

CLIENTS COME FIRST

Client First, Inc. of South Carolina e-Newsletter

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August is National Immunization Awareness Month (NIAM). The purpose of NIAM is to celebrate the benefits of vaccination and highlight the importance of vaccination for **people of all ages...infant, toddler, child, teenager, adult, or elderly!!**

Welcome

A warm hello to Amy Long!!!



Amy is transitioning into Debbie Humason's position as our Administrative Assistant. She has recently relocated from Greenville, North Carolina to Murrells Inlet to be near family. Formerly a domestic paralegal she now joins Client First. She lives with her husband, Joe, and five dogs.

We are extremely happy to have Amy as part of the Client First Family. Please join us in giving her a warm welcome when you call or visit.

ADULTS DID YOU KNOW???

"Vaccines can help protect you against a number of serious diseases. So don't wait, vaccinate! To learn more talk to your healthcare professional or go to cdc.gov/vaccines for more information.

Here is a list of Serious Diseases that Can Be Prevented by Vaccines:

- Chicken Pox (Varicella)**
- Diphtheria**
- Flu (Influenza)**
- Hepatitis A**
- Hepatitis B**
- Human Papillomavirus (HPV)**
- Measles**
- Meningococcal Disease**
- Mumps**
- Pneumococcal Disease**
- Rubella**
- Shingles (Zoster)**
- Tetanus**
- Whooping Cough (Pertussis)"**

Information located at:
<http://www.cdc.gov/vaccines/adults/>

"In the United States:

Each year, on average, more than 200,000 people are hospitalized due to influenza and between 3,000 and 49,000 people die of influenza and its complications, the majority are among adults.

About 900,000 people get pneumococcal pneumonia every year, leading to as many as 400,000 hospitalizations and 19,000 deaths.

700,000 to 1.4 million people suffer from chronic hepatitis B, with complications such as liver cancer.

HPV causes over 27,000 cancers in women and men each year. About 4,000 women die each year from cervical cancer.

1 million people get shingles and some will have severe pain that can continue even long after their rash clears up."

Information from: <http://www.cdc.gov/vaccines/adults/>

Vaccinate

Make sure your children are ready for



Catherine E. Heigel, Director

Promoting and protecting the health of the public and the environment



In accordance with South Carolina Code of Laws, Section 44-29-180, and South Carolina Regulation 61-8, the 2016- 17 "Required Standards of Immunization for School Attendance" is as follows. These requirements are effective for the 2016-2017 school year.

Changes for the 2016-2017 School Year

- 12th grade has been added to the requirement for four (4) doses of diphtheria, tetanus, and pertussis.
- 2nd grade has been added to the requirement for (2) doses of varicella. A child with a positive history of the disease is considered immune and is exempt from this requirement.
- 4th grade has been added to the requirement for three (3) doses of oral and/or inactivated polio vaccine **with at least one (1) dose received on or after the fourth birthday.**
- 10th grade has been added to the requirement for (1) Tdap (tetanus, diphtheria, and pertussis) booster. Tdap is routinely administered at 11-12 years of age; however, a dose administered on or after the seventh birthday will meet this requirement.

2016-2017 REQUIRED STANDARDS OF IMMUNIZATION FOR SCHOOL ATTENDANCE

Pursuant to Section 44-29-180, South Carolina Code of Laws, and South Carolina Regulation 61-8, "no superintendent of an institution of learning, no school board or principal of a school...may...enroll or retain a child or person who cannot produce satisfactory evidence of having been vaccinated or immunized so often as directed by the Department of Health and Environmental Control.... Records of vaccinations or immunizations must be maintained by the institution, school or day care facility to which the child or person has been admitted."

