

November 1, 2015

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Other Enrollment Dates

Medicare Advantage Plans

October 15 to
December 7, 2015

Stand Alone
Prescription Drug
Plans

October 15 to
December 7, 2015

*Client First can help
with these enrollments
also!!*

Affordable Care Act Open Enrollment November 1 —January 31, 2016

Just a reminder:

The Open Enrollment Period is the only time a person may enroll in a health plan unless they have a "qualifying life event."

If you are in need of insurance or are thinking of changing the insurance you now carry, this is the time. If you want your insurance to start on January 1st, we need to see you on or before December 15th. Client First, Inc. will be happy to help you by presenting various plans. We do our homework and look at different plans and companies that will best fit your situation. We will be able to also discuss subsidies and cost sharing to see if you qualify.

Call Debbie at 843.449.1997 today, answer a few questions (so we can get started on our homework) and make an appointment during the open enrollment dates. Call TODAY!

Employers Did You Know?

"Health coverage is one of the most important benefits that employers can provide for their employees. Employers that sponsor group health plans enable their employees and their families to take care of their essential medical needs, ensuring that they can devote their energies to productive work. Because of the critical importance of good health, employer-sponsored group health plans benefit employees, employers, and society as a whole.

Most group health plans sponsored by employers must comply with the Employee Retirement Income Security Act of 1974 (ERISA), a Federal law that sets standards to protect employee benefits. One of the protections contained in ERISA is the right to COBRA continuation coverage, a temporary continuation of group health coverage that would otherwise be lost due to certain life events."

What Is COBRA Continuation Coverage?

"COBRA – the Consolidated Omnibus Budget Reconciliation Act -- requires group health plans to offer continuation coverage to covered employees, former employees, spouses, former spouses, and dependent children when group health coverage would otherwise be lost due to certain specific events. Those events include the death of a covered employee, termination or reduction in the hours of a covered employee's employment for reasons other than gross misconduct, a covered employee's becoming entitled to Medicare, divorce or legal separation of a covered employee and spouse, and a child's loss of dependent status (and therefore coverage) under the plan. COBRA sets rules for how and when continuation coverage must be offered and provided, how employees and their families may elect continuation coverage, and what circumstances justify terminating continuation coverage. Employers may require individuals to pay for COBRA continuation coverage. The premium that is charged cannot exceed the full cost of the coverage, plus a 2 percent administration charge." Call us to help answer other questions you may have. <http://www.dol.gov/ebsa/publications/cobraemployer.html>



Life like Seasons are Forever Changing!

Don't you just love the changing of the seasons...football, bonfires, hot chocolate, the crisp air, kids back in school and less traffic (not as less as ten years ago...but still less). I just came back from ten days with helping take care of my Mom who lives in Delaware. In Delaware you could always tell what the seasons were (not like Myrtle Beach) and they were always so much fun for me as a kid...my favorite season was winter (snow ball throwing was the best).

But as I sat for eleven hours on the train that brought me home, I realized how much time has changed things. My Mom is no longer the vibrant woman I knew growing up, her short term memory is gone and she is frail and has great difficulty in walking. I think back to when my father passed away some 28 years ago and how hard it was for her emotionally but also financially. My father worked two jobs to put food on the table and life insurance was not a high priority. When he passed his one policy was able to pay for the funeral expenses and pay off a few bills, but the house had to go as well as the other assets he had. Mom was lost...thank goodness my sister invited her to stay with her (I asked but four kids were just too much for her to handle). Life like seasons are forever changing.

Whether you are young, middle age, or mature (I like that word instead of old) you should start thinking what life insurance can do for you. Life insurance does not just cover funeral costs it gives security to the loved ones you leave behind. Life insurance can pay bills, meet the ongoing living expenses of your surviving spouse and children, pay off outstanding debt (house/car), finance your children's future education and help to meet the day to day year to year needs of those you love.

Statistics (<http://mosaicaz.com/>) show the need for greater awareness of life insurance and its benefits: Four in 10 adult Americans have no life insurance at all.

Insured Americans, on average, have only about three-and-a-half times their annual income in life insurance coverage. Many insurance experts believe that people's true need for coverage is 10 times their gross annual income, and sometimes more.

Only 35 percent of adult Americans have individual life insurance. Many rely on insurance provided by their employers, leaving many employees without coverage if they were to lose their job or change jobs.

Each year, a significant number of Americans (600,000) die prematurely. In fact, the chances a 25-year-old male will die before reaching the retirement age of 65 is nearly 1 in 5; for a female, the odds are 1 in 9.

