

CLIENTS COME FIRST

Client First, Inc. of South Carolina e-Newsletter...For Your Insurance Needs

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Go Red for Women National Wear Red Day®

Friday, February 3, 2017

“Why Go Red? Heart disease and stroke cause 1 in 3 deaths among women each year, killing approximately one woman every 80 seconds. Fortunately, we have the power to change that because 80 percent of cardiac and stroke events may be prevented with education and action.

Visit www.goredforwomen.org to see how you can make a difference. By doing so you help support educational programs to increase women’s awareness and critical research to discover scientific knowledge about cardiovascular health.”

LOVE...LOVE...LOVE YOUR HEART

As I read the accounts of Carrie Fisher’s death in December, I wondered if I would really know the signs of a heart attack or even how I could help someone who is having one. Thus began the quest for knowledge.



According to the American Heart Association:

“In the United States, coronary heart disease, which includes heart attack, causes 1 of every 7 deaths. But many of those deaths can be prevented — **by acting fast!** Each year, about 635,000 people in the US have a new heart attack and about 300,000 have a repeat attack.

Many people having a heart attack wait more than two hours before getting help. Some people feel it would be embarrassing to have a “false alarm.” Others are so afraid of having a heart attack that they tell themselves they aren’t having one. These feelings are easy to understand, but they’re also very dangerous. Even if you’re not sure it’s a heart attack, **immediately call 9-1-1** or your local emergency medical services (EMS) such as the fire department or ambulance. EMS staff can begin treatment when they arrive — up to an hour sooner than if someone gets to the hospital by car. Patients with chest pain who arrive by ambulance usually receive faster treatment at the hospital, too.

Some heart attacks are sudden and intense. But most start slowly, with mild pain or discomfort. Here are some of the signs that can mean a heart attack is happening:

- Chest discomfort. Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.
- Discomfort in other areas of the upper body. Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.
- Shortness of breath. May occur with or without chest discomfort.
- Other signs: These may include breaking out in a cold sweat, nausea or lightheadedness.”

“As with men, women’s most common heart attack symptom is chest pain or discomfort. But women are more likely than men to have some of the other common symptoms, particularly shortness of breath, nausea/vomiting, and back or jaw pain.”

Learn the two steps to help save a life!

Hands-Only CPR has just two easy steps: If you see a teen or adult suddenly collapse, (1) Call 9-1-1 and (2) Push hard and fast in the center of the chest to the beat of the disco song “Stayin’ Alive.”

The American Heart Association’s Hands-Only™ CPR at this beat can more than double or triple a person’s chances of survival.

Copyright – American Heart Association – CPR & First Aid
<http://newsroom.heart.org/>

Heart diseases and stroke are the #1 cause of death in South Carolina. We’re building healthier lives where you live and work and making your community healthier by advocating for key health issues.

American Heart Association – Myrtle Beach
1113 44th Avenue, North Suite 200
Myrtle Beach, SC 29577
Phone (843) 282-2901

Ways you can help: Volunteer, Sponsor an Event, Donate, Learn CPR...these are but a few things you can do! Contact the Myrtle Beach Heart Association for more details.



Symptoms of other types of heart disease...educate yourselves...know the signs...seek help early!!

“Heart Disease *By Mayo Clinic Staff* <http://www.mayoclinic.org>

Heart disease describes a range of conditions that affect your heart. Diseases under the heart disease umbrella include blood vessel diseases, such as coronary artery disease; heart rhythm problems (arrhythmias); and heart defects you're born with (congenital heart defects), among others. The term "heart disease" is often used interchangeably with the term "cardiovascular disease." Cardiovascular disease generally refers to conditions that involve narrowed or blocked blood vessels that can lead to a heart attack, chest pain (angina) or stroke. Other heart conditions, such as those that affect your heart's muscle, valves or rhythm, also are considered forms of heart disease. Many forms of heart disease can be prevented or treated with healthy lifestyle choices.

Symptoms of heart disease in your blood vessels (atherosclerotic disease)

Cardiovascular disease is caused by narrowed, blocked or stiffened blood vessels that prevent your heart, brain or other parts of your body from receiving enough blood. Cardiovascular disease symptoms may be different for men and women. For instance, men are more likely to have chest pain; women are more likely to have symptoms such as shortness of breath, nausea and extreme fatigue.

