

Care MATTERS[®] LIST INSURANCE SERVICES

Use this checklist to choose an insurance agent, or to review your current levels of insurance protection.

CHOOSING OR REVIEWING YOUR INSURANCE AGENT

1) When choosing an insurance agent, make sure they have:

- A good local reputation. An honest agent will manage your insurance portfolio and assure that you get the most coverage for your dollar, without over-spending. _____
- Experience with elder clients like you. _____

2) Review your life insurance company. Being large and well-known is not necessarily an indicator of financial stability.

3) Your agent _____ Company _____ Phone _____

NOTES: _____

YOUR INSURANCE POLICIES

4) Review all your insurance policies to assure that your coverage is adequate and up-to-date. Make a list of all your policies:

	Insurance Company	Policy Number		Insurance Company	Policy Number
Home	_____	_____	Health	_____	_____
Life	_____	_____	Medicare Supplement	_____	_____
Auto	_____	_____	Long Term Care	_____	_____
Disability	_____	_____	Other	_____	_____
Business	_____	_____			

5) Riders for valuables: Check to see that your riders are still needed. You may have sold the valuable you are still insuring.

Notes: _____

MEDICARE SUPPLEMENTS

6) Every state has issued a checklist for the review of standard Medicare supplement policies. Expect to see this in each:

- Part A: Hospital coinsurance days 61-90 at \$203 a day (the year 2002 level) _____
- Hospital coinsurance days 91-150 \$406 per day (the year 2002 level) _____
- Charges for extra 365 days in hospital _____
- Blood deductible (3 pints) _____
- Part A deductible of \$812 per year (the year 2002 level) _____
- Part B Blood deductible (3 pints) _____
- Co-insurance of 20% of allowable charges _____
- Skilled nursing facility coinsurance, days 21-100 \$101.50 (the year 2002 level) _____
- Check to see if there is coverage for emergency care in foreign countries _____
- Part B deductible of \$100 per year and any Part B excess charges _____
- At-home care needed after an injury, illness or surgery _____
- Prescription drug coverage (real coverage, not just a discount program) _____
- Preventive medical care, with annual mammograms for women _____

NOTES: _____

INSURANCE TO-DOS

7) Obtain and keep a proof of your insurance coverage in your wallet.

8) Make a video inventory of your belongings. Keep the tape in a safe, convenient, 24 hour-accessible place away from home. Location of video: _____



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