When a premature death occurs, insufficient life insurance coverage on the part of the insured results in 75 percent of surviving family members having to take measures to meet financial obligations, such as work additional jobs or longer hours, borrow money, withdraw money from savings and investment accounts, and, in too many cases, move to smaller, less expensive housing.

If you would like to talk with a professional about your need for life insurance...please give Client First, Inc. of South Carolina a call...843-449-1997. We are here to help! Enjoy the season. Go Panthers!

Written by Patti Angulo, Customer Service Representative

What is the Family and Medical Leave Act?

The Family and Medical Leave Act (FMLA) was signed into law on August 5, 1993 by President Bill Clinton. The FMLA is a labor law requiring larger employers to provide employees unpaid leave for serious health conditions, to care for a sick family member, or to care for a newborn or adopted child.

An employee who takes unpaid leave that falls under the FMLA is job-protected; that is, the employee can return to the same position held before the leave began. If the same position is unavailable, the employer must provide a position that is substantially equal in pay, benefits and responsibility. To qualify for FMLA, an employee must be employed by a business with 50 or more employees within a 75 mile radius of his or her work site. The employee must have worked for the employer for at least 12 months and 1,250 hours within the last 12 months. The FMLA mandates unpaid, job-protected leave for up to 12 weeks a year.

Community is very important to all of us at Client First. To that end we will be featuring one of the local charities that we support in each e-newsletter. We hope that by doing so you will learn more about what our community is doing and what you can do to help.

Welcome to **Teach My People!**

"Teach My People provides year round high quality, organized programs that are spiritually driven and "no-cost" to our families. Through the expertise of our highly trained and educated staff, along with the loving support and dedication of over seventy community volunteers, we are able to provide academic assistance, character development, cultural and spiritual enrichment, and physical activity daily to ensure that our students succeed in school and succeed in life."

Check out their Facebook page

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Some upcoming **Grand Strand Events**

**American Heart Association
Beach Ride 11/7
Lakewood Camping Resort**

**Bag Ladies Luncheon
Dunes Golf and Beach Club
11/13 11:00 AM**

**Tree Lighting Ceremony
Market Common 11/21
5:00 PM**

**SC Bluegrass Festival
MB Convention Center
11/26-28**

**Intracoastal Christmas
Regatta in Little River
11/28 5:00—7:00 PM**

Meet One of Our Staff

Debra Humanson, Administrative Assistant:

Debbie is the happy voice on the other end of the line at Client First. She is always full of joy and she expresses that to all who call. You can tell (after just a few seconds) that she has a love of helping others.

Debbie was born in Fitchburg, Massachusetts. She and her husband Larry moved to the beach in January of 2012. They will be celebrating their 22nd wedding anniversary in May. They have a daughter Doreen and son named Larry. They are also proud grandparents Ashley and Kim. Another love of hers are two little dogs named Maggie and Eddie.

Debbie likes to be busy and she keeps the office running smoothly and we would be lost without her. Debbie has been with Client First for two and half years.

Call us for all your insurance needs and questions, Debbie would love to talk with you today.



Try this recipe and enjoy!!

Sweet Potato Dessert Squares

Time Needed: Prep: 15 min. Bake: 1 hour + cooling

Yield: 16 servings

Ingredients

1 package yellow cake mix (regular size), divided
1/2 cup butter, melted
1 egg, lightly beaten

Filling:

3 cups cold mashed sweet potatoes (without added milk or butter)
2/3 cup milk
1/2 cup packed brown sugar
2 eggs, lightly beaten
1 tablespoon pumpkin pie spice

Topping:

6 tablespoons cold butter
1 cup chopped pecans
1/4 cup sugar
1 teaspoon ground cinnamon
Whipped cream and pecan halves, optional



Directions:

Set aside 3/4 cup of the cake mix. Combine the remaining mix with butter and egg until crumbly; spread into a greased 13-in. x 9-in. baking pan. Whisk filling ingredients until smooth; pour over crust.

For topping, cut butter into reserved cake mix until crumbly. Stir in the pecans, sugar and cinnamon; sprinkle over the filling.

Bake at 350° for 60-65 minutes or until a knife inserted near the center comes out clean. Cool. Garnish with whipped cream and pecan halves if desired.

Nutritional Facts:

1 serving (1 each) equals 399 calories, 20 g fat (8 g saturated fat), 68 mg cholesterol, 332 mg sodium, 52 g carbohydrate, 3 g fiber, 5 g protein.

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We wish you all a very blessed Thanksgiving and are very thankful for your continued desire to work with us on your insurance needs...whether individual or group. We truly appreciate it!