

# **Ansar Connection**

A biweekly e-newsletter of Majlis Ansarullah, USA PARENTING

SERVICES

**EVENTS** 

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We are the Helpers of Allah.

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DEPARTMENTS

# Medicare & You 2018

#### Nadeem Ahmad Faizi

Medicare is health insurance for people 65 or older, certain people under 65 with disabilities, and people of any age with End-Stage Renal Disease (ESRD) . Wasiyyat Testimonials (permanent kidney failure requiring dialysis or a kidney transplant).

Following are the different parts of Medicare.

#### Medicare Part A (Hospital Insurance)

- · Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

#### Medicare Part B (Medical Insurance)

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Many preventive services

#### Medicare Part C (Medicare Advantage)

- Includes all benefits and services covered under Part A and Part B
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- Run by Medicare-approved private insurance companies that follow rules set by Medicare
- Plans have a yearly limit on your out-of-pocket costs for medical services
- May include extra benefits and services that are not covered by Original Medicare, sometimes for an extra cost

#### Medicare Part D (Medicare prescription drug coverage)

- · Helps cover the cost of prescription drugs
- Run by Medicare-approved drug plans that follow rules set by Medicare
- May help lower your prescription drug costs and help protect against higher costs in the future

It should be noted that in order to obtain Comprehensive Medicare Health insurance, one must obtain all four parts of Medicare or equivalent.

What's new on the website

- Prayers from Khalifatul-Masih
- litima Testimonials
- Giving Time to Families







All Medicare beneficiaries who are entitled to Parts A & B are also eligible for parts C & D. Sometimes in lieu of C (Medicare Advantage Plan) a Medicare Supplement Plan (Medigap Coverage) in the form of Plan A, B, C, D, F, G, K, L M, or N may be purchased. It is not allowed to have both a Medicare Advantage Plan and a Medicare Supplement.

In summary, a Medicare Advantage Part C plan usually includes A, B and D thus affording all four parts of Medicare. The premiums may be from zero to over one hundred dollars.

Medicare Supplement plus a Part D (Prescription) plan will cost approximately between \$100 to \$250 depending on several other factors like your zip code, smoking habits, health condition, and the plan you choose, etc.

The health enrollment period for 2018 ends on December 7. Refer to <u>Medicare</u> <u>Handbook 2018</u> for complete details of the program.

For more information, please contact:

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Medicare 1-800-633-4227 medicare.gov

Source: medicare.gov

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# Have you paid your 2017 Ansar Chanda?

2017 Ansar fiscal year is ending on December 31<sup>st</sup>

If you have not paid your Ansar Chanda in full please do so as soon as possible.











### Ansar Tahir Scholarship

Majlis Ansarullah USA is offering Ansar Tahir Scholarship to Ansar for up to \$4,000 per year per applicant for a maximum of two-year training (maximum amount is \$8,000 per applicant). The scholarship is for vocational training of Ansar to improve their employability.

The scholarship will be granted on first-come, first-served basis. There is no deadline for the application. In most cases, payments will be made directly to the training institution. Applications should be submitted through the local Za'im Ansarullah. Applicants will be selected based on the following criteria:

The applicant is a bona fide member of Majlis Ansarullah, USA in good standing.



Contact Us

- ♦ <u>Sadr Majlis</u>
- Editor

The applicant has identified a new or alternate career path and is capable and willing to undertake successful completion of the proposed training.

Direct inquiries to: Tahir.Scholarship@ansarusa.org.

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