

Stillwell Times Newsletter



From our Family to yours, we wish you a Happy Holiday Season.

Please be aware that our office will be closed from December 24-26, 2025 as well as January 1-2, 2026.

Hospital Indemnity Plan: What is it & Do I need one?



You Enroll in a Hospital Indemnity Insurance



You are admitted to a hospital for a sudden injury, illness, etc

While in the hospital, charges start to add up



Hospital Indemnity Insurance pays you a lump sum for every day you are in the hospital



[Click here for more information](#)

If you think this might be something that would benefit you please give us a call @ 1-800-642-3490 and we can give you more details!

*Not sure who's calling?!
Never give out your
Medicare number over the
phone!*

**WHO'S
CALLING?**

GUARD YOUR
CARD AND
YOUR MEDICARE
NUMBER.



*If you do there is a good chance your
insurance could get switched to another
carrier unbeknownst to you.*

You keep your house clean and organized, right?

You should also work to keep your digital life clean and organized as well! An easy way to make sure you don't miss important messages (like from your Robert J Stillwell agent and customer support team!) is to make sure your voicemail inbox is clutter free and still taking messages. Did you know that if you have too many stored voicemails (in the inbox OR the deleted messages folder) you could be missing important voicemails?

[If you're unsure about how to manage it all click here to see instructions on setting up your voicemail inbox and keeping it open for communications.](#)



It's easy to forget that true wellbeing doesn't just play out on your yoga mat or on your plate, but also in your relationships.

[Click here to learn about the 5-3-1 rule?](#)



Trivia

How much confetti
drops in Times Square
on New Year's Eve?



RD

[Click here to see answer!](#)

Here's a tasty recipe to give a try!



[Click here for recipe](#)

MEDICARE DRUG PRICE NEGOTIATION PROGRAM



The Inflation Reduction Act of 2022 allows Medicare the ability to directly negotiate the prices of certain prescriptions with the drug companies. This directly reduces drug prices, co-pays and co-insurance for Medicare programs.

The first ten drugs negotiated are as follows:

1. Eliquis: \$231 negotiated price, down from \$521 list price.
2. Xarelto: \$197 negotiated price, down from \$517 list price.
3. Januvia: \$113 negotiated price, down from \$527 list price.
4. Jardiance: \$197 negotiated price, down from \$573 list price.
5. Enbrel: \$2,355 negotiated price, down from \$7,106 list price.
6. Imbruvica: \$9,319 negotiated price, down from \$14,934 list price.
7. Farxiga: \$178 negotiated price, down from \$556 list price.
8. Entresto: \$295 negotiated price, down from \$628 list price.
9. Stelara: \$4,695 negotiated price, down from \$13,836 list price.
10. Fiasp and NovoLog: \$119 negotiated price, down from \$495 list price.

These negotiated prices are significantly reduced anywhere from 38% to 97% from previous years. Fifteen additional drugs are targeted for reduction in 2027.

If you are utilizing any of the above prescriptions and have a Medicare Advantage plan or Part D plan you should see a reduction in your co-pay or co-insurance for that particular drug.

For questions please don't hesitate to reach out to our office @ 1-800-642-3490 and ask for Pam or Phylis. [For complete article click here.](#)