The Department of Health and Environmental Control has declared the following minimum immunization requirements are necessary for a child to be admitted to any public, private, or parochial school, grades five-year-old kindergarten through twelve (5K-12):

Minimum Requirements: Vaccine for:	Grade	Grade Level Requirements: Grade level requirements apply to all students entering or retained in the grades specified.
Diphtheria, Tetanus and Pertussis	5K – 12	Four (4) doses of any combination of DTP, DT, DTaP, Td, or Tdap vaccine with at least one (1) dose received on or after the fourth birthday ²
Tdap Booster	7-10	One (1) dose of Tdap vaccine received on or after the 7th birthday ³ If necessary, this dose of Tdap may be included as one of the doses needed to meet the requirement for Diphtheria, Tetanus, and Pertussis noted above.
Polio ⁴	5K-4 5-12	Three (3) doses of oral and/or inactivated polio vaccine with at least one (1) dose received on or after the fourth birthday Three (3) doses of oral and/or inactivated polio vaccine (IPV) with at least one (1) dose received on or after the 4th birthday OR four (4) doses of oral and/or inactivated polio vaccine (IPV) before 4th birthday (if all doses separated by at least 4 weeks) - Follow CDC recommendations for students 18 years of age and older ⁴
Rubeola (Measles) Rubella (German Measles) Mumps	5K – 12	Two (2) doses of rubeola (Measles) vaccine with both doses received on or after the first birthday and separated by at least 4 weeks One (1) dose of rubella (German Measles) vaccine received on or after the first birthday One (1) dose of mumps vaccine received on or after the first birthday
Hepatitis B	5K – 12	Three (3) doses of hepatitis B vaccine with the third dose received >24 weeks of age and at least 16 weeks after the first dose
Varicella	5K - 2 3-12	Two (2) doses of varicella vaccine with both doses received on or after the first birthday and separated by at least 4 weeks or a positive history of disease. One (1) dose of varicella vaccine received on or after the first birthday or positive history of disease

An important article for Employers from:

Employee Benefit Adviser

Views 1094 and 1095 reporting: The good, the bad and the ugly

By [Gentrie Pool](#), VP of sales, southwest region for Sterling Administration

Published July 08 2016, 1:27pm EDT <http://www.employeebenefitadviser.com/>

“As the first season of Affordable Care Act reporting comes to a close, employers have learned some key lessons. Here’s a snapshot of what worked, what didn’t and how to move forward.

--By now, employers should realize that the ACA reporting requirements serve three main functions: To ensure that employers are offering coverage to their eligible employees; to ensure that employers are offering affordable coverage according to one of the three IRS safe harbors, and to verify that any employees who waived group coverage secured coverage elsewhere-- unless they had a verifiable exemption.

--To operate in this environment, employers have had to acquire a new vocabulary, learning new terms and phrases such as: variable hour employees, measurement, administration, and stability periods, affordability safe harbors, 98% offer method, qualifying offer method, transition relief, 1094 transmittal forms, and 1095 forms, aggregated, full time equivalent, minimum essential coverage and minimum value.

--Most employers entered the reporting period vastly unaware of the requirements. They had not established measurement periods and were not tracking variable hour employees’ hours or properly assessing the affordability of their offered plans.

--Employers learned—sometimes, too late—that if they were part of a controlled group, they should have aggregated their employee count to determine whether or not they were considered part of a large employer. Others learned—also at times too late—that they were able to avoid penalties for the 2015 plan year, given that coverage was required to be offered to only 70% of their full time equivalents. But employers quickly realized they would need to make changes to meet the 2016 threshold of offering coverage to 95% full time equivalents.

--The 1094 and 1095-C reporting forms proved to be daunting, complicated and confusing. Numerous companies outsourced this task only to discover that their vendor was unwilling or had limited expertise in providing codes and guidance regarding measurement periods, affordability safe harbors and supporting technology. Employers also began to recognize the value of having an automated benefits enrollment system that can streamline the reporting process. Both employers and their employees also learned the importance of providing information on dependents, regardless of whether or not they were enrolled in the company’s health plan.

