

## September Newsletter 2019



WOMEN'S  
BUSINESS  
FORUM

**September 11,  
2019**

### **Guest Meeting**

Please respond YES  
IF YOU ARE  
ATTENDING.

Please respond NO if  
you are unable to  
attend.

Please respond  
by Friday September  
6<sup>th</sup>. Remember, if you  
reply yes and do not  
attend you will be  
billed \$35.00!

If you do not RSVP  
and attend there may  
not be a place setting  
for you.

[vhmsbyls@hotmail.com](mailto:vhmsbyls@hotmail.com)

### ***Board of Directors September Meeting***

The board will  
meet the **26th**  
at 8:30am  
Frost Bank on  
Louetta



### ***A Message from the President Virginia Quartaro-Frost Bank***

Summer is OVER & I am looking forward to some cooler weather. Although we took a break in August, we still managed to have a few get togethers. We gathered at BRIX Wine Bar to honor Mary Denney's retirement & had a blast. Some members are taking advantage of classes at The Potter's Wheel & having a great time. Thank you Kathryn. Tamyra is busy insuring FUN for WBF. After all..... Girls just wanna have fun!!!

Don't forget the FHPW Gala on Sept. 21<sup>st</sup> at the Norris Center. We have 14 members already attending. We are looking forward to supporting Brenda Pennington as our Woman of Excellence for 2019. The evening should be a wonderful celebration and tribute to Brenda.

Wear Red, White & Blue to our September 11<sup>th</sup> meeting in honor of 9/11. This is a Guest meeting and the speaker is VaDon Pace. The topic is Creating a Positive Business Culture. VaDon owns an oil & gas tooling company and her insight should be helpful to all of us in our business environments. She has planned some interactive discussions which should be interesting.

The Board is happy to report that we have a new member, Darlene Hajduk, who owns ProLine Supply Company. ProLine is a Printing, Design & Marketing business. Please help me welcome Darlene!

I look forward to seeing you all on Wednesday, September 11<sup>th</sup>

*"I always wanted to be somebody, but now I realize I should have been more specific."* Lily Tomlin

# The A, B, C & D of Medicare

Breaking down the basics & what each part covers

Provided by Klein Wealth Management

Whether your 65th birthday is on the horizon or decades away, you should understand the parts of Medicare – what they cover and where they come from.

**Parts A & B: Original Medicare.** There are two components. Part A is hospital insurance. It provides coverage for inpatient stays at medical facilities. It can also help cover the costs of hospice care, home health care, and nursing home care – but not for long and only under certain parameters.<sup>1,2</sup>

Seniors are frequently warned that Medicare will only pay for a maximum of 100 days of nursing home care (provided certain conditions are met). Part A is the part that does so. Under current rules, you pay \$0 for days 1-20 of skilled nursing facility (SNF) care under Part A. During days 21-100, a \$170.50 daily coinsurance payment may be required of you.<sup>2</sup>

Part B is medical insurance and can help pick up some of the tab for physical therapy, physician services, expenses for durable medical equipment (hospital beds, wheelchairs), and other medical services, such as lab tests and a variety of health screenings.<sup>1</sup>

Part B isn't free. You pay monthly premiums to get it and a yearly deductible (plus 20% of costs). The premiums vary according to the Medicare recipient's income level. The standard monthly premium amount is \$135.50 this year. The current yearly deductible is \$185. (Some people automatically receive Part B coverage, but others must sign up for it.)<sup>3</sup>

**Part C: Medicare Advantage plans.** Insurance companies offer these Medicare-approved plans. To keep up your Part C coverage, you must keep up your payment of Part B premiums as well as your Part C premiums. To say not all Part C plans are alike is an understatement. Provider networks, premiums, copays, coinsurance, and out-of-pocket spending

limits can all vary widely, so shopping around is wise. During Medicare's annual Open Enrollment Period (October 15 - December 7), seniors can choose to switch out of Original Medicare to a Medicare Advantage plan or vice versa; although, any such move is much wiser with a Medigap policy already in place.<sup>4,5</sup>

**How does a Medigap plan differ from a Part C plan?** Medigap plans (also called Medicare Supplement plans) emerged to address the gaps in Part A and Part B coverage. If you have Part A and Part B already in place, a Medigap policy can pick up some copayments, coinsurance, and deductibles for you. You pay Part B premiums in addition to Medigap plan premiums to keep a Medigap policy in effect. These plans no longer offer prescription drug coverage.<sup>6</sup>

**Part D: prescription drug plans.** While Part C plans commonly offer prescription drug coverage, insurers also sell Part D plans as a standalone product to those with Original Medicare. As per Medigap and Part C coverage, you need to keep paying Part B premiums in addition to premiums for the drug plan to keep Part D coverage going.<sup>7</sup>

Every Part D plan has a formulary, a list of medications covered under the plan. Most Part D plans rank approved drugs into tiers by cost. The good news is that Medicare's website will determine the best Part D plan for you. Go to [medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan) to start your search; enter your medications and the website will do the legwork for you.<sup>8</sup>

