Covered.

VIP EDITION | SENIORS & CAREGIVERS BRIEFING SERIES



Did you “set it and forget it”?

A Medicare review is a good time to take another look at your whole healthcare picture.

REIGN FINANCIAL SERVICES

ISSUE NO. 4 | NOVEMBER 2026

What is **Covered.**

Covered. VIP Edition is a monthly senior briefing designed to help you better understand healthcare costs, coverage options, and everyday protection decisions.

Each issue is simple, practical, and focused on one key topic that may impact your health, finances, or family.

You'll also receive invitations to local educational events and helpful community resources along the way.

Did You "Set It and Forget It"?

If you're happy with your Medicare coverage, it can be tempting to simply leave it alone.

But reviewing your coverage doesn't automatically mean changing it.

It means making sure what you have still works for you.

Your coverage can change.
Costs, provider networks, prescription drug coverage, and other plan details can change from year to year.

Your needs can change.
Your doctors, prescriptions, healthcare usage, and priorities may be different today than they were a year ago.

And sometimes, nothing important has changed.
After reviewing your coverage, you may decide that what you already have continues to meet your needs.

That's a good outcome, too.

The goal isn't to change your coverage every year.

It's to make sure you haven't stopped paying attention to it.

If you haven't reviewed your Medicare coverage for 2027, there's still time.

Medicare Minute: There's Still Time to Review

The Medicare Annual Enrollment Period continues through December 7.

If you haven't reviewed your coverage for 2027, start with a few simple questions:

1. Have my doctors or preferred healthcare providers changed?
Consider the doctors, specialists, hospitals, and other providers that matter to you.

2. Have my prescriptions changed?
Review the medications you take today, including the dosage and how often you take them.

3. Have my healthcare needs changed?
Think about how you've used healthcare this year and what you may need in the year ahead.

4. Do I understand what's changing with my current coverage for 2027?
Review the information you've received about your current coverage and any changes for the coming year.

Reign Reminder

Already reviewed your coverage and everything still fits? Great.

A Medicare review doesn't have to end with a change.

It should end with a better understanding of the coverage you're carrying into the new year.

Haven't reviewed yet?
Don't wait until the final days of Annual Enrollment.

Protection Spotlight: Your Healthcare Picture Is Bigger Than Medicare

Reviewing your Medicare coverage is important.

But while healthcare is already on your mind, it may also be a good time to consider expenses and needs that may fall outside your Medicare coverage.

You don't necessarily need more coverage.

Start by understanding where you may have gaps.

HOSPITAL COSTS

If I had a hospital stay, what could I be responsible for?

Even with Medicare coverage, a hospital stay can come with out-of-pocket expenses.

Hospital indemnity coverage is one type of supplemental coverage designed to pay a fixed benefit when a covered hospital stay occurs. That benefit can be used toward expenses you choose.

DENTAL

When was my last dental visit?

Original Medicare generally doesn't cover most routine dental care.

If dental care is important to you, take time to understand what coverage you currently have and whether you have needs that aren't being addressed.

VISION

When was my last routine eye exam?

Original Medicare generally doesn't cover routine eye exams for eyeglasses or contact lenses.

Understanding what is and isn't covered can help you decide whether a dental or vision plan is worth exploring.

LIFE & FINAL EXPENSES

When was the last time I reviewed my life insurance?

Life insurance needs can change over time.

If it's been years since you've reviewed your coverage, consider whether the amount, beneficiaries and purpose of the policy still reflect what you want today.

Hospital indemnity insurance is a fixed indemnity policy and is not major medical insurance. It does not replace comprehensive health coverage.

Ask Reign

What's one piece of coverage you haven't looked at in years?

Your Medicare coverage?

Life insurance?

Dental or Vision Plan Coverage?

A policy you purchased years ago and haven't opened since?

Sometimes we “set it and forget it” simply because nothing has forced us to look again.

But our health, families, finances and priorities can change.

Our coverage deserves another look, too.

Your November Challenge

Choose **one** piece of coverage you haven't reviewed lately.

Pull it out.

Look at what you have.

Ask what it covers.

Make sure you understand why you have it.

And decide whether it still fits your needs today.

You don't necessarily need to change it.

Start by understanding it.



Community & Educational Events

Medicare 101 Continues in November

Thank you to everyone who joined us for our Medicare 101 educational sessions in October.

We've enjoyed meeting neighbors throughout the community, answering questions and helping make Medicare a little easier to understand.

We're continuing the conversation in November.

Join Reign Financial Services for a Medicare 101 educational session covering:

- The four parts of Medicare
- Original Medicare and Medicare Advantage
- Prescription drug coverage
- Key enrollment periods
- Questions to consider when reviewing coverage

Find a Medicare 101 Near You

November 6 | 11:00 AM
Gloucester Township Blackwood Rotary Library, Blackwood

November 7 | 11:00 AM
Camden County Library - M. Allan Vogelson Branch, Voorhees

November 14 | 11:00 AM
Camden County Library - Riletta L. Cream Ferry Avenue Branch, Camden

Please call 856.905.5984 to register.

For accommodations of persons with special needs at meetings, call TTY 711, 8:00 a.m. - 5:00 p.m.

Before December 7, Answer One Question.

Have I reviewed my Medicare coverage for 2027?

IF YES:
Great.

Make sure you understand what's changing and the coverage you're carrying into the new year.

IF NO:
There's still time.

But don't leave your review until the final days of Annual Enrollment.

Schedule Your Medicare Review:

Yvette D. Redd
Licensed Insurance Agent
Click Here to Schedule with Yvette →

Trinette V. Ricks
Licensed Insurance Agent
Click Here to Schedule with Trinette →

Already completed your Medicare review?

Ask us about reviewing the rest of your healthcare protection for the year ahead.

No pressure. Just clear information to help you understand your options.

REIGN
FINANCIAL SERVICES

Helping seniors and families stay informed, prepared, and protected through life's important healthcare decisions.



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