--Typically, employers chose to: 1) Do the reporting themselves; 2) outsource to their established payroll vendor; 3) hire a third party administrator; 4) outsource to their CPA or accounting firm, or 5) engage an employee benefits firm to work with their HR personnel to provide the service. Regardless of which approach they took, there was a learning curve for all parties. This led to unfulfilled expectations, more than anticipated manual entries on the part of the employer and missed deadlines.

Lessons learned

All of this, however trying, laid a basis for establishing a far more efficient, timely and accurate reporting process for the 2016 plan year. Here are a few key guidelines:

--Employers should conduct debriefings that include any third parties to determine what worked and what did not for the 2015 plan year. These meetings should be used to clarify expectations for the coming year and may lead to changes in outsourcing arrangements—with companies either switching service providers or bringing the reporting duties in house.

--This should be done without delay. Measurement periods should be established and tracking variable hour employees should begin right away. Employers should also immediately confirm that they are offering benefits to at least 95% of their full-time equivalents and that at least one health plan offering meets the established affordability and minimum value thresholds.

--Reporting practices should be documented to create a record of procedures to be followed going forward.

--And finally, employers should audit their personnel records to confirm that employee social security numbers and legal names are recorded and accurate. Omissions and inaccuracies caused many filings for the 2015 plan year to be ‘accepted with errors’ by the IRS and need to be rectified in the allotted time frame.”

Employers Remind Your Employees: [Blue CareOnDemand](#)^{SM?}

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



What Is Osteoarthritis?

Osteoarthritis is the most common form of arthritis among older people, and it is one of the most frequent causes of physical disability among older adults. The disease affects both men and women. Before age 45, osteoarthritis is more common in men than in women. After age 45, osteoarthritis is more common in women. It is estimated that 33.6% (12.4 million) of individuals age 65 and older are affected by the disease. Osteoarthritis occurs when cartilage, the tissue that cushions the ends of the bones within the joints, breaks down and wears away. In some cases, all of the cartilage may wear away, leaving bones that rub up against each other.

Joint Stiffness and Pain: Symptoms range from stiffness and mild pain that comes and goes to severe joint pain. Osteoarthritis affects hands, low back, neck, and weight-bearing joints such as knees, hips, and feet. Osteoarthritis affects just joints, not internal organs.

Hands: Osteoarthritis of the hands seems to run in families. If your mother or grandmother has or had osteoarthritis in their hands, you're at greater-than-average risk of having it too. Women are more likely than men to have osteoarthritis in the hands. For most women, it develops after menopause. When osteoarthritis involves the hands, small, bony knobs may appear on the end joints (those closest to the nails) of the fingers. They are called Heberden's (HEBerr-denz) nodes. Similar knobs, called Bouchard's (boo-SHARDZ) nodes, can appear on the middle joints of the fingers. Fingers can become enlarged and gnarled, and they may ache or be stiff and numb. The base of the thumb joint also is commonly affected by osteoarthritis.

Knees: The knees are among the joints most commonly affected by osteoarthritis. Symptoms of knee osteoarthritis include stiffness, swelling, and pain, which make it hard to walk, climb, and get in and out of chairs and bathtubs. Osteoarthritis in the knees can lead to disability.

Hips: The hips are also common sites of osteoarthritis. As with knee osteoarthritis, symptoms of hip osteoarthritis include pain and stiffness of the joint itself. But sometimes pain is felt in the groin, inner thigh, buttocks, or even the knees. Osteoarthritis of the hip may limit moving and bending, making daily activities such as dressing and putting on shoes a challenge.

Spine: Osteoarthritis of the spine may show up as stiffness and pain in the neck or lower back. In some cases, arthritis-related changes in the spine can cause pressure on the nerves where they exit the spinal column, resulting in weakness, tingling, or numbness of the arms and legs. In severe cases, this can even affect bladder and bowel function.

