

CLIENTS COME FIRST

Client First, Inc. of South Carolina e-Newsletter

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**Affordable Care Act
(Obamacare) Open Enrollment
Ends January 31, 2017**

**Call TODAY for your appointment
843-449-1997**



Our Office will be closed on

Friday, December 23rd

Monday, December 26th

Monday, January 3rd

December is Safe Toys and Gifts Month

DID YOU KNOW?



Each year, more than 180,000 children are treated in an ER for a toy-related injury. --Safe Kids Worldwide

According to **Health Alliance Plan (HAP)** remember to
KEEP YOUR CHILD'S HOLIDAY TOY TIME SAFE!

“Sharp or pointed edges, small removable parts and even pull strings longer than 7 inches can pose a health threat to small children. Do you know what toys are safe for your children?”

We're proud to celebrate Safe Toys and Gifts Month along with The National Safe Kids Campaign and the National Safety Council. Take a look at some tips for selecting safe toys for children:

- Consider the child's age, interests and skill level. Look for quality design and construction, and follow age and safety recommendations on labels.
- Use a small parts tester to determine whether small toys may present a choking hazard to children under age 3. Small parts testers can be purchased at toy or baby specialty stores or you can use the cardboard core of a toilet paper roll - if a toy can pass through, it is too small for young children and may cause them to choke if swallowed.
- Avoid toys with sharp points or edges, toys that produce loud noises, and projectiles (such as darts).
- Avoid toys with strings, straps or cords longer than 7 inches that may pose a risk for strangulation for young children.
- Avoid electrical toys with heating elements for children under age 8.
- Avoid cap guns that use caps that can be ignited by the slightest friction and can cause serious burns.

Consider The Facts!

- Falls and choking cause most toy-related deaths and injuries in children. Choking alone causes one third of all toy-related deaths - most often from balloons.
- Children 4 years old and younger account for almost half of all toy-related injuries and almost all deaths.
- Children younger than age 3 are at the greatest risk of choking because they tend to put objects - especially toys - in their mouths.

Toys can sometimes be recalled for safety reasons. Check the National Safe Kids Campaign website www.safekids.org for updates and information on recent toy recalls.

For additional information about safe toys, visit www.kidshealth.org > [Choosing Safe Toys.](#)

Remember...the best way to keep your child safe while playing with toys is to BE THERE!”

FOR MORE INFORMATION

<https://www.hap.org/health/topic/safetoymonth.php>



Don't Wreck Your Holiday...Don't Drive Impaired This Holiday Season!!!

<http://www.dmv.org/sc-south-carolina/automotive-law/dui.php>

South Carolina DUI & DWI

Drinking and driving is a serious and dangerous offense in South Carolina. You can face heavy fines, jail time, driver's license suspensions, ignition interlock device requirements, alcohol and drug safety programs, and reinstatement fees. If you are arrested for driving under the influence (DUI) of drugs and/or alcohol, you will face **criminal penalties in court** and **administrative penalties** with the South Carolina Department of Motor Vehicles (DMV).

South Carolina DUI Definitions

In South Carolina, it is illegal to drive a vehicle if your blood-alcohol concentration (BAC) is **0.08% or higher**. If you are younger than 21 years old, it is illegal to drive with a BAC of **0.02% or higher**. If you hold a CDL license the legal limit is **0.04% or higher**.

NOTE: Depending on the circumstances of your offense, you may receive a DUI or alcohol-related violation even if your BAC is under the legal limit.

DUI or Refusing a Chemical Test Penalties in SC

The penalties for a DUI/DWI in South Carolina will **vary depending on the severity of your offense** and the **number of times you've committed a DUI** in the past 10 years. If you drink and drive you will face both criminal penalties in court and administrative penalties with the South Carolina DMV. It is also important to remember that South Carolina has an "Implied Consent" law. This law basically states that if you drive in the state of South Carolina you agree to take a chemical test if asked to do so by a law enforcement official. Due to this law, refusing a chemical test can get you just as many, if not more, penalties from both civil and criminal court agencies.

