

CLIENTS COME FIRST

Client First, Inc. of South Carolina e-Newsletter

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October Is Talk about Your Medicines Month

Especially since **Open Enrollment for Medicare Prescription Drug Plans** starts on **October 15th and ends on December 7th**. Have you read over the new policy information for your current plan? Are all of your drugs still listed? Have any of your drugs moved to a new tier with a bigger price tag? If you are not happy with your present plan...or you need a new prescription drug plan to supplement your Medicare...then give us a call today to set up an appointment. Nina would be happy to make those arrangements. Appointments fill up fast so please do not hesitate to call....

843-449-1997

A New Face at Client First, Inc. of South Carolina!!



Miss Nina Soto has joined our staff as Administrative Assistant.

Nina will be answering your calls and finding out the answers to all your questions.

With her youthfulness, cheery disposition and ability to handle a multitude of things, our office is ready for Open Enrollments that will start on October 15th. Please call Nina and set up your appointment for the Open Enrollment for Prescription Drug Plans or for the Affordable Care Act Open Enrollment that starts November 1.

See you soon!!

Why Talk about Your Meds? What is polypharmacy?

"Polypharmacy is generally defined as the concurrent use of a large number of prescription medicines, over-the-counter (OTC) medicines, vitamins and dietary supplements - generally 5 or more - by the same person, at the same time. This can result in confusing medication regimens and schedules, and a concerning accumulation of side effects ("adverse drug events") or harmful drug interactions.

As polypharmacy is a common consequence of having several underlying medical conditions - often treated by several different clinicians - it is most common in older adult patients, who have higher rates of chronic illness. According to a recent study in the Journal of the American Medical Association tracking prescription drug use from 1999 to 2012, 39% of those over age 65 now use five or more medications - a 70% increase in polypharmacy over 12 years." www.talkaboutrx.org

7 Tips for Reducing the Risks of Polypharmacy — adapted from National Prescribing Services Newsletter

"*What is Polypharmacy*" (PDF) and Modern Medicine, "*Polypharmacy: Keeping the Elderly Safe*" by <http://www.talkaboutrx.org/>

1. Use the same pharmacy, this way the pharmacist has a complete record of all the medications you take and can monitor for possible interactions. Many pharmacies now offer a "medication synchronization" program in which you can coordinate your refill schedules and arrange to pick up all of your ongoing prescription refills at the pharmacy on a single, convenient day each month and speak with your pharmacist about any issues or questions at that time.
2. Avoid combination medicines (products that contain multiple active ingredients, like cold remedies that may treat congestion, cough and achiness). Buy only medication that treats the specific symptoms you are experiencing.
3. If you are already taking multiple medicines, don't take start a new medicine without discussing possible side effects and interactions with your doctor, your pharmacist, or both. If a new medicine is prescribed or recommended, ask "Will this medicine work safely with the medication I am taking now?" Make a list of every medication you are taking, its strength and dose. Be sure this list includes any supplements, vitamins, and over-the-counter medicines you take. For prescription medications, include the name and contact information of the prescriber so that your team of health care professionals can be in touch with each other as needed.
4. Share your medication list with all of your health care professions at each visit. Ask your doctor or pharmacist to check your list for possible interactions.
5. Inquire if you still need to take all the medications on the list, or if you can potentially reduce the dosages.
6. Always read medicine labels. They may help you avoid a possible drug interaction and to know what potential side effects to be on the lookout for.

October is also Breast Cancer Awareness Month

Facts about Breast Cancer in the United States

- **One in eight women** in the United States will be diagnosed with breast cancer in her lifetime.
- Breast cancer is the most commonly diagnosed cancer in women.
- Breast cancer is the second leading cause of cancer death among women.
- Each year it is estimated that over 246,660 women in the United States will be diagnosed with breast cancer and more than 40,000 will die.
- Although breast cancer in men is rare, an **estimated 2,600 men** will be diagnosed with breast cancer and approximately 440 will die each year.
- On average, every 2 minutes a woman is diagnosed with breast cancer and 1 woman will die of breast cancer every 13 minutes.
- Over 2.8 million breast cancer survivors are alive in the United States today.

<http://www.nationalbreastcancer.org/breast-cancer-facts>

What is a mammogram?

A mammogram is an x-ray of the breast. Mammograms use a very low level of x-rays, which are a type of radiation. A mammogram is very safe.

How often should I get mammograms?

Women ages 40 to 49

Talk with your doctor about when to start getting mammograms and how often you need them.