If you think you may have Osteoarthritis please make an appointment with your family doctor to talk about tests and treatments that are right for you. **The information in this topic was provided by the National Institute of Arthritis and Musculoskeletal and Skin Diseases or to find out more information go to <http://nihseniorhealth.gov/>**

PET CORNER: Gastroenteritis in Pets

"Lengthy bouts of vomiting and diarrhea can be a sign that your pet has gastroenteritis, a common condition that occurs when the lining of the stomach and intestines becomes irritated. Since frequent diarrhea and vomiting can lead to dehydration, a visit to the veterinarian is a good idea if you notice any of the signs of gastroenteritis. These symptoms may occur if your pet is dehydrated: Sunken eyes; Dry mouth and nose; Fatigue; Depression; Loss of appetite; Increased thirst; Decreased urine production; Elevated heart rate; Panting; and/or Changes in skin elasticity "

"Replacing lost fluid is a priority if your pet has gastroenteritis. Your veterinarian may recommend that your pet receive subcutaneous (under the skin) or intravenous fluids during your visit. Additional treatment will depend on the cause of the vomiting and diarrhea. For example, antibiotics can help treat bacterial infections, while surgery may be needed if a foreign body is stuck in your pet's gastrointestinal tract."

Presented by the **Animal Hospital of South Carolina** located in Pawleys Island. For more information: <http://www.animalhospitalofsouthcarolina.com/>

OPEN Enrollment Dates Mark your Calendars

Prescription Drug Plan
Open Enrollment
October 15– December 7, 2016

Affordable Care Act (Obamacare) Open Enrollment
November 1, 2016 – January 31, 2017

Medicare Advantage Disenrollment Period
January 1 – February 14, 2017

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)
	ACA Compliant
	Point of Service Plans (POS)
Senior Benefits	Short Term Major Medical Plans (STMM)
	Disability
Agging into Medicare?	Medicare Supplements
	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
	Senior Life Insurance Policies
Individual/Family and Senior Supplemental Insurance	*Happy to assist in applying for Social Security Retirement Benefits
	*Happy to assist in applying for Medicare A and B
	Accidental
	Cancer
	Dental
	Hospital Indemnity
	Specified Health Event Protection
Life Insurance	Vision
	Long Term Care
	Term Life
Group and Employee Benefits	Universal Life
	Whole Life
	Health Insurance Plans
	Dental
	Vision
Travel Insurance	Life
	Supplemental
Video Doctor	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.

CONTACT INFORMATION

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Check us out on FACEBOOK!!!
Or on the Web: www.clientfirstinc.com

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."

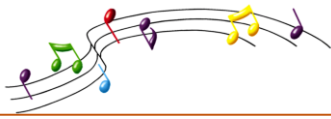


iCliniq Blog: Sleepy After Lunch? Check This Out!

1. Step Back From the Screen
2. Stretch it Out
3. Cut down on Sugary Foods
4. Sip Green Tea
5. Eat a Smaller Lunch
6. Take Deep Breath
7. Stay Hydrated
8. Get Active Each 30 Minutes
9. Chew Gum 1
10. Get Adequate Nighttime Sleep

<https://www.icliniq.com/blog>

If you are turning 65 in the near future--why not let us assist you through the Medicare Supplement and Prescription Drug Maze. Consultation is Free!



Happenings around Town:



2016 Summer Concert Series in North Myrtle Beach

Every Thursday Night, 7:00 pm – 9:00 pm beginning May 19th and running until October 6th

- Thursday, August 4 – Mark Roberts Band (Beach/Variety)
- Thursday, August 11 – Chocolate Chip & Co. (Motown/Top 40)
- Thursday, August 18 – Blackwater Rhythm & Blues Band (B/V)
- Thursday, August 25 – Special Blend (Variety)
- Thursday, September 1 – Carolina Soul Band (Beach/Motown)
- Thursday, September 8 – Six Stylez (Variety)
- Thursday, September 15 – Midnight Allie (Variety)
- Thursday, September 22 – Rick Strickland Band (R&B, Soul, Beach)
- Thursday, September 29 – Hip Pocket Band (Variety)
- Thursday, October 6 – Jim Quick & Coastline (Beach)

For day of event weather information call the “Rec Check” hotline at (843) 280-5594 ext. 3 or check our Facebook page: [NMBParksandRec](#).