Administrative Penalties

Administrative penalties are civil penalties and are in addition to, and separate from, criminal penalties. Once you fail or refuse a chemical test you can plan on losing your license for some period of time. You will be sent a notice for your Administrative hearing within 30 days of your hearing date. For more information on the hearing contact the Department of Motor Vehicles at (803) 896-5000. If you decide not to contest the suspension or the hearing does not go in your favor, you will face **administrative penalties which include a driver's license suspension:**

DUI

| | | |
|--------------------------|--|--------------------------|
| 1st offense: 6 months. | 1st offense: Indefinite (with a BAC 0.15% and over). | 2nd offense: Indefinite. |
| 3rd offense: Indefinite. | | |

Refuse chemical test

| | | |
|------------------------|--------------------------|--------------------------|
| 1st offense: 6 months. | 2nd offense: Indefinite. | 3rd offense: Indefinite. |
|------------------------|--------------------------|--------------------------|

For both DUI and refusing a chemical test you will be required to complete the Department of Alcohol and Other Drug Abuse Services course. Additionally you'll have to pay a minimum \$100 license reinstatement fee and carry SR22 insurance for a minimum of 3 years once your suspension is completed. Those who have a 2nd or subsequent offense for drugs and/or alcohol, or a 1st offense involving "great bodily injury or death" will be required to have an Ignition Interlock Device (IID) installed on their vehicle if they wish to drive.

Underage Drinking and Driving

If you are younger than 21 years old, you can receive a **DUI/DWI if you're caught driving with a BAC of 0.02% or higher**. In addition to criminal court penalties, you will face the following penalties with the South Carolina DMV:

| |
|---|
| 1st offense: Driver's license suspension for 3 months. |
| 2nd offense within 5 years: Driver's license suspension for 6 months. |
| 1st offense refuse a chemical test: Driver's license suspension for 6 months. |



Criminal Penalties

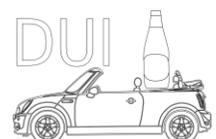
Criminal penalties for DUI or refusing a chemical test are high in South Carolina. Again, these penalties will be in addition to any administrative penalties. Criminal penalties are greatly impacted by your BAC at the time of testing. The following are the minimum criminal penalties you may face in court for a DUI with a BAC of under 0.16%*:

- For a 1st offense, you may face: A fine of \$400. Minimum 48 hours in jail. Maximum up to 30 days of jail time. **AND/OR** 48 hours of community service.
- For a 2nd offense, you may face: A fine of \$2,100 to \$5,100. Minimum 5 days in jail. Maximum up to 1 year in jail.
- For a 3rd offense, you may face: A fine of \$3,800 to \$6,300. Minimum 60 days in jail. Maximum up to 3 years in jail.
- For a 4th and subsequent offense, you may face: A fine determined by the court. Minimum 1 year in jail. Maximum up to 5 years in jail.

NOTE: If you are arrested on suspicion of a DUI/DWI in South Carolina and you **refuse to submit** to a BAC/breathalyzer test, you will typically receive similar penalties to those above. *A BAC of over 0.16% will cause higher fines and jail time.

Reinstate Your South Carolina Driver's License

After satisfying the South Carolina court requirements and criminal penalties for a DUI/alcohol-related offense, you'll need to reinstate your driver's license with the South Carolina DMV once your suspension period is over. Your reinstatement requirements will vary depending on the nature of your DUI.



Employers: Did You Know? [New Filing Deadlines for IRS](#)



Tax Exempt & Government Entities
December 8, 2016

Employers & Health Coverage Providers: You Have More Time in 2017 to Provide Information Forms to Covered Individuals

The IRS extended the 2017 due date for employers and coverage providers to furnish information statements to individuals. The due dates to file those returns with the IRS are not extended. This chart can help you understand the upcoming deadlines.