Women ages 50 to 74

Get mammograms every 2 years. Talk with your doctor to decide if you need them more often.

The good news is that mammograms can help find breast cancer early. Most women can survive breast cancer if it's found and treated early.

The Affordable Care Act, the health care reform law passed in 2010, covers mammograms for women over age 40. Depending on your insurance plan, you may be able to get mammograms at no cost to you.



Trick-or-Treat for
UNICEF!
Is Also an October
Tradition!

ABOUT THE CAMPAIGN

Trick-or-Treat for UNICEF began 66 years ago to help kids who needed more than candy. Since then, children all over America have gone door-to-door on Halloween with UNICEF collection boxes, calling out, "Trick-or-Treat for UNICEF!" They have helped to raise more than \$175 million for the U.S. Fund for UNICEF since 1950.

ABOUT UNICEF

Founded in 1946, UNICEF has always put children first, helping to save more children's lives than any other humanitarian organization. UNICEF cares about making the world better for kids.

WHERE THE MONEY GOES

The U.S. Fund meets Charity Navigator's highest ratings for transparency, accountability and administration. Out of every dollar spent, 90 cents goes toward helping children. They spend just 7 cents on fundraising costs, and 3 cents on administration.



Employers: Did You Know? **Employer ACA Considerations for 2017 and Beyond**

The Affordable Care Act (ACA) regulations continue to impact both small and large companies as they plan for 2017 and look for ways to grow their businesses. Keeping up with ACA changes requires dedication and management. Constant resources need to be directed to staying educated and on track for meeting with new or shifting compliance guidelines.

Here are a few ACA issues that employers need to keep ahead of as the year progresses:

Small Employer Group Market Changes

The Protecting Affordable Coverage for Employers (PACE) Act was passed last fall, putting the definition of a small employer as having one to 50 employees. However, states are permitted to elect to extend the definition of a small employer up to 100 Employees.

How businesses are categorized will now be at a state-by-state level. Most states are using the PACE Act definition although a few states, including the large states of California and New York have chosen to use the expanded definition to 100.

Health Plan Transition Relief to Expire

Transition relief for the Employer Shared Responsibility payment for large employers with an average of 50 or more full-time equivalent employees during the prior year will expire January 1, 2017.

Depending on an employer's eligibility and benefit plan start date, applicable large employers (ALE) must be compliant at some point this year or face penalties. Starting January 1, 2017, the non-calendar year transition relief expires and all ALEs are required to offer compliant coverage starting at the beginning of the New Year.

Also expiring January 1, 2017, is flex contribution relief and grandfathered plans. Organizations will need to review their contribution strategy if they include any of the various flex contribution benefits and make adjustments, as they will be considered a lost opportunity cost after this year.

Fifteen states in 2016 require the end to any grandfathered non-ACA compliant plans and the other 35 states will be in 2017. All medical plans will then be required to be fully ACA compliant.

IRS Reporting Penalties

This year when employers completed Forms 1094-C and 1095-C they were not assessed any penalties for incorrect or missing data. However, that good faith effort has not been extended for 2016 reporting. Employers need to identify any issues with their reporting and plan ahead whether they are gathering information themselves or using a third-party vendor. They need to set aside time for testing to correct any coding or processing errors.

Employers should also consider putting their employees' Form 1095-Cs online and having them opt-in to access their information vs. incurring the cost of printing and mailing these forms.

Employers still have quite a few guidelines and regulations to stay abreast of and implement in order to remain ACA compliant and avoid future penalties.

*Source: Employee Benefit Plan Review. What Businesses Need to Know to Navigate the ACA Now. June 2016. PP10-12. June 27, 2016
<http://www.wexhealthinc.com/healthcare-trends-institute/employer-aca-considerations-2017/>*

Employers Remind Your Employees: Health Care on the Go

Blue CareOnDemandSM?

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 the free app from Google Play or the App Store or at www.BlueCareOnDemandSC.com and signing up using your email address and password.

Seniors: About Shingles

<https://nihseniorhealth.gov/shingles>

Shingles is a painful rash that develops on one side of the face or body. The rash forms blisters that typically scab over in 7 to 10 days and clear up within 2 to 4 weeks. Most commonly, the rash occurs in a single stripe around either the left or the right side of the body. In other cases, the rash occurs on one side of the face. In rare cases (usually among people with weakened immune systems), the rash may be more widespread and look similar to a chickenpox rash. Shingles is very common. Fifty percent of all Americans will have had shingles by the time they are 80. While shingles occurs in people of all ages, it is most common in 60- to 80-year-olds. In fact, one out of every three people 60 years or older will get shingles.

