

CLIENTS COME FIRST

Client First, Inc. of South Carolina e-Newsletter

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Help Protect Babies from Group B Strep (GBS)

According to the Centers for Disease Control and Prevention (CDC), group B strep is the leading cause of sepsis and meningitis in newborns. GBS can also cause miscarriages, stillbirths, preterm births, and infect babies up to several months of age.

For information and materials on how to help protect babies from GBS disease during pregnancy through early infancy, please visit www.groupbstrepinternational.org



With great sadness, we announce that **Debbie Humason** will be leaving our Family on July 15th. Debbie has been with Client First since July, 2013 and is known by most of you as the voice of Client First and for her willingness to always serve you in whatever you needed. Debbie is retiring to spend time with her husband Larry and her two children, Eddie and Maggie (pictured above).

Debbie's smile has always been such an encouragement for all of us at Client First. We will miss her very much. BUT...do not be surprised if you hear her voice in the future for she has graciously agreed to fill in when needed.

Thank you Debbie for your love and service to all of us who work with you and for all you have done and will continue to do for others. We love you.



Summer is finally here...how do I know...hot temperatures...heavy traffic...sunburned faces all around...kids everywhere twenty-four hours a day...fireworks going off every night...the beaches are no longer empty and parking spaces are limited. It is also hurricane season. So for those who think that we don't have seasons here at the beach you are not completely correct. We all know when summer is here!!

Summer is a time of reflection, vacations, and the need for safety. We reflect especially this month on the freedom that we have. The 4th of July celebrates that freedom. Men and women have died fighting to keep us free for generations. Many of us take it for granted...but I feel especially in these times of uncertainty that we need to really think about what freedom means to us. To me it means I can go to church each Sunday, read whatever I would like, live and travel where

I want to, VOTE for those who I would like to represent me in government and in the PTA, determine where I want to go to school, what hospital or doctor I need, how many children I would like to have, and...well you get the drift. So reflect on what freedom means to you. **May God continue to bless the USA.**

Vacations may include fairs and festivals. The music, games, rides, drinks and food are all parts of the experience that we all love. However, the CDC wants to remind us that “foodborne illnesses increase during the summer months, making it even more important to follow food safety steps. There are several reasons that **foodborne illnesses** increase in



summer; one is that people are cooking and eating outside more often. Sometimes the usual safety controls that a kitchen provides, like monitoring of food temperatures, refrigeration, workers trained in food safety and washing facilities, may not be available when cooking and dining at fairs and festivals. Remember that food safety practices should be the same at fairs as they are at restaurants and at home: Clean, Separate, Cook, and Chill.” So when stepping up to buy food at the fair make sure you look and evaluate if the vendor area is clean, do the

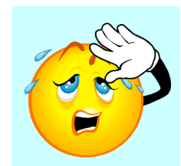
employees where gloves or use tongs, do they wash their hands, are the cold items cold and the hot items hot. Just be safe.



Also summer is known for its afternoon thunderstorms and sometimes in the south they are humdingers. One moment it is sunny and hot and the next it is black as night with **severe lightning** and a down pour. It may last fifteen minutes or it may be a few hours....you never know. So you need to prepare yourself. When it is thundering don't continue doing what you are doing... seek shelter. If you cannot get to shelter before the storm hits, crouch low with as little of your body touching the ground as possible until the lightning subsides. Remember do not stand under anything made of metal or under trees for they act as a conduit. If you do find safety inside remember lightning can cause damage inside...stay away from electronics and water until the storm passes.

The National Institute on Aging reminds all of us, “**Too much heat is not safe for anyone.**” So whether you are young, middle age, or older remember the following from the NIA:

- Drink plenty of liquids, such as water or fruit or vegetable juices. Stay away from drinks containing alcohol or caffeine. If your doctor has told you to limit your liquids, ask what you should do when it is very hot.
- If you live in a home or apartment without fans or air conditioning, try to keep your house as cool as possible. Limit your use of the oven. Keep your shades, blinds, or curtains closed during the hottest part of the day. Open your windows at night.
- If your house is hot, try to spend time during mid-day some place that has air conditioning—for example, go to the shopping mall, movies, library, senior center, or a friend's house.
- If you need help getting to a cool place, ask a friend or relative. If necessary, take a taxi or call Uber. Don't stand outside in the heat waiting for a bus.
- Dress for the weather. Some people find natural fabrics, such as cotton, to be cooler than synthetic fibers.
- Don't try to exercise or do a lot of activities outdoors when it's hot.
- Avoid crowded places when it's hot outside. Plan trips during non-rush-hour times.



