

June 1, 2016



# CLIENTS COME FIRST

Client First, Inc. of South Carolina e-Newsletter

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## June is Cataract Awareness Month

What is a cataract? A cataract is a clouding of the lens in the eye that affects vision. Most cataracts are related to aging. Cataracts are very common in older people. By age 80, more than half of all Americans either have a cataract or have had cataract surgery. A cataract can occur in either or both eyes. It cannot spread from one eye to another.

See your vision specialist today if you have cloudy or blurry vision; if colors seem faded or if you have poor night vision. For more information:

<https://nei.nih.gov/health/cataract/cataract.facts>

**NOTE: If you are one of our seniors or know someone who is planning to have Cataract surgery in the next year or so – please contact our office to get some strategies to help lower your costs on the pre and post operation eye drops.**

## Health Care on the Go

Have you registered yet for

[Blue CareOnDemand](#)<sup>SM</sup>?

It's a convenient option for minor issues when you don't have time to visit the doctor's office or need care after normal business hours. You can see doctors (board-certified physicians and other licensed professionals) when and where you want through **video consults**. Use your smartphone, tablet or personal computer to access faster and easier care. It's truly care on demand — no matter the time of day or night, or even where you happen to be! It's free to enroll, and the cost of a consultation is the same as your primary care physician (PCP) benefit.

Access [Blue CareOnDemand](#)<sup>SM</sup> by downloading our free app from Google Play or the App Store or at [www.BlueCareOnDemandSC.com](http://www.BlueCareOnDemandSC.com) and signing up using your email address and password.

**EYE-OPENING FACTS ABOUT CATARACTS**

**CATARACTS BY THE NUMBER**

- 20.5 million Americans older than age 40 have cataracts.
- 50% of Americans older than age 80 have cataracts.
- \$3.4 billion is spent by Medicare on treatment per year.
- 99% of cataract surgeries are successful.
- 99.5% of patients have no post-op complications.

**CATARACTS EXPLAINED**

Normal Lens vs. Cataract Lens

Risk factors include age, diabetes, smoking and excessive sun exposure.

**CLUES YOU HAVE CATARACTS**

- Cloudy or blurred vision
- Discolored vision
- Impaired night vision or glare
- Double vision
- Frequent need for new prescription

**Treatment for Cataracts**

- Glasses, contacts and other vision aids can help in early stages.
- Cataract surgery is when the doctor makes a small incision near the cornea.
- Extracapsular and Intracapsular surgery are for advance stages of cataract.

@NurseWisee



Your Agent, **WANDA SOTO**, has been nominated for this award. Please vote today. Go to the website of Grand Strand Happening...to the Happening List 2016 ...to the category of People...to Insurance Agent...to Wanda Soto. Thank you for your support.

<http://grandstrand.happeningmag.com/happening-list-2016/>

## June is also Fireworks Safety Month

The **National Council on Fireworks Safety** offers up some common sense suggestions for anyone planning to light a fuse or two this July 4:

- Always purchase fireworks from a reliable source.
- Use fireworks as directed on consumer product safety label; never alter products.
- Observe local laws and use good COMMON SENSE.
- Have a designated shooter to organize and shoot your family show.
- A responsible ADULT should supervise all firework activities.
- Parents should not allow young children to handle or use fireworks.
- Alcohol and fireworks do not mix. Save your alcohol for after the show.
- Use fireworks OUTDOORS in a clear area; AWAY from buildings and vehicles.
- NEVER carry fireworks in your POCKET.
- Wear safety glasses whenever using fireworks.
- Always have water ready if you are shooting fireworks.
- Do not experiment with homemade fireworks.
- Never relight a “dud” firework. Wait 20 minutes and then soak it in a bucket of water.
- Soak spent fireworks with water before placing them in an outdoor trashcan.
- Report illegal explosives, like M-80s and quarter sticks, to the fire or police department.



Laws for fireworks vary; be sure you know your local ordinances.

