



# BENEFIT NEWS

April 2024

## YOUR VERY OWN PERSONAL NAVIGATOR

Lofton has partnered with FEDlogic to provide state and federal benefits information and advocacy to you and your household members. The service is confidential, unlimited, and free to you as an employee!



### Reasons to call FEDLogic:

- You've reached or are approaching Medicare age and need to learn more
- You're approaching retirement age and want to learn more about your Social Security Benefits
- You or a household family member have been diagnosed with a major illness
- You have a child with a disability or born prematurely
- You have lost a spouse
- You need assistance navigating Medicaid, Marketplace, or COBRA
- You need help exploring alternative healthcare avenues based on your income
- You are currently on Dialysis (ESRD)

### How it works:

- 1) **Make a phone consultation appointment.** Call us at 877-837-4196 to schedule a phone consultation appointment with one of our federal and state benefits experts. Be sure to make the appointment at a time when family members are available to listen and ask questions as well. Calls typically last an hour.

- 2) **Tell us your story, ask questions and learn.** You don't have to wade through tons of complex and confusing information to try to figure out what applies to you. We take the time to listen to your story and understand your needs, concerns, and goals. Then we empower you with the unbiased information you need so you can maximize your benefits and make the best decision for your situation.
- 3) **Enroll in your benefits.** Once you feel confident you have all the information you need to make the best decision for you and your family, we'll walk you through the application and approval process.
- 4) **Relax and celebrate.** Without education and advocacy, many people don't tap into all the Social Security and Medicare benefits they've paid into during a lifetime of employment. You'll have the peace of mind knowing that you're getting all the benefits you deserve. So, sit back, relax and celebrate.

### It's all about you!

We're passionate about providing highly personalized, easy and practical phone consultation guidance to individuals and families. We never promote, endorse, or sell any type of product or insurance. Scan the QR code or call (877) 837-4196 to get started.



*\*Program available only to employees enrolled in major medical.*

## EMERGENCY ROOM



Emergency room visits can be very costly. If you are having chest pains, trouble breathing or any other life or limb threatening symptoms, you should go to the emergency room immediately, but many other conditions can be treated in urgent care facilities and will be less costly. Emergency room visits

will always apply to your deductible and coinsurance and can result in thousands of dollars!

## TELADOC



Teladoc is a great alternative to urgent care and physician visits for minor illnesses, such as sinusitis, flu, allergies and much more and it is **FREE**. Teladoc can be accessed via the HealthJoy app for employees enrolled in major medical. Employees enrolled in medical indemnity with American Worker also

has Teladoc and can access it by going to Teladoc.com or calling 1-800-835-2362. The Teladoc app is also available in the app store for iPhone users and google play for androids.

Still have questions? Contact Mary Dixon, Benefits Coordinator at [benefits@Lofton.jobs](mailto:benefits@Lofton.jobs) or 225-924-0200.

Visit us online @ [Lofton.jobs](https://Lofton.jobs)