

# FINANCIAL FOCUS

## Making the most of Medicare open enrollment



By Cory Taylor

Enrollment period, which runs from Oct. 15 through Dec. 7 each year, is your chance to take a fresh look at your health care needs and make sure your Medicare plan still fits your life. Then you can determine whether your medical and prescription plans need to be switched or dropped.

Just like your health can change from year to year, so can Medicare plans. Insurance companies may adjust their coverage and costs or even discontinue certain plans entirely. By taking time during the open enrollment period to compare your options, you might discover a plan that saves money, offers better coverage or both.

As a reminder, you have several options when it comes

to your Medicare coverage.

- **Original Medicare (Parts A and B)** covers hospital stays and medical services such as doctor visits.

Part A typically comes with no monthly premium if you've worked for at least 10 years. Part B requires monthly premiums — \$206.50 or more in 2026, depending on your income. There may also be copays and deductibles.

- **Medicare Advantage (Part C)** offers an all-in-one alternative to Original Medicare. These plans are offered by private insurance companies. They often bundle together hospital, medical and prescription drug coverage. They may also include extra benefits like vision, dental and wellness programs that Original

Medicare doesn't cover.

- **Medicare Part D** provides standalone prescription drug coverage for those who stick with Original Medicare.

- **Medicare Supplement (Medigap)** policies help cover the out-of-pocket costs that Original Medicare doesn't pay, such as copayments and deductibles.

When shopping for Medicare plans, there are several important areas you should consider to determine which options are right for you:

- **Out-of-pocket costs such as monthly premiums, deductibles, copayments and any other expenses Medicare doesn't cover.** Sometimes a plan with a higher premium saves you money overall because of

lower copays.

- **Prescription drug coverage deserves special attention.** All Medicare plans for 2026 will include a \$2,100 cap on what you pay out of pocket for covered prescription drugs, up from \$2,000 in 2025. However, this cap only applies to drugs that your plan covers, making it crucial to verify your medications are included.

- **Your health care needs for the coming year matter too.** Do you have surgeries planned? New health conditions to manage? You'll want to make sure your potential plan covers the care you expect to need.

- **Travel plans can also influence your choice.** Original Medicare typically doesn't cover services overseas, so frequent travelers

might want supplemental coverage for emergencies abroad.

If you don't make any changes during open enrollment, you'll likely be automatically reenrolled in your current plan for the following year, as long as it's still available and you continue paying required premiums.

Don't let your Medicare plan run on autopilot. Take advantage of the annual open enrollment period between Oct. 15 and Dec. 7 — to ensure your coverage continues to serve you well in the year ahead.

*This article was written by Edward Jones for use by local Edward Jones Financial Advisor Cory Taylor, who can be reached by calling (850) 223-0999.*

## And the winners are...



- Best Group Costume**
- 1st Place: Western by Taylor Correctional Institution
- 2nd Place: Day of the Dead
- 3rd Place: Alice in Wonderland

- Best Trunks**
- 1st Place: Perry Police Department
- 2nd Place: Aimee's Boutique
- 3rd Place: Taylor Correctional Institution



- Carved Pumpkin Contest**
- 1st Place: Casey Day with Pirate Ship



- Painted Pumpkin Contest**
- 1st Place: Martha Ferrer with Little Shop of Horrors
- 2nd Place: Sherry Mays & Wendy Carlton with Cogsworth from Beauty & the Beast
- 3rd Place: Kelsee Bishop with The Grinch

## Perry/Taylor County Chamber of Commerce COSTUME CONTEST

### 'We haven't heard the last from Addison or her brother'

#### ADDISON'S STORY

Continued from page 10

Hospital or Gainesville/Shands. Tallahassee Memorial was 10 minutes closer, and every second was precious. However, they hadn't figured on the wind direction, as the chopper rode a tailwind all the way to the ambulance and the crew became concerned about flying into a headwind on the trip to Tallahassee.

When the second Life Flight took off with Addison, the wind changed direction and they had a tailwind all the way to Tallahassee!

Up to that point, I had been asking questions, but suddenly got a lump in my throat and couldn't utter a word.

He then explained that the surgeons didn't want to amputate at the hip, which would limit her future mobility, but there wasn't

enough thigh muscle to make that possible.

So, they took a vein from her good leg and used it to establish blood flow from her upper thigh to her remaining calf muscle.

After several days of stabilization and regaining strength, 17-year-old Addison Bethea went into the OR to finish what the bull shark couldn't -- severing the remainder of her leg!

The surgical team was not

only skilled and committed, but they were guided.

They removed the calf and flipped it to what was once her thigh, connected it, got the blood flowing, and amputated just above the knee.

To her dad's surprise when they removed the bandages days later, it looked like a healthy thigh, with a few scars of course!