| Action | 2017 Reporting Due Dates for... | | |
|---|--|--|--|
| | Applicable Large Employers – Including Those That Are Self-Insured | Self-insured Employers That Are Not Applicable Large Employers | Coverage Providers – other than Self-Insured Applicable Large Employers* |
| Provide 1095-B to responsible individuals | Not Applicable** | Mar. 2 | Mar. 2 |
| File 1094-B and 1095-B with the IRS | Not Applicable** | Paper: Feb. 28 E-file: Mar. 31* | Paper: Feb. 28 E-file: Mar. 31* |
| Provide 1095-C to full-time employees | Mar. 2 | Not Applicable | Not Applicable |
| File 1095-C and 1094-C with the IRS | Paper: Feb. 28 E-file: Mar. 31* | Not Applicable | Not Applicable |

* If you file 250 or more Forms 1095-B or Forms 1095-C, you must electronically file them with the IRS. Electronically filing ACA information returns requires an [application process](#) separate from other electronic filing systems. Additional information about electronic filing of ACA Information Returns is on the [Affordable Care Act Information Reporting \(AIR\) Program](#) page on IRS.gov and in Publications [5164](#) and [5165](#).

** Applicable large employers that provide employer-sponsored self-insured health coverage to non-employees may use either Forms 1095-B or Form 1095-C to report coverage for those individuals and other family members.

This chart applies only for reporting in 2017 for coverage in 2016.

See IRS [Notice 2016-70](#) for more information.

About Sleep

We all look forward to a good night's sleep. Sleep allows our body to rest and to restore its energy levels. Without enough restful sleep, not only can we become grumpy and irritable, but also inattentive and more prone to accidents. Like food and water, adequate sleep is essential to good health and quality of life.

Two Types of Sleep

There are two types of sleep: non-rapid eye movement -- or NREM sleep -- and rapid eye movement -- or REM sleep. NREM sleep includes four stages, ranging from light to deep sleep. Then we go into REM sleep, the most active stage of sleep when dreaming often occurs. During REM sleep, the eyes move back and forth beneath the eyelids and muscles become immobile. We cycle through the NREM-REM stages of sleep approximately every 90 minutes.

How Sleep is Regulated

Researchers believe that two body systems -- the sleep-wake process and our circadian biologic clock -- regulate our sleep. They program our bodies to feel sleepy at night and awake during the day. The sleep-wake process works by balancing the amount of sleep a person needs based on the time spent awake. Our circadian biologic clock is a 24-hour body rhythm affected by sunlight. It regulates hormones such as melatonin, which is secreted during the night and promotes sleep, and other processes like body temperature. Sleeping at a time that is in sync with this rhythm is important for healthy sleep.

Sleep Needs, Patterns Change with Age

Sleep needs change over a person's lifetime. Children and adolescents need more sleep than adults. Interestingly, older adults need about the same amount of sleep as younger adults -- seven to nine hours of sleep per night. Unfortunately, many older adults often get less sleep than they need. One reason is that they often have more trouble falling asleep. A study of adults over 65 found that 13 percent of men and 36 percent of women take more than 30 minutes to fall asleep. Also, older people often sleep less deeply and wake up more often throughout the night, which may be why they may nap more often during the daytime. Nighttime sleep schedules may change with age too. Many older adults tend to get sleepier earlier in the evening and awaken earlier in the morning.

Why These Changes

There are many possible explanations for these changes. Older adults may produce and secrete less melatonin, the hormone that promotes sleep. They may also be more sensitive to -- and may awaken because of -- changes in their environment, such as noise. Older adults may also have other medical and psychiatric problems that can affect their nighttime sleep. Researchers have noted that people without major medical or psychiatric illnesses report better sleep.