Symptoms can include:

Chest pain (angina), Shortness of breath, Pain in the neck, jaw, throat, upper abdomen or back, Pain, numbness, weakness or coldness in your legs or arms if the blood vessels in those parts of your body are narrowed

You might not be diagnosed with cardiovascular disease until you have a heart attack, angina, stroke or heart failure. It's important to watch for cardiovascular symptoms and discuss concerns with your doctor. Cardiovascular disease can sometimes be found early with regular exams.

Heart disease symptoms caused by abnormal heartbeats (heart arrhythmias)

A heart arrhythmia is an abnormal heartbeat. Your heart may beat too quickly, too slowly or irregularly.

Heart arrhythmia symptoms can include:

Fluttering in your chest, racing heartbeat (tachycardia), slow heartbeat (bradycardia), Dizziness, Chest pain or discomfort, Shortness of breath, Lightheadedness, Fainting (syncope) or near fainting

Heart disease symptoms caused by heart defects

Serious congenital heart defects — defects you're born with — usually become evident soon after birth.

Heart defect symptoms in children could include:

Pale gray or blue skin color (cyanosis), Swelling in the legs, abdomen or areas around the eyes, In an infant, shortness of breath during feedings, leading to poor weight gain

Less serious congenital heart defects are often not diagnosed until later in childhood or during adulthood.

Signs and symptoms of congenital heart defects that usually aren't immediately life-threatening include:

Easily getting short of breath during exercise or activity, easily tiring during exercise or activity, swelling in the hands, ankles or feet

Heart disease symptoms caused by weak heart muscle (dilated cardiomyopathy)

Cardiomyopathy is the thickening and stiffening of heart muscle. In early stages of cardiomyopathy, you may have no symptoms.

As the condition worsens, symptoms may include:

Breathlessness with exertion or at rest, Swelling of the legs, ankles and feet, Fatigue, Irregular heartbeats that feel rapid, pounding or fluttering, Dizziness, lightheadedness and fainting

Heart disease symptoms caused by heart infections

There are three types of heart infections:

Pericarditis, which affects the tissue surrounding the heart (pericardium)

Myocarditis, which affects the muscular middle layer of the walls of the heart (myocardium)

Endocarditis, which affects the inner membrane that separates the chambers and valves of the heart (endocardium)

Varying slightly with each type of infection, heart infection symptoms can include:

Fever, Shortness of breath, Weakness or fatigue, Swelling in your legs or abdomen, Changes in your heart rhythm, Dry or persistent cough, Skin rashes or unusual spots

Heart disease symptoms caused by valvular heart disease

The heart has four valves — the aortic, mitral, pulmonary and tricuspid valves — that open and close to direct blood flow through your heart. Valves may be damaged by a variety of conditions leading to narrowing (stenosis), leaking (regurgitation or insufficiency) or improper closing (prolapse).

Depending on which valve isn't working properly, valvular heart disease symptoms generally include:

Fatigue, Shortness of breath, Irregular heartbeat, swollen feet or ankles, Chest pain, fainting (syncope)”

Heart disease is easier to treat **when detected early**, so talk to your doctor about your concerns about your heart health. If you're concerned about developing heart disease, talk to your doctor about steps you can take to reduce your heart disease risk. This is especially important if you have a family history of heart disease. If you think you may have heart disease, based on **new signs or symptoms you're having**, make an appointment to see your doctor today. Don't wait!”



Seniors: Blood Pressure and YOU!

“You can have high blood pressure, or hypertension, and still feel just fine. That’s because high blood pressure often does not cause signs of illness that you can see or feel. But, high blood pressure, sometimes called “the silent killer,” is very common in older people and a major health problem. If high blood pressure isn’t controlled with lifestyle changes and medicine, it can lead to stroke, heart disease, eye problems, kidney failure, and other health problems. High blood pressure can also cause shortness of breath during light physical activity or exercise.

What Is Blood Pressure?

Blood pressure is the force of blood pushing against the walls of arteries. When the doctor measures your blood pressure, the results are given in two numbers. The first number, called systolic blood pressure, is the pressure caused by your heart pushing out blood. The second number, called diastolic blood pressure, is the pressure when your heart fills with blood. The safest range, often called normal blood pressure, is a systolic blood pressure of less than 120 and a diastolic blood pressure of less than 80. This is stated as 120/80.