Keep it safe this summer!

**\*\*\*\*\*JUST A REMINDER\*\*\*\*\***

**We are always adding to our product line...for individuals and for groups. Contact us today at 843.449.1997 to see how we can meet your needs.**

### **NEED Insurance Now?? What is a Special Enrollment Period?**

**Now that the healthcare open enrollment is closed**, this is a time outside of the open enrollment period during which you and your family have a right to sign up for health coverage. In the Marketplace, you qualify for a special enrollment period 60 days following certain life events that involve a change in family status (for example, marriage, divorce, adoption or birth of a child, moving from another state) or loss of other health coverage. Job-based plans must provide a special enrollment period of 30 days. **CALL US** (843-449-1997) to discuss your specific timeframe or if you believe you will be experiencing a qualifying event where you can utilize a “special enrollment period.”

# Employers advised to review employee handbooks for ACA compliance

Published May 09 2016

By [Patricia A. Moran](http://www.benefitnews.com) (<http://www.benefitnews.com>)



Even though the Affordable Care Act's employer mandate is in effect, few employers have updated their employee handbooks to reflect the ACA. Here are some ways employers may bolster their ACA compliance—and avoid ACA penalties—through an ACA-focused employee handbook review.

While employers are undoubtedly already fatigued by ACA compliance, there are several reasons to take on this exercise.

## 1. The handbook can be used to help document an “offer of coverage.”

Under the ACA, large employers (generally, those with 50 or more full-time and full-time equivalent employees) must either make a good “offer” of affordable, minimum value coverage to full-time employees (30+ hours per week), or risk a steep penalty – *up to \$2000 per full-time employee per year*. We have discussed these rules at length in our [ACA compliance series](#).

The IRS has not been entirely clear as to what sort of documentation is needed to constitute an “offer of coverage.” In our view, the platinum “offer” standard is an advance written notice describing the offer and enrollment instructions in detail, coupled with a waiver from all employees who decline the offer. But what if an employer cannot get waivers from all employees? In that case, an employer will want to show that employees received so much information about the offer that they must have known medical coverage was available. A widely-distributed handbook with clear information about the offer and its terms can be a valuable part of an employer's information blitz.

## 2. The employer is not in compliance with the ACA, and the handbook reveals that.

The ACA's employer mandate is not an easy thing to figure out. Some employers have made heroic efforts to comply, but have simply misunderstood the rules. Other employers have received incorrect advice from their advisers. Some employers are in denial, or avoiding compliance in hopes of a repeal. For whatever reason, something is not quite right.

For example, here are two very common issues that I continue to see:

Exclusion of temps, interns, co-ops, casual employees, and similar groups. The ACA's employer mandate does not allow categorical exclusions of this sort. The ACA requires that an offer be made to full-time employees, defined as anyone who works more than 30 hours of service per week. All paid hours count as “hours of service”, except for very narrow exceptions (hours of students on work study, non-profit volunteers, and religious who have taken a vow of poverty, as well as hours related to non-US income). In sum: Employers can call an employee a “temp” or “intern”, but if the employee works at least 30 hours per week, he or she is full-time; if an employer doesn't offer affordable, minimum value medical coverage to that employee, the employer risks ACA penalties.

Prohibited waiting periods. The ACA's insurance reforms prohibit waiting periods of more than 90 days before major medical coverage can start. It is important to remember that there must be an opportunity for the employee to begin coverage no later than the end of the 90-day period. We continue to encounter plans that permit employees to start coverage “on the first day of the next month following the 90<sup>th</sup>” The IRS and DOL have made clear that this interpretation is unacceptable. Similarly, a three-month waiting period does not work, since three months is often more than 90 days.

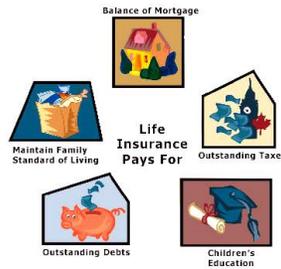
A handbook review can help an employer identify – and remedy – these sorts of errors.