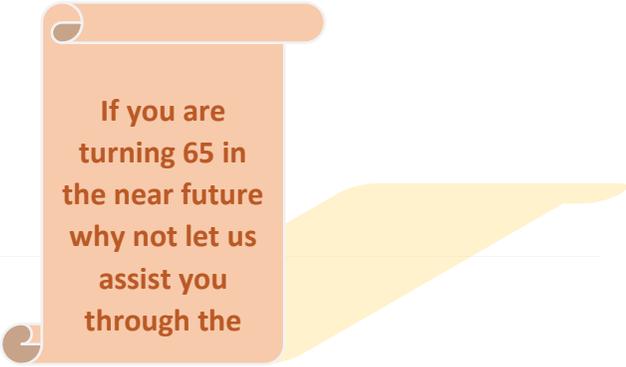
Poor Sleep Can Lead to Problems

Not sleeping well can lead to a number of problems. Older adults who have poor nighttime sleep are more likely to have depressed mood, attention and memory problems, excessive daytime sleepiness, more nighttime falls, and use more over-the-counter or prescription sleep aids. Poor sleep is also associated with a poorer quality of life.

If You Have Trouble Sleeping

Many people believe that poor sleep is a normal part of aging, but it is not. In fact, many healthy older adults report few or no sleep problems. Sleep patterns change as we age, but disturbed sleep and waking up tired every day are not part of normal aging. If you are having trouble sleeping, see your doctor or a sleep specialist. There are treatments that can help.

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.



If you are turning 65 in the near future why not let us assist you through the

Hot Chocolate Marshmallows

<http://www.freefunchristmas.com/>

Warm the coldest winter day with these merry marshmallow treats that complement any hot chocolate recipe!

Ingredients

Large/Jumbo Marshmallows
Mini Marshmallows Bits
Chocolate Almond Bark, Melted
Mini Candy Canes
Large Cookies, Store Bought



FREE-N-FUN
Christmas

Instructions

1. Insert the hooked portion of a candy cane into the side of a giant marshmallow to form the mug's handle.
2. Dip one end of the marshmallow into the melted chocolate and place on top of a cookie to form the coaster.
3. Dip the other end of the marshmallow into the melted chocolate and place a few mini marshmallows on top of the melted chocolate.

Did you know that we have Dental Plans for Individuals and Groups?



Diabetes and Your Mouth: Keep Your Smile Healthy

Your mouth is home to millions of germs. Chronically high blood sugar disrupts the body's immune response to bacteria allowing them to grow. That's one reason why people with diabetes are prone to getting periodontal (gum) disease. If you have diabetes, you need to take especially good care of your teeth and gums.

Gum Disease

The bacteria in your mouth form a sticky, naturally occurring substance called plaque. Plaque builds up on your teeth—especially along the gum line—unless you brush and floss regularly. If ignored, the plaque eventually hardens into tartar, the gritty stuff your dentist scrapes off when cleaning your teeth. Both plaque and tartar can lead to infection in your gums.

Early gum disease is called gingivitis. Gums can become swollen, red, and prone to bleeding. If left untreated, gingivitis can lead to a severe infection of the gums called periodontitis. It can cause the gums to come loose from the tooth root and recede, and the bone that holds your teeth in place to break down. You may notice bad breath, loose teeth, and pus when you press on the gums.

Other Problems

Diabetes makes it easier to get other kinds of mouth infections, too. People with diabetes often have dry mouth. Lack of saliva can lead to tooth decay. Swelling, pain when you chew, or sensitivity to hot, cold, or sweet foods can be signs of tooth decay or infection. White or red patches can signal a fungal infection called thrush. Thrush can be triggered by having high blood glucose, taking antibiotics, smoking, or wearing dentures that don't fit well.

Protect your teeth and gums with these simple steps:

- Keep your blood glucose controlled.
- Brush your teeth twice a day using fluoride toothpaste. Gently brush all tooth surfaces and along the gum line.
- Floss at least once a day. Flossing cleans plaque that your toothbrush can't reach.
- Get regular dental cleanings and checkups. Be sure to let your dentist know that you have diabetes.
- Call your dentist if you notice bleeding gums, a swollen or sore area, or pain or sensitivity while eating.

If you need dental work, ask your doctor whether you need to take an antibiotic to prevent infection. While your mouth is healing, keep your blood glucose under control. Talk with your doctor about whether you need to check your blood glucose more often or change your diabetes medication.

"Diabetes and Your Smile." Mouth Healthy, American Dental Association. www.mouthhealthy.org/en/az-topics/d/diabetes.aspx Accessed 2016.