And the sun.....ugh.....this can be a vacation ender...



The Skin Cancer Foundation website gives these tips:
We know, you didn't mean to get sunburned. You lost track of time, or nodded off, and now you can tell you're going to be lobster-red and miserable. It can take several hours for the full damage to show itself. So at the first sign, get out of the sun and follow this expert advice from dermatologist Jeffrey Brackeen, MD, a member of The Skin Cancer Foundation.

Nobody's perfect, and a sunburn can happen. But it's important to take it seriously and stop it from happening again. Your risk for melanoma doubles if you've had more than five sunburns.

1. Act Fast to Cool It Down

If you're near a cold pool, lake or ocean, take a quick dip to cool your skin, but only for a few seconds so you don't prolong your exposure. Then cover up and get out of the sun immediately. Continue to cool the burn with cold compresses. You can use ice to make ice water for a cold compress, but don't apply ice directly to the sunburn. Or

take a cool shower or bath, but not for too long, which can be drying, and avoid harsh soap, which might irritate the skin even more.

2. Moisturize While Skin Is Damp

While skin is still damp, use a gentle moisturizing lotion (but not petroleum or oil-based ointments, which may trap the heat and make the burn worse). Repeat to keep burned or peeling skin moist over the next few days.

3. Decrease the Inflammation

At the first sign of sunburn, taking a nonsteroidal anti-inflammatory drug (NSAID), such as ibuprofen, naproxen or aspirin, can help with discomfort and inflammation, says Dr. Brackeen, who practices at the Skin Cancer Institute in Lubbock, Texas. You can continue with the NSAIDs as directed till the burn feels better. You can also use a 1 percent over-the-counter cortisone cream as directed for a few days to help calm redness and swelling. Aloe Vera may also soothe mild burns and is generally considered safe. Wear loose, soft, breathable clothing to avoid further skin irritation, and stay out of the sun.

4. Replenish Your Fluids

Burns draw fluid to the skin's surface and away from the rest of the body, so you may become dehydrated, explains Dr. Brackeen. It's important to rehydrate by drinking extra liquids, including water and sports drinks that help to replenish electrolytes, immediately and while your skin heals.

5. See a Doctor If ...

You should seek medical help if you or a child has severe blistering over a large portion of the body, has a fever and chills, or is woozy or confused. Don't scratch or pop blisters, which can lead to infection. Signs of infection include red streaks or oozing pus.

Bottom line: Your skin will heal, but real damage has been done. "Repeat sunburns put you at a substantial risk for skin cancer and premature skin aging, and I want people to 'learn from the burn,'" Dr. Brackeen says. Remember how bad this sunburn felt, then commit to protecting yourself from the sun every day, all year long.

One of the last things to think about this summer is fireworks. The South Carolina State Fire Marshal's office is urging citizens to stay safe if participating in any fireworks activities this Independence Day holiday or in fact anytime when using fireworks. "You cannot take safety for granted when it comes to fireworks," State Fire Marshal Bert Polk said. "We want everyone to have fun, but safety precautions must come first." Here are some tips from the Fire Marshal's office:

- **Observe local laws.** If unsure whether it is legal to use fireworks, check with local officials.
- Monitor local weather conditions. Dry weather can make it easier for fireworks to start a fire.
- Buy from permitted fireworks retailers.
- Store fireworks in a cool, dry place.
- Always have an adult present when shooting fireworks.
- **Use common sense.** Always read and follow the directions on each firework.
- Only use fireworks outdoors, away from homes, dry grass, and trees.
- Ensure people and pets are out of range before lighting fireworks.
- Light one firework at a time and keep a safe distance.
- Put used fireworks in a bucket of water; keep a garden hose on hand.

Never:

- Point or throw fireworks at another person.
- Re-ignite malfunctioning fireworks.
- Experiment or attempt to make your own fireworks.
- Give fireworks to small children.
- Carry fireworks in your pocket.
- Shoot fireworks from metal or glass containers.
- Place any part of your body directly over a fireworks device when lighting the fuse.