OR CALL LORI – she will be glad to assist

**Klein Wealth Management may be reached at 281.370.0300 or [info@kleinwealthmgmt.com](mailto:info@kleinwealthmgmt.com).**

[www.kleinwealthmgmt.com](http://www.kleinwealthmgmt.com)

**DO YOU HAVE ANY NEWS TO SHARE? EMAIL ME! [MDUNKIRK@OLDREPUBLICTITLE.COM](mailto:MDUNKIRK@OLDREPUBLICTITLE.COM)**



# 2019 Cy-Fair

## Republican Women High

## Heels and High Tea



*Supporting Our Efforts to Fund Local and State Republican Candidates*

Friday October 25 at Champions Golf Club  
beginning at 11 am



### Underwriters, Table Sponsors & Ticket Commitment Form

*YES! Count me in to support Local and State Republican Candidates!*

Name \_\_\_\_\_  
Occupation \_\_\_\_\_  
Employer \_\_\_\_\_

Date \_\_\_\_\_  
Signature \_\_\_\_\_  
\_\_\_\_\_

#### Contact Information:

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

City, State, Zip Code \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone \_\_\_\_\_  
Email \_\_\_\_\_

*Please indicate your level of support below:*

- Stiletto \$5,000
- Pump \$3,750
- Peep Toe \$2,500
- Slingback \$1,500
- Kitten Heel \$1,000
- Wedge \$ 100
- Flat \$ 75

#### Payment Information:

- Check Enclosed, Made Payable to CFRW
- Send me an Invoice
- Call me, I want to pay with Credit Card

**Thank you for your support!**

**Please complete and return this form by September 15.**

*Mail Form to Darcy Mingoia, 6610 Barrington Garden, Houston, TX 77069.*

*For more information please contact Darcy Mingoia at [dmingoia@att.net](mailto:dmingoia@att.net) or 713.859.0030.*

Political advertising paid for by Cy-Fair Republican Women PAC, Patricia Baughman, PAC Treasurer, 9111 Belton Bend Court, Cypress, TX 77433. Contributions are not federal tax deductible as charitable contributions. Corporate contributions are NOT permitted. Solicitations made by federal candidates and officeholders are limited by federal law.

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Auction Donor Agreement Form

Delivery options: CFRW Received Donor will deliver Arrange for pickup Certificate: None Included Donor will mail CFRW to create

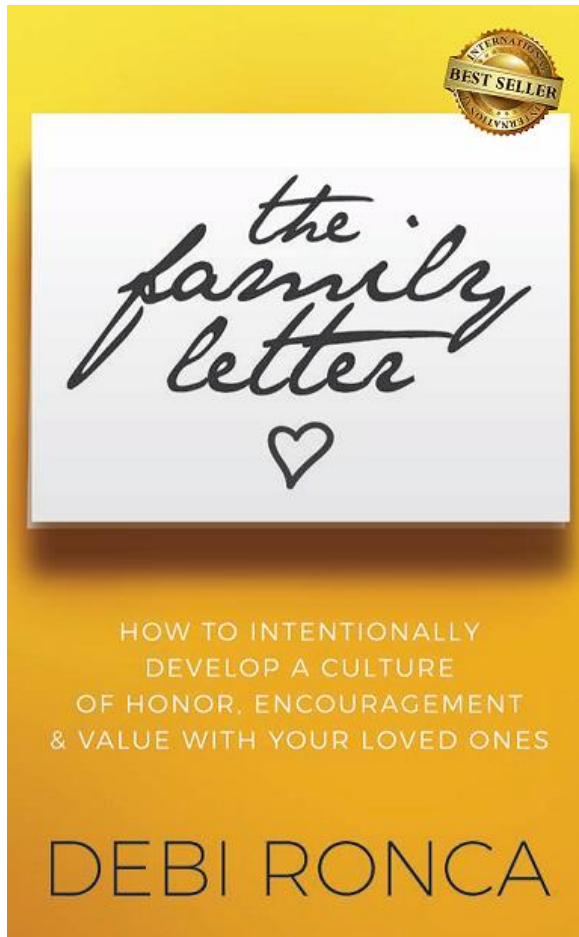
DONOR NO Corporate Donations Permitted. Name: Occupation: Employer: Address: Phone: Email:

DONATION Name of Item or Package: Item Description: Total Value: priceless, estimated value: Restrictions:

ACKNOWLEDGEMENT Name(s) to use in all acknowledgements: Donor Signature: Date:

For sponsorship and auction donations information contact Darcy Mingoia at dmingoia@att.net or 713.859.0030.

Debi's new book just reached the status of International Best Seller!!!



Welcome New WBF Member

Darlene Hajduk

Owner of ProLine Supply

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Women of Excellence event honoring our Brenda Pennington !!!!



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Thank you to my friends for an awesome get together. Appreciate all my WBF friends!!

Mary Denney



Having fun making lasagna pans at Potters Wheel



**Benda** and Rodney Renewed their wedding vows after 22 years. The private, no kids, no friends intimate ceremony took place in New Orleans on 9.9.19.



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