## 3. The employer *is* in compliance with the ACA, but the handbook does *not* reflect that.

Employers who worked hard to tighten up their plans and policies to comply with the ACA should make sure that handbooks and any other employee communications are updated to reflect their efforts. This will help avoid any unnecessary employee confusion and questions about what the current eligibility standards are. But more importantly, this will help avoid any unnecessary IRS or DOL confusion in the event of an audit, which leads to my final point:

## 4. If an employer is audited, the IRS or DOL will probably ask to see the handbook.

In some recent audits, the DOL has begun requesting handbooks as part of its document request. When the IRS starts its ACA audits (as soon as this summer) there's a good chance the auditor will request the handbook as well. The last thing you want is to hand over an employee handbook that reveals ACA noncompliance.



**Life Insurance...WHY?** If someone will suffer financially when you die, chances are you need life insurance because it provides cash to your family after your death. This cash, known as the death benefit, replaces your income and can help your family meet many important financial obligations such as: funeral costs, daily living expenses, college funding, etc. What's more, usually the death benefit is exempt from federal income tax.

- Are: You Married**--even with your surviving spouse's income, would that be enough to pay off debts like credit card balances and car loans, let alone cover the monthly rent and utility bills?
- Are: You Married With Kids**—could your family continue their standard of living on your spouse's income alone?
- Are: You a Single Parent**—with so much responsibility resting on your shoulders, you need to make sure that you have enough life insurance to safeguard your children's financial future.
- Are: You are a Stay at Home Parent**—the replacement value of everything you do in the home (which is often severely underestimated) would be a financial burden on the family.
- Are: You are Retired**—The proceeds of a life insurance policy are payable immediately, allowing heirs to take care of taxes, funeral costs and other debts without having to hastily liquidate other assets, often at a fraction of their true value.
- Are: You are a Small Business Owner**—Key person insurance or a life insurance policy to fund a buy-sell agreement provide the financial flexibility needed to keep the business running.
- Are: You are Single**—if you provide financial support for aging parents or a sibling with special needs or you are carrying significant debt that you wouldn't want to pass on to family members or the issue of insurability. If you're young, healthy, and have a good family health history, your insurability is at its peak.

**For more information:** (<http://www.lifehappens.org/insurance-overview/life-insurance/who-needs-life-insurance/>)

These are but a few reasons that we all need life insurance and need it now...not tomorrow...for we do not know if tomorrow will even come. Think about what would happen to your loved ones if you died tonight.

**If you need help in determining what insurance you need within the budget you can afford... give our office a call at 843.449.1997 to make an appointment.**

**The consultation is free...but peace of mind is priceless.**

## Client First, Inc. of South Carolina

## Happenings around Town:

<b>Individual/Family Health Insurance</b>	Children's Plans – at birth
	Major Medical Health Programs
	High Deductible Health Plan (HDHP)
	Essential Provider Organization Plan (EPO)
	Preferred Provider Organization Plans (PPO)
	ACA Compliant
	Point of Service Plans (POS)
<b>Senior Benefits</b>	Short Term Major Medical Plans (STMM)
	Disability
<b>Aging into Medicare?</b>	Medicare Supplements
	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
<b>Individual/Family and Senior Supplemental Insurance</b>	Senior Life Insurance Policies
	*Happy to assist in applying for Social Security Retirement Benefits
	*Happy to assist in applying for Medicare A and B
<b>Life Insurance</b>	Accidental
	Cancer
	Dental
	Hospital Indemnity
	Specified Health Event Protection
	Vision
<b>Group and Employee Benefits</b>	Long Term Care
	Term Life
	Universal Life
	Whole Life
<b>Supplemental Insurance</b>	Health Insurance Plans
	Dental
	Vision
	Life
<b>Individual/Family and Senior Supplemental Insurance</b>	Supplemental

Month of June:

