pepper (I use Trader Joe's frozen)
- 2 large cloves of garlic, minced
- 1 Tablespoon chopped cilantro, and I add a small bay leaf, but that's just me

Heat some oil in a large, heavy pan (I use refined coconut oil). Sauté the onions until they're translucent, and add the bell pepper and garlic, cook on medium-low for about 4-5 minutes or until they're softer. Add the drained beans and cilantro (and bay leaf), add salt and pepper to taste. Heat through and it's ready! If you want *Gallo Pinto*, then save some of the black bean water to make the beans soupy and blend with the rice.

Required Disclaimer: "We do not offer every plan available in your area. Currently we represent 0 to 70 organizations that offer 0 to 70 or more products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options." So there.