Better yet: Go to one of the many professional fireworks displays around the area. Have fun and be safe.



And we need to think of our pets...



Summer Heat Safety Alert

Keep these tips in mind and you and your pet will be cool and safe this summer!

Pets and vehicles

Never leave your pet inside your car. Vehicles heat up to dangerous levels quickly in the summer months. Parking in the shade, opening windows, and even leaving the air conditioning on won't prevent a dangerous situation.

Hydration

Make sure your pet has plenty of access to fresh water. Excessive panting, lethargy, loss of skin elasticity, and refusal to drink or drinking too much and vomiting are all signs of dehydration. If you suspect your pet is dehydrated, contact us right away.

We now carry a limited amount of "Cool Pup" products to beat the heat, including cooling bandanas, portable bowls, and a cooling mat! Now that summer's here, it's important to be aware of the dangers excessive heat pose to your pets.

Animal Hospital of South Carolina

Address: 13057 Ocean Hwy, Pawleys Island, SC 29585

Phone: (843) 979-4410

As for Hurricanes...

You KNOW what to do...So HEED the warnings!!



HURRICANE PREPAREDNESS TIPS

GEICO encourages you take these steps to prepare yourself, your loved ones, and your car from dangerous weather.

Review your emergency plan

Review your plan with everyone in your household and make sure everyone knows about the safest location in the home.



Check your supplies

Be sure you have necessities such as water, blankets, first aid kits, flashlights, batteries, radios and any pet care items.



Set up an out-of-town contact

It's important to have an out-of-state friend or family member as a contact, so they can check on your whereabouts.



Secure important documents

Make sure documents such as insurance cards, IDs and other pertinent information are placed in a secured water-proof container.



Figure out your evacuation route

Make sure you know your evacuation route before the storm hits and keep a full tank of gas.



Be aware of your vehicle's surroundings

Make sure your vehicle is safe. If possible, move your vehicle away from trees or other objects that may damage it in a storm.



Follow official instructions

Follow all instructions from your local authorities regarding evacuation or other safety procedures. Check radio, television or other media for emergency information.



GEICO



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. **Voting Ends July 15th!**

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



Using your Marketplace Insurance to keep you Healthy!



HealthCare.gov

May 26, 2016

Getting health insurance is an important first step to better health. Now that you're covered, here are 3 ways to get the most out of your health plan:

Find a provider you trust.

Even if you don't need care right now, it's important to find a doctor you can trust and work with. You usually get the best deal if you choose someone in your network. If you see doctors outside your network, you might pay more or get no coverage at all. To find a doctor in your health coverage plan, or to see if your current doctor is in-network, visit your health plan's website and check their provider directory. Then call the doctor directly to be sure.

Understand your deductible.

Your health insurance deductible is the amount you owe for most covered health care services before your plan begins to pay its share. If your deductible is \$250, you pay \$250 in medical costs yourself, and after that you pay just a copayment or coinsurance. If the deductible is \$3,000, that's how much you'll pay yourself. It's important to learn which services in your plan aren't subject to your health insurance deductible. Some plans provide primary care visits for just a copayment before you meet your deductible; others offer discounts on drugs, including generic drugs. Some offer free disease management programs. Read your plan materials carefully to see what services are covered before you meet your deductible. Call your insurance company if you have questions.

Use your preventive health services.

All Marketplace plans cover recommended preventive health care before you meet your deductible and at no cost to you, including:

Cancer screenings	Immunizations	Contraceptive services for women
Well-child visits	Annual well-woman visit	Regular pediatric services, including all shots
Breastfeeding benefits for pregnant and nursing women		

For more tips on how to use your coverage, visit <https://marketplace.cms.gov/outreach-and-education/downloads/c2c-roadmap.pdf>



Taking your child to the doctor for annual wellness visits is important for a number of reasons. Your child is growing quickly, and regular checkups can help your family stay on the path toward a healthy future.

Visit our website (Stay.Healthy@bcbsc.com) for a full list of covered preventive services when you use a network provider. You can also find a directory of in-network providers there.

FYI

BlueCross BlueShield of South Carolina will mail renewal letters to all individual, non-grandfathered members with trust and interim plans this week. This is a required, annual mailing under the Affordable Care Act (ACA).