Bob Hope Exhibit North Myrtle Beach Historical Museum  
843.427.7668

Every Tuesday: A Crabby Experience Myrtle Beach State Park  
843.238.5325

Myrtle Beach Hot Summer Nights  
www.MyrtleBeachDowntown.com

6/3-6/5	Sun Fun Festival Downtown Myrtle Beach www.MyrtleBeachDowntown.com
6/4	NASCAR Whelen Series Myrtle Beach Speedway 877-RACE-LAP
6/4-6/5	Coastal Classic Volleyball Championships Myrtle Beach Convention Ctr. 843.283.5320
6/11-6/12	Art in the Park Chapin Park 843.446.3830
6/9-6/12	Carolina Country Music Fest Myrtle Beach Boardwalk 704.936.5623
6/17-7/7	Youth Baseball Nationals The Market Common 800.559.2849
6/25	Conway RiverFest Downtown Conway 843.248.2273
6/25-6/26	Sons of Italy Festa Italiana The Market Common 843.333.7059



### 2016 Tee It Up for Kids Golf Tournament by the Boys and Girls Club of Grand Strand

Our Annual Golf Tournament is held on the Third Saturday of August every year. Course - TBD Stand by for more for details! Registration Information to come. If you would like to be a sponsor or for more information, please contact Dione Buonto at (843) 712-1977.



Check out our blog on  
Disability Awareness  
on our website

[www.clientfirstinc.com](http://www.clientfirstinc.com)



### Golf Tournament Sponsored by Wells Fargo

June 13, 2016

For more information: <http://teachmypeople.com/events> or  
PHONE: 843-237-8737

### **Mad Science Summer Camps**

Weeklong camps for students entering grades 1-5 or 6, rotating among sites in Carolina Forest, Surfside Beach and Pawleys Island. For more information call 843.651.7505 or visit [myrtlebeach.madscience.org/campdateslocations.aspx](http://myrtlebeach.madscience.org/campdateslocations.aspx)



### **STAGE LEFT THEATER COMPANY PRESENTS: THE DIXIE SWIM CLUB**

Five Southern women, whose friendships began many years ago on their college swim team, set aside a long weekend every August to recharge those relationships. Free from husbands, kids and jobs, they meet at the same beach cottage on North Carolina's Outer Banks to catch up, laugh and meddle in each other's lives. THE DIXIE SWIM CLUB focuses on four of those weekends and spans a period of thirty-three years. Sheree, the spunky team captain, desperately tries to maintain her organized and "perfect" life, and continues to be the group's leader. Dinah, the wisecracking overachiever, is a career dynamo. But her victories in the courtroom are in stark contrast to the frustrations of her personal life. Lexie, pampered and outspoken, is determined to hold on to her looks and youth as long as possible. She enjoys being married—over and over and over again. The self-deprecating and acerbic Vernadette, acutely aware of the dark cloud that hovers over her life, has decided to just give in and embrace the chaos. And sweet, eager-to-please Jeri Neal experiences a late entry into motherhood that takes them all by surprise. As their lives unfold and the years pass, these women increasingly rely on one another, through advice and raucous repartee, to get through the challenges (men, sex, marriage, parenting, divorce, aging) that life flings at them. And when fate throws a wrench into one of their lives in the second act, these friends, proving the enduring power of "teamwork," rally 'round their own with the strength and love that takes this comedy in a poignant and surprising direction. THE DIXIE SWIM CLUB is the story of these five unforgettable women—a hilarious and touching comedy about friendships that last forever

**June 2nd-4th, 9th-11th, & 16th-18<sup>th</sup> at 8:00**

**General Admission \$18 / Student-Military \$15**

**June 4th-5th, 11th-12th, & 18th-19<sup>th</sup> at 3:00**

**For tickets, click the link below or call 843-232-0339**

**3064 Deville Street The Market Common**

### **CONTACT INFORMATION**

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**Check us out on FACEBOOK!!!**