"Gum Disease." American Dental Association. www.mouthhealthy.org/en/az-topics/g/gum-disease.aspx Accessed 2016.

"Inflammation and Factors That May Regulate Inflammatory Response." T.E. Van Dyke and K. Kornman. *Journal of Periodontology*. 2008, vol. 79, no. 8s, pp. 1503–07. Abstract: www.ncbi.nlm.nih.gov/pubmed/18673003 Accessed 2016.

THANK
YOU

We Wish All of Our Clients a
Very, Merry Christmas and a
Blessed New Year!

Fern and Wanda Soto
and from the elves
Patti and Helen



Don't want to cook.....Christmas Dinner in Myrtle Beach

This list is but a few that will be open on Christmas...please call to verify they are open!

Carolina Roadhouse

Kick back with family and friends and enjoy home-style eats and a casual holiday atmosphere. Starters here include loaded potato soup, Louisiana seafood gumbo, freshly baked croissants, and creamed spinach dip. For the main event, enjoy your choice of entrée salads, sandwiches or burgers, steaks, ribs, or a hearty chicken, seafood, or BBQ plate. The finger-licking cuisine and "come as you are" atmosphere make this pick ideal for families and groups of any size. Contact: (843) 497-9911

Hours: 11 a.m. – 4 p.m. Christmas Eve | 1 p.m. – 9 p.m. Christmas Day

California Dreaming | Surfside Beach & North Myrtle Beach

Fresh, casual classics are exactly what guests can expect at California Dreaming. Menu choices include a wide array of appetizers, sandwiches and wraps, seafood selections, grilled steaks and ribs, creative pasta dishes, and their famous mile-high salads. On Christmas Day they will be serving up a feast for \$19.95 (\$9.95 for under 10 years old). Perfect for groups or families of any size, California Dreaming is a holiday favorite among many.

Hours: 11 a.m. – 5 p.m. Christmas Eve | 1 p.m. – 9 p.m. Christmas Day

Contact: (843) 215-5255 Surfside Beach; (843) 663-2050 North Myrtle Beach

Gulf Stream Cafe

Locals and visitors alike flock to Gulf Stream Café throughout the year to take advantage of the fresh cuisine and unbeatable ocean views. Local seafood takes the spotlight on this menu with options like oysters, she crab soup, N'awlins shrimp and grits, crab cakes, grouper, flounder, and more. On Christmas Day they will be offering a holiday feast for \$21.95 per person (\$9.95 for children under 10). And, with the inlet on one side and the Atlantic on the other, the 360 degree views cannot be beat! Contact: (843) 651-8808

Hours: 4 p.m. - 9 p.m. Christmas Eve | 4 p.m.- 9 p.m. Christmas Day

Ruth's Chris Steakhouse | Myrtle Beach

Kick start your holiday in style with a decadent meal at Ruth's Chris Steakhouse. This national steakhouse is known for serving prime chops in style with their signature 500-degree sizzling plates. Popular starters include the crab-stuffed mushrooms, barbecued shrimp, and veal osso buco ravioli while entrée choices include an array of hand-cut steaks and select seafood options. Contact: (843) 839-9500

Hours: 3 p.m. – 10 p.m. Christmas Eve | 3 p.m. – 10 p.m. Christmas Day

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) |
| ACA Compliant | Short Term Major Medical Plans (STMM) |
| | 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 |

CONTACT INFORMATION

Mailing Address: PO Box 16499 Surfside Beach, SC 29587

Physical Address: 1500 Highway 17 Bus N, The Courtyard, Suite 208 Surfside Beach, SC 29575

Office: 843.449.1997 Fax: 843.449.1994

Wanda Soto: Agent wanda@clientfirstinc.com
Patti Angulo: Office Manager patti@clientfirstinc.com

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



*******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.

Happenings around Town:



The Carolina Opry Christmas Special

November 1, 2016 - January 1, 2017

- **Venue:** The Calvin Gilmore Theater
- **Address:** 8901 North Kings Highway Myrtle Beach, SC 29572
- **Phone:** (843) 913-4000