Do You Have High Blood Pressure?

One reason to have regular visits to the doctor is to have your blood pressure checked. The doctor will say your blood pressure is high when it measures 140/90 or higher at two or more checkups. He or she may ask you to check your blood pressure at home at different times of the day. If the pressure stays high, even when you are relaxed, the doctor may suggest exercise, changes in your diet, and medications.

The term “prehypertension” describes people whose blood pressure is slightly higher than normal—for example, the first number (systolic) is between 120 and 139, or the second number (diastolic) is between 80 and 89. Prehypertension can put you at risk for developing high blood pressure. Your doctor will probably want you to make changes in your day-to-day habits to try to lower your blood pressure.

	Systolic (first number)	Diastolic (second number)
Normal Blood Pressure	Less than 120	Less than 80
Prehypertension	Between 120–139	Between 80–89
High Blood Pressure	140 or more	90 or more
Isolated Systolic Hypertension	140 or more	Less than 90

What if Just the First Number Is High?

For older people, the first number (systolic) often is 140 or greater, but the second number (diastolic) is less than 90. This problem is called isolated systolic hypertension. It is the most common form of high blood pressure in older people and can lead to serious health problems. Isolated systolic hypertension is treated in the same way as regular high blood pressure but often requires more than one type of blood pressure medication. If your systolic pressure is 140 or higher, ask your doctor how you can lower it.

What if Your Blood Pressure Is Low?

If your systolic blood pressure is less than 90, you may have low blood pressure. You may feel lightheaded, dizzy, or even faint. Low blood pressure, or hypotension, can be caused by not drinking enough liquids (dehydration), blood loss, or too much medication.

High Blood Pressure Facts

High blood pressure is serious because it can lead to major health problems. Make a point of learning what blood pressure should be. And, remember:

High blood pressure may not make you feel sick, but it is serious. See a doctor to treat it.

You can lower your blood pressure by changing your day-to-day habits and by taking medicine, if needed.

If you take high blood pressure medicine, making some lifestyle changes may help lower the dose you need.

If you take blood pressure medicine and your blood pressure is 120 or less, that’s good. It means medicine and lifestyle changes are working.

If another doctor asks if you have high blood pressure, the answer is, “Yes, but it is being treated.”

Tell your doctor about all the drugs you take. Don’t forget to mention over-the-counter drugs, vitamins, and dietary supplements.

(They may affect your blood pressure. They also can change how well your blood pressure medicine works.)

Blood pressure pills should be taken at the same time each day. For example, take your medicine in the morning with breakfast or in the evening after brushing your teeth. If you miss a dose, do not double the dose the next day.

Don’t take more of your blood pressure medicine than your doctor prescribes. Do not stop taking your high blood pressure medicine unless your doctor tells you to stop. Don’t skip a day or take half a pill. Remember to refill your medicine before you run out of pills.

Before having surgery, ask your doctor if you should take your blood pressure medicine on that day.

Get up slowly from a seated or lying position and stand for a bit. This lets your blood pressure adjust before walking to prevent dizziness, fainting, or a fall.

If your doctor asks you to take your blood pressure at home, keep in mind:

There are many blood pressure home monitors for sale. Ask your doctor, nurse, or pharmacist to see which monitor you need and to show you how to use it.

Have your monitor checked at the doctor’s office to make sure it works correctly.

Avoid smoking, exercise, and caffeine 30 minutes before taking your blood pressure.

Make sure you are sitting with your feet on the floor and your back is against something.

Relax quietly for 5 minutes before checking your blood pressure.

Keep a list of your blood pressure numbers to share with your doctor, physician’s assistant, or nurse”

To read more of this article go to <https://www.nia.nih.gov/health/publication/high-blood-pressure>

Employers...DID YOU KNOW!!

“Say goodbye to 9-5 and the commute, more and more jobs are becoming ‘flexible’

Erin Barry | @erinrstefanski

Saturday, 7 Jan 2017 | 5:00 PM ETCNBC.com

Slowly but surely, the traditional 9am to 5pm job—and the long commute it sometimes entails—is becoming a thing of the past. More companies are offering work perks like flexible schedules and the ability to work from home.

It's a benefit more companies are starting to offer to keep employees happy. One survey conducted by the Harris Poll on behalf of Ernst and Young found the top priorities for job seekers, after competitive pay and benefits, were flexibility and not having to work excessive overtime.