We will inform trust and interim members they may keep their current health plans, or shop for a new ACA plan. No action is required if they want to stay on their existing plans. This information only applies to individual, non-grandfathered members with health plans that became effective between March 23, 2010 and December 15, 2013, or made changes to an existing plan during this time period.



Employers: **Cybersecurity...Are you Protected?**

“Is your business prepared in the event of a cybersecurity breach? Now is the time to take stock of your cybersecurity health, including the importance of securing information through best cybersecurity practices; identifying your risk and the types of cyberthreats; and learning best practices for guarding against cyberthreats.

Small employers often don't consider themselves targets for cyberattacks due to their size or the perception that they don't have anything worth stealing. However, small businesses have valuable information cybercriminals seek, including employee and customer data, bank account information and access to the business's finances, and intellectual property. Small employers also provide access to larger networks such as supply chains.

While some small employers already have robust cybersecurity practices in place, many small firms lack sufficient resources or personnel to dedicate to cybersecurity. Given their role in the nation's supply chain and economy, combined with fewer resources than their larger counterparts to secure their information, systems, and networks, small employers are an attractive target for cybercriminals.

As a small business owner, now is the time to take stock of your cybersecurity health, including the importance of securing information through best cybersecurity practices; identifying your risk and the types of cyberthreats; and learning best practices for guarding against cyberthreats. Understanding the threat environment and vulnerability can help small business owners make sound, risk-based decisions about investing in cybersecurity protection.”

For more information and resources please go to www.sba.gov ...there you will find a multitude of ideas and classes that may help with your cyberspace security.



Employers Remind Your Employees: Health Care on the Go

Have you registered yet for

[Blue CareOnDemand](#)^{SM?}

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](#)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 password.

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)
	Short Term Major Medical Plans (STMM)
Senior Benefits	Disability
	Medicare Supplements
	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
Aging into Medicare?	Senior Life Insurance Policies
	*Happy to assist in applying for Social Security Retirement Benefits
Individual/Family and Senior Supplemental Insurance	*Happy to assist in applying for Medicare A and B
	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
Travel Insurance	Supplemental
	Medical
Video Doctor	24/7 Doctor on Call Program

CONTACT INFORMATION

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Web: www.clientfirstinc.com

Wanda Soto: Agent wanda@clientfirstinc.com

Amy Long: Administration amy@clientfirstinc.com

Patti Angulo: Customer Service patti@clientfirstinc.com

Check us out on FACEBOOK!!!

*******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."

Amy Long will be part of our Family starting July 15th. She will be the new voice you hear when you call in. Please give her a warm welcome.

Happenings around Town:

2016 Summer Concert Series in North Myrtle Beach

Jul 7 @ 7:00 pm – 9:00 pm

2016 Music on Main Concert Schedule Every Thursday Night, 7:00 pm – 9:00 pm beginning May 19th and running until October 6th

Thursday, July 7 – Marsha Morgan Band (Beach)
Thursday, July 14 – Tim Clark Band (Variety)
Thursday, July 21 – Carolina Breakers (Beach)
Thursday, July 28 – Caribbean Chillers (Jimmy Buffett Tribute)
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](http://www.NMBParksandRec.com).

Wine Down Friday

Jul 8 @ 1:00 pm – 5:00 pm

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](http://www.labelleamie.com)

1120 St. Joseph Road
Little River, SC 29566

Phone: 843-399-9463

Web: www.labelleamie.com

Myrtle Beach Speedway Summer Concert Series

Jul 15 @ 8:00 pm – 11:00 pm

Sugar Ray, Everclear, Lit & Sponge
Gates open at 6:30pm.
Concert starts 8:00pm.
Lawn Tickets- \$25
Gold Circle- Front & Center of Stage- \$45

Myrtle Beach Speedway
455 Hospitality Lane
Myrtle Beach, SC 843-236-0500
<http://www.myrtlebeachspeedway.com/>

Kidz Carnival on the Boardwalk

Jul 18 @ 6:00 pm – 9:00 pm

Kidz Carnival from 6:00 to 9:00 p.m., is the perfect time to enjoy live family performances, games, inflatables, face painters, stilt walkers, characters in costume, balloon artists and caricature artists in Plyler Park, 1000 North Ocean Boulevard.

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



Where are the Myrtle Beach Pelicans?

Check out their schedule... LOTS OF HOME GAMES IN JULY!!!

www.milb.com/schedule