After hearing her dad tell the story firsthand, it suddenly put Addison's

courage and strength into perspective.

I have been spearfishing since I was eight years old. Through the years I have seen barracudas, sharks and a jewfish so big I thought it was a Volkswagen.

Then I had one close encounter with a feeding bull shark and it was enough to wake me up in a cold sweat!

Then, here is this young lady who was nearly killed in a brutal shark attack,

and she has no bad dreams, no fear and especially, no anger!

Man, I am a wimp! After the Betheas counter-attacked the bull and won, I'll bet he lost his taste for God-fearing red-blooded Americans!

And while we may have heard the last from the shark, I can assure you we have not heard the last from a young lady named Addison Bethea Strickland or her brother, Rhett!

#### LEGALS

(Continued from page 9)

each parcel in which you are the highest bidder. \*\* Dated this 31st day of October 2025 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 25-052

NOTICE IS HEREBY GIVEN, that BEAMIF A, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows: Certificate Number 104 Year of Issuance 2023 Description of Property: Parcel Number: R02075-125 Described as: LEG 0001.00 ACRES - COM AT INT OF E BDY AND N RW S88W 256.55 FT TH N00DW 150.00 FT TO POB TH W 210.00 FT TH N00DW 210.00 FT TH E 210.00 FT TH S00DE 210.00 FT TO POB - OR 308-862 OR 416-888 DC OR 857-602 OR 859-136 OR 859-39 OR 861-654 OR 859-945 - SECTION 01 TOWNSHIP 04 RANGE 07 Name in which assessed: Trey Logan Stephens Said property being in the County of

Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 8th day of December 2025 at 11:00 a.m. \*\* To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. \*\* Dated this 31st day of October 2025 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 25-053

NOTICE IS HEREBY GIVEN, that BEAMIF A, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows: Certificate Number 452 Year of Issuance 2023 Description of Property: Parcel Number: R04835-100 Described as: LEG 0000.15 ACRES - COM NW COR SW 1/4 OF NW 1/4 RUN S - 160 FT E 67 FT TO POB TH E

49.6 FT - S 130 FT W 49.6 FT N 130 FT TO POB - OR 571-55 - SECTION 25 TOWNSHIP 04 RANGE 07 Name in which assessed: Norma Jean Jackson Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 8th day of December 2025 at 11:00 a.m. \*\* To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. \*\* Dated this 31st day of October 2025 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 25-054

NOTICE IS HEREBY GIVEN, that BEAMIF A, LLC, the holder of the following certificate, has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows: Certificate Number 266

Year of Issuance 2023 Description of Property: Parcel Number: R03192-000 Described as: LEG 0000.20 ACRES - SPRING CREEK SUB - E 1/2 OF LOT 15 - TD OR 783-493 SECTION 23 TOWNSHIP 04 RANGE 07 Name in which assessed: Horizon Trust FBO Stephen W. King IRA Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 8th day of December 2025 at 11:00 a.m. \*\* To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. \*\* Dated this 31st day of October 2025 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 25-055

NOTICE IS HEREBY GIVEN, that BEAMIF A, LLC, the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number,

year of issuance, description of the property and the names in which the property was assessed are as follows: Certificate Number 425 Year of Issuance 2023 Description of Property: Parcel Number: R04649-000 Described as: LEG 0000.38 ACRES - HOMEHAVEN SUB - LOTS 18 & 19 BLK 4 - OR 144-127 SECTION 25 TOWNSHIP 04 RANGE 07 Name in which assessed: Kathleen T. Hendry Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 8th day of December 2025 at 11:00 a.m. \*\* To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. \*\* Dated this 31st day of October 2025 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida

#### NOTICE OF APPLICATION FOR TAX DEED TDA 25-056

NOTICE IS HEREBY GIVEN, that

BEAMIF A, LLC, the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number, year of issuance, description of the property and the names in which the property was assessed are as follows: Certificate Number 365 Year of Issuance 2023 Description of Property: Parcel Number: R04112-000 Described as: LEG 0000.13 ACRES - BLAIR-HINELY ADD - LOT 5 BLK 7 - OR 152-680 SECTION 24 TOWNSHIP 04 RANGE 07 Name in which assessed: Juanita Scott, ET AL Said property being in the County of Taylor, State of Florida. Unless such certificate is redeemed according to law, the property described shall be sold to the highest bidder in the Courtroom on the 2nd floor in the Taylor County, FL Courthouse on the 8th day of December 2025 at 11:00 a.m. \*\* To participate in the bidding, you must be prepared to pay a NON-REFUNDABLE \$200.00 CASH deposit immediately following the sale of each parcel in which you are the highest bidder. \*\* Dated this 31st day of October 2025 Signature: Gary Knowles Clerk of Circuit Court Taylor County, Florida