The most common flexible arrangements include telecommuting, part-time, and flexible hours – where an employee can set some or all of their hours. Today, 80 percent of all U.S. companies now offer flexible work arrangements, according to one survey. Meanwhile, telecommuting specifically has grown 103 percent in the last ten years.

Flexibility not only has benefits for the employee, but also the employer. "There are many benefits, starting with costs, such as real estate and overhead, as well as recruiting," Sara Sutton Fell, Founder and CEO of FlexJobs, told CNBC's "On the Money" in an interview. Her company is an online resource for job hunters searching for flexible jobs and currently has approximately 34,000 listings.

As the unemployment rate drops, it's becoming harder and harder for companies to find and recruit talent. By offering flexibility, businesses can widen their applicant pool to candidates in other parts of the country, or even the world.

Flex time used to be something parents sought to spend time with their families, but it's not just for mommies and daddies anymore. Fell acknowledged working mothers are the most visible group in wanting this perk, but she said it's a misconception they are the only ones.

"We talked to working moms and dads, as well as people with health issues, or people care-taking people with health issues, people living in rural or economically depressed economies, military spouses, people who want to travel, freelancers and certainly millennials," said Sutton Fell.

While having a flexible schedule or working from home may sound like a great gig, there can be downsides—especially if a company doesn't formally implement flexibility, instead offering what Fell called a "casual flex" perk. "It can breed competition, and distrust amongst managers [and] other employees," said Sutton Fell.

For a flexible arrangement to be successful, she said workers need to take responsibility in creating an environment that separates work from their personal life and "not letting them creep into each other." And, Sutton Fell noted proactive communication and good management are imperative.

But the convenience may come at a price. Should job seekers expect to take a pay cut when they seek jobs with flexible arrangements? "On average we don't see any big difference between salary or benefits for flexible workers and on-site workers," said Sutton Fell.

She calls it a "win-win" for both the employer and the employee. Job candidates can search and apply to more jobs that what might be available in their immediate area, especially if they are in a rural town with less opportunity, and companies now have a wider pool of candidates to find their perfect hire."

On the Money airs on CNBC Saturdays at 5:30 am ET, or check listings for air times in local markets. Erin Barry Producer

The Medicare Advantage Disenrollment Period (MADP) ends February 14th

During the MADP, a beneficiary can switch from an MA plan to traditional Medicare. The new MADP also provides an opportunity to enroll in a Part D drug plan for those who have not already done so.

When dis-enrolling from an MA plan during the MADP, the effective date of disenrollment is the first day of the month following the date the disenrollment request is received. Thus, disenrollment requests received by MA organizations in January are effective February 1; those received February 1 through February 14 are effective March 1.

During the MADP, an individual using the MADP to dis-enroll from an MA plan is eligible for a special enrollment period (SEP) to enroll in a stand-alone Part D prescription drug plan, regardless of whether the MA plan from which the individual dis-enrolled included the Part D drug benefit. The old OEP did not allow a beneficiary to add Part D coverage if he or she did not previously have such coverage at the beginning of the calendar year.

Beneficiaries are advised to enroll in a PDP as close to the time of disenrollment from the MA plan as possible in order to avoid having a gap in drug coverage. For example, a beneficiary who dis-enrolls from an MA plan on January 31 and enrolls in a prescription drug plan (PDP) on February 1 would return to traditional Medicare on February 1, but would not have drug coverage until March 1.

For more information: www.medicareadvocacy.org

Client First, Inc. of South Carolina Offers

Individual/Family Health Insurance	Children's Plans – at birth
	Major Medical Health Programs
	High Deductible Health Plan (HDHP)
	Essential Provider Organization Plan (EPO)
	Preferred Provider Organization Plans (PPO)
	Point of Service Plans (POS)
	Short Term Major Medical Plans (STMM)
ACA Compliant	Disability
Senior Benefits	Medicare Supplements
	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
	Senior Life Insurance Policies
Aging into Medicare?	*Happy to assist in applying for Social Security Retirement Benefits
	*Happy to assist in applying for Medicare A and B
Individual/Family and Senior Supplemental Insurance	Accidental
	Cancer
	Dental
	Hospital Indemnity
	Specified Health Event Protection
	Vision
	Long Term Care
Life Insurance	Term Life
	Universal Life
	Whole Life
Group and Employee Benefits	Health Insurance Plans
	Dental
	Vision
	Life
	Supplemental
Travel Insurance	Medical
Video Doctor	24/7 Doctor on Call Program

*******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.

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Touching on a Sensitive Topic: If your spouse has passed away recently, please call us. Their passing may have changed your insurance coverage in some way and we would like to help.

