

\$2,000 Price Cap? Medicare has your back (and your Wallet)



Insurance Myths Busted!

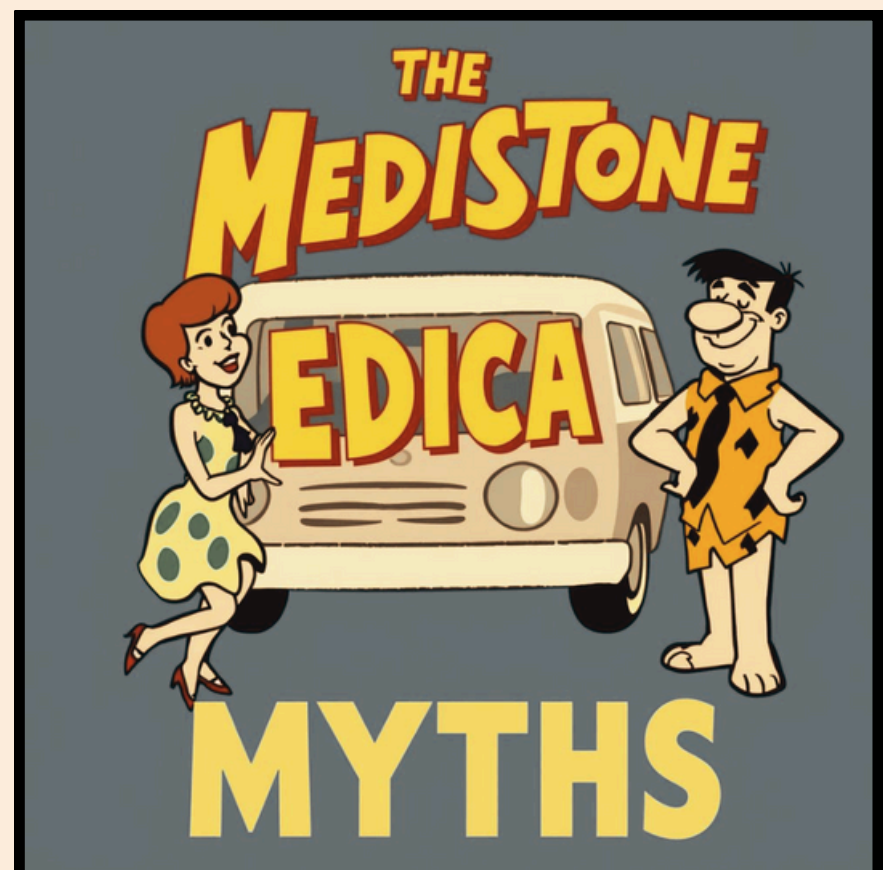
Cap-tivating News: Medicare Sets a \$2,000 Limit on Your Worries!

The new Medicare \$2,000 price cap, part of recent legislative changes made January 1, 2025, limits the annual out-of-pocket costs for prescription drugs to no more than \$2,000 for Medicare beneficiaries. This means you will no longer face sky-high medication costs, making essential prescriptions more affordable. The cap applies to most Medicare Part D prescription drug plans and is designed to protect people from catastrophic drug expenses, ensuring that healthcare remains more accessible without breaking the bank. This change is part of broader efforts to reduce overall healthcare costs for seniors. Because of this 19 million Americans on Medicare are set to save an average of \$400 on prescription medications. The cap applies to all prescription medications covered by Part D plans, including deductibles, copayments, and coinsurance. The cap does not apply to drugs that are not covered under a Part D plan, or to drugs covered under Medicare Part B. You will continue paying your regular copayments and coinsurance for your medications until you reach the \$2,000 threshold. The amount can vary depending on your plan and the medications you take. After reaching the \$2,000 limit, you will no longer pay a copayment or coinsurance for your prescriptions. This cap will significantly reduce the financial burden for Medicare beneficiaries who face high out-of-pocket costs for their medications. With prescription drug prices rising, this cap will offer more predictable and affordable costs for those who need medications the most. If you have any other questions please reach out to your family here at Robert J Stillwell. *Picchi, A. (2025, January 2nd). Medicare's New \$2,000 prescription drug cap goes into effect, CBS News.*

Did you know that some people think their auto insurance covers alien abductions? We wish! But while we can't guarantee protection from extraterrestrial encounters, we can ensure you're covered for the unexpected here on Earth. Here are some other myths we've heard lately:

- Myth: "I don't need life insurance because I'm immortal."
- Truth: Unfortunately, we haven't found a way to insure immortality yet, but we can help make sure your loved ones are taken care of when the time comes.

Remember, when it comes to insurance, don't believe everything you hear! Let us help you sort out the facts.





Contact Us:
 Contact us at Robert J. Stillwell Agency & get real value from your insurance agent
 Phone:(215) 643-3490



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Wellness Wisdom: Stay Active, Stay Healthy with Robert J. Stillwell

- **Stay Active (Even a little Counts)**
- **Eat a balanced Diet**
- **Prioritize Sleep**
- **Socialize and Stay connected**

Our Values

When we say Real Value we mean that you should be getting more than what you get from your average agent. Insurance can be a complicated and frustrating thing to deal with for many people. The coverage that each individual needs is often unique and can be difficult to understand. That's where we come in.

P.A.C.E

Yabba-Dabba-Discounts! PACE & PACENET Rock!

Boomers, if you're 65+ and tired of mammoth-sized prescription costs, Pennsylvania's PACE & PACENET programs help shrink your bills! They work with Medicare Part D, Retiree plans, and veterans benefits to reduce out-of-pocket expenses. This is an income based program. Why overpay when you can roll into savings faster than Fred's foot-powered car? Call our office for more information.

Meet Our Customer Service Representatives



Medicare Supplements

Meet Paula, a dedicated professional with a decade of experience in the insurance industry, specializing in a wide range of insurance types. For the past two years, she has been an integral part of the Robert J. Stillwell team. Paula's decision to pursue her insurance license was driven by her deep passion for helping others and making a positive impact. Her commitment to giving back is at the heart of her work, and she continuously strives to provide exceptional service and support to her clients.

Allow me to Introduce Freddi, who has been apart of our family while supporting our mission for 24 years. Freddi has built an exceptionally diverse background in Marketing, Accounting, and Case Management for Medicare Supplements to Life insurance and Annuities. After 24 years Freddi still feels the love and joy of helping others which is her main push to keep her going.



Annuities & Life



Medicare Advantages Specialist

Allow me to introduce Pam, who brings 50 years of experience in the insurance industry and has been a dedicated member of the Robert J. Stillwell team for 20 years. Introduced to the industry by her father, Pam has built a lifelong career in insurance. Her greatest motivation is her passion for helping people and providing high level of service to those in need..



Receptionist

Allow me to introduce Eileen, who serves as the first point of contact for our clients, ensuring they are directed to the appropriate department for assistance. With 25 years of experience in the customer service industry, Eileen has been a valued member of the Robert J. Stillwell team for the past three years. Her greatest motivation in her career is the opportunity to help others and bring a smile to their faces.



Medicare advantages and Prescription Drug Plans

Allow me to introduce Phyllis, who brings 20 years of experience in data entry. She initially joined Robert J. Stillwell as a receptionist and has since advanced to the position of Customer Service Representative. Phyllis is highly motivated by the opportunity to assist individuals in navigating the complexities of Medicare, ensuring they receive the support they need.

Contact Us : (215) 643-3490

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