36th Annual Beach Ball Classic

December 26, 2016 - December 31, 2016

- **Venue:** Myrtle Beach Convention Center
- **Address:** 2101 North Oak Street Myrtle Beach, SC
- **Time:** 12 to 10 p.m.
- **Phone:** 843-231-7913

Since 1981, over one million fans have witnessed the Beach Ball Classic--a holiday tradition for local residents as well as the nation's top high school players and their families. Past tournaments have featured now famous players including Kobe Bryant, Jason Kidd, Ramon Sessions, Raymond Felton, and Ivory Latta just to name a few. This year's lineup promises a glimpse of some of the nation's top talent in rising juniors and returning seniors who are destined to grace the hardwood of the top colleges and professional ball clubs.

Conway Celebration of Lights

November 25, 2016 - January 2, 2017

- **Venue:** Marina Drive and Elm Street - Conway, SC
- **Phone:** (843) 488-1950

Enjoy the sights and sounds of the Holiday Season as the City of Conway creates a new tradition, the Conway Celebration of Lights. This driving light show is approximately 1 mile long and features thousands of lights and unique displays and is sure to warm your heart and get you in the holiday spirit! The Celebration of Lights will run from Friday, November 25th through Sunday, January 1st. Gates open at 5:30pm nightly. The Celebration of Lights is located on Marina Drive and Elm Street. Enter the Celebration of Lights by 3rd Ave. and follow the signs. On Friday and Saturday evenings, special attractions such as a live nativity scene, live music performed by local groups, S'mores station and other fun events will take place.

Festival of Trees

November 1, 2016 - December 31, 2016

- **Venue:** Ripley's Aquarium
- **Address:** 1110 Celebrity Circle Myrtle Beach, SC 29577
- **Phone:** 843-916-0888

Over 50 trees uniquely decorated to represent a state from our Great United States.

Holidays on the Boardwalk

Recurring weekly on Saturday until December 31, 2016

- **Venue:** Boardwalk Area
- **Address:** 104 9th Avenue North Myrtle Beach
- **Phone:** (704) 604-7868

Holidays on the Boardwalk will begin the Friday after Thanksgiving and run through New Year's Day. This is a family friendly event featuring entertainment, an outdoor movie, Santa and Mrs. Clause, camel rides, polar express train rides, inflatable and games for the kids. The Lighting of the Boardwalk will take place on Friday, November 25, 2016, with Santa riving at 6:00 pm. Every Saturday in December there will be activities from noon to 4 pm. Sunday, December 18, 2016 at 5 pm everyone is invited to join in on the annual Community Candlelight Caroling event which begins with a scavenger hunt and ends with free cookies and hot chocolate.

New Year's Eve All Night Skate

December 31, 2016

- **Venue:** Fun Warehouse
- **Address:** 2349 Dick Pond Rd Myrtle Beach, SC
- **Phone:** (843) 748-0302

Come celebrate New Year's with us this year! Kids (beginning at the age 10 years old) can skate all night long, enjoy 1 race on the ALL NEW ALL ELECTRIC Go Carts, have 1 thrilling action packed game of Laser Tag. The price is \$30 plus tax and includes all that plus a slice of pizza, a small drink, doughnuts in the morning, a balloon drop at midnight. Plus there will be prizes that you can win all night long! Drop off is at 7:00pm on December 31st with pick up being at 7:00am on January 1st.

Wash Day at the L.W. Paul Living History Farm

December 20, 2016

- **Venue:** L.W. Paul Living History Farm
- **Address:** 2279 Harris Short Cut Road Conway, SC
- **Phone:** (843) 365-3596

Experience life on the 'one horse family farm' in Horry County from 1900-1955 at the L.W. Paul Living History Farm. A special clothes washing demonstration will take place on December 20th. The L.W. Paul Living History Farm is free to the public and open Tuesday-Saturday 9 AM-4PM. For a full list of programs, visit our website at www.horrycountymuseum.org