Happenings around Town:

Jaynie Trudell

February 19, 2017

- **Venue:** Trinity Presbyterian Church
- **Address:** 2061 Glens Bay Road, Surfside Beach, SC
- **Time:** 3:00 PM to 4:00 PM
- **Phone:** (843) 650-0313

Join us for an afternoon performance by Jaynie Trudell, a Americana/Roots/Blues Performing Songwriter who plays piano, guitar and Harmonia. It will be a foot-stomping hand-clapping time.

Winter Tea Party Saturdays and Sundays in February

Venue: Brookgreen Gardens

Address: 1931 Brookgreen Drive Murrells Inlet, SC 29576

Time: 4:00 PM

Phone: [843-235-6016](tel:843-235-6016) for reservations

Warm up a winter day with hot teas and sweet and savory treats. Seatings are at 4 p.m. Tickets are \$30 for members and \$35 for non-members and reservations are required.

Myrtle Beach Heart Ball

February 25, 2017

A Celebration of creating and sharing. Our evening celebrates: our work and mission; our donors and volunteers; and — most importantly — the lives saved and improved because of everyone's effort. The Heart Ball promises to be an engaging evening of fun and passion bringing community and philanthropic leaders together. Last year, our Heart Ball campaign **raised just over \$71 million nation-wide** allowing us to fund life-saving research and prevention programs in our community and across the country.

Our Mission

Building healthier lives, free of cardiovascular diseases and stroke. Our mission drives everything we do.

Hilton Myrtle Beach Resort
10000 Beach Club Drive
Myrtle Beach, SC 29572
Call for details: 843.449.5000

Craft Fair to benefit The Low Country

Food Bank

February 12, 2017

- **Venue:** Base Recreation Center at Market Commons
- **Address:** 800 Gabeski Lane, Myrtle Beach, SC
- **Time:** 10:00 AM to 4:00 PM
- **Phone:** (843) 286-2580

Come to a very diverse craft show of more than 70 vendors to benefit The Low Country Food Bank in Myrtle Beach. The vendors and the public are all asked to bring nonperishable food. Watch some craftsmen working on their projects and leave lots of time to view the variety of arts and crafts being made in the community.

Celebrate The Son

February 10, 2017

Venue: Alabama Theatre

Address: 4750 Hwy. 17 South North Myrtle Beach, SC

Time: 7:00 PM to 9:00 PM

Phone: (843) 272-1111

Enjoy an evening at the Alabama Theatre as we Celebrate The Son with some of the best in Southern Gospel Music today. Featuring Guy Penrod and Lynda Randle along with Goodman Revival, Gordon Mote, Reggie & Ladye Love Smith, and the Wilmington Celebration Choir.

Cooking Demonstration at the L.W.

Paul Living History Farm

- **Venue:** L.W. Paul Living History Farm
- **Address:** 2279 Harris Short Cut Road Conway, SC
- **Time:** 11:00 AM to 3:00 PM
- **Phone:** (843) 365-3596

Experience life on the "one horse farm" in Horry County from 1900-1955 at the L.W. Paul Living History Farm. On the first Thursday of each month, staff will show how seasonal food was prepared on a wood-burning stove. This free demonstration will take place from 11:00 AM until 3:00 PM.

MarshiGras on the Marsh Walk

February 28, 2017

- **Venue:** Murrells Inlet Marsh Walk
- **Address:** 4025 Hwy 17 Murrells Inlet, SC
- **Time:** 5:00 PM to 5:00 PM
- **Phone:** [843-497-3450](tel:843-497-3450)

Come celebrate Fat Tuesday with the Marsh Walk. A true Mardi Gras style event, Marshi Gras has live music, beads, party favors, authentic cuisine and drink specials all evening. The King and Queen of the Inlet will parade along leading participants and the Dixie Land Jazz Band from one end of the Marsh Walk to the other. Prizes will be awarded to the four best Marshi Gras costumes. Visit MarshWalk.com for more details.