Wine Down Friday

Now to October 17

Every Friday, a special afternoon of live music, wine and food on the grill. Under the cabanas and in the comfort of the fans. Plus, enjoy a guided vineyard tour (2:30), exotic wine slushies, and some all-American outdoor cooking. And \$3 glasses of wine all day. Yea!!!

ADMISSION: FREE

FOOD: – The Vineyard Grill

MUSIC: varies (1:00-5:00pm)

[La Belle Amie Vineyard](#)

1120 St. Joseph Road Little River, SC 29566

Phone: 843-399-9463

Web: www.labelleamie.com

Larger-than-life LEGO® brick sculpture

Through September 5, 2016

- Venue: Brookgreen Gardens
- Address: 1931 Brookgreen Drive, Murrells Inlet, SC
- Phone: [843-235-6018](tel:843-235-6018)

Created by Sean Kenney, renowned artist and children’s author, “Nature Connects” is an award winning exhibit currently touring the country. Made from almost a half million LEGO® bricks, the sculptures bring nature to life with a 6-foot tall hummingbird hovering over a trumpet flower, a deer family made from 48,000 bricks, a giant tortoise, a 7-foot long giant dragonfly, and more. The exhibit will be open daily and is included in garden admission.



Where are the Myrtle Beach Pelicans?

Check out their schedule... www.milb.com/schedule

Exhibit: Bob Hope: An American Treasure

Recurring weekly on Sunday, Tuesday, Wednesday, Thursday, Friday, Saturday until August 31, 2016

Venue: North Myrtle Beach Area Historical Museum

Address: 799 2nd Avenue North
North Myrtle Beach, SC 29582

Phone: (843) 427-7668

North Myrtle Beach Museum is bringing HOPE to the Grand Strand! The 2016 summer exhibit "Bob Hope: An American Treasure" chronicles Hope's story through first-person comedy, combining anecdotes, quotes, jokes and stories from all aspects of his life. The exhibit includes more than 170 artifacts, 200 vintage photos, and seven video displays that examine Hope’s early years as part of an immigrant family in the early 20th century; his rise as a star of stage, screen and radio; the relationships he had with U.S. presidents; his devotion to the U.S. military; and his love of golf. The exhibit is included with regular Museum admission. Bob Hope: An American Treasure is presented by World Golf Hall of Fame & Museum and through the generosity of the Bob and Delores Hope Foundation.

Drive a REAL NASCAR Stock Car with the NASCAR Racing Experience at Myrtle Beach Speedway!

Now until November 1, 2016

- Venue: Myrtle Beach Speedway
- Address: 455 Hospitality Lane
Myrtle Beach, SC 29579
- Phone: [8432748648](tel:8432748648)

Drive a real NASCAR race car by yourself or take a NASCAR Ride Along around Myrtle Beach Speedway. There's no lead car to follow, no instructor rides with you! Get in Car Radio Communications with a Spotter as you drive a real NASCAR race car for a timed racing sessions by yourself. NASCAR Racing Experience is as real as it gets! Offered daily now until November 1st. For Reservations go to <http://www.myrtlebeachspeedway.com/attractions/> or call 704-886-2400. Valid driver’s license is required to drive. More information visit www.NASCARRacingExperience.com

SpongeBob- Fact or Fiction?!

Recurring weekly on Wednesday until August 24, 2016

- Venue: Myrtle Beach State Park
- Address: 4401 S Kings HWY
Myrtle Beach, SC 29575
- Phone: (843) 238-0874

Have fun comparing some of the marine animals depicted in SpongeBob to our local sea critters! Some live animals will be on hand. Appropriate for ages 5 to 105.