What Causes Shingles?

Shingles is caused by a reactivation of the chickenpox virus. It is distinctive because it affects only one side of the body. The early signs of shingles usually develop in three stages: severe pain or tingling, possibly itchy rash, and blisters that look like chickenpox. The virus that causes shingles is a herpes virus, (Another name for shingles is herpes zoster.) Once you are infected with this kind of virus, it remains in your body for life. It stays inactive until a period when your immunity is down.

Shingles and Pain

The most common complication of shingles is pain -- a condition called post-herpetic neuralgia (PHN). People with PHN have severe pain in the areas where they had the shingles rash, even after the rash clears up. In most patients, the pain usually clears up in a few weeks or months, but some people can have pain from PHN for years. Persistent pain from shingles is a common symptom in people over 60. In fact, one out of six people older than 60 years who get shingles will have severe pain. As people get older, they are more likely to develop long-term pain as a complication of shingles and the pain is likely to be more severe.



Shingles Usually Does Not Return

People who develop shingles usually have only one episode in their lifetime. However, a person can have a second or even a third episode.

Shingles may also lead to other serious complications

- Outbreaks that start on the face or eyes can cause vision or hearing problems. Even permanent blindness can result if the cornea of the eye is affected.
- Bacterial infection of the open sores can lead to scarring.
- In a very small number of cases, bacteria can cause more serious conditions, including toxic shock syndrome and necrotizing fasciitis, a severe infection that destroys the soft tissue under the skin.
- The burning waves of pain, loss of sleep, and interference with even basic life activities can cause serious depression.
- In patients with immune deficiency, the rash can be much more extensive than usual and the illness can be complicated by pneumonia. These cases are more serious, but they are rarely fatal.
- Very rarely, shingles can also lead to pneumonia, brain inflammation (encephalitis), or death.

The Shingles Vaccine

Adults 60 years old or older should talk to their healthcare professional about getting a one-time dose of the shingles vaccine. The vaccine can reduce your risk of shingles and the long-term pain it can cause. If you have already had shingles or you have a chronic medical condition, you can receive the shingles vaccine.

Is Shingles Contagious?

Shingles cannot be passed from one person to another. However, the virus that causes shingles, the varicella zoster virus, can be spread from a person with active shingles to another person who has never had chickenpox. In such cases, the person exposed to the virus might develop chickenpox, but they would not develop shingles. The virus is spread through direct contact with fluid from the rash blisters caused by shingles. A person with active shingles can spread the virus when the rash is in the blister phase. A person is not infectious before the blisters appear. Once the rash has developed crusts, the person is no longer contagious. Shingles is less contagious than chickenpox and the risk of a person with shingles spreading the virus is lowered if the rash is covered.

If You Have Shingles

If you have shingles...keep the rash covered...avoid touching or scratching the rash...wash your hands often to prevent the spread of varicella zoster virus. Until your rash has developed crusts, avoid contact with pregnant women who have never had chickenpox or the chickenpox vaccine, premature or low birth weight infants and people with weakened immune systems, such as people receiving immunosuppressive medications or undergoing chemotherapy, organ transplant recipients, and people with human immunodeficiency virus (HIV) infection. If you have not had chickenpox and you come into contact with someone who has shingles, ask your healthcare provider whether you should get a chickenpox vaccination.

Brownie Bat Truffles

BY NAOMI ROBINSON



**So good, these fudgy brownie bat truffles will fly away
in no time.
LEVEL: EASY
YIELD: 12 TO 14 BATS**

[HTTP://WWW.DELISH.COM/COOKING/RECIPE-IDEAS/RECIPES/A43946/BROWNIE-BAT-TRUFFLES-RECIPE](http://www.delish.com/cooking/recipe-ideas/recipes/A43946/brownie-bat-truffles-recipe)



INGREDIENTS

1 13-x-9" pan fudgy brownie, baked and cooled
1/2 c. Chocolate frosting
7 Oreo cookies, halved and stuffing removed
11 oz. chocolate
2 c. black sanding sugars
28 royal icing eyes or red mini M&Ms

DIRECTIONS

1. Line a baking sheet with parchment with paper and set aside.
2. In a large bowl, roughly crumble brownie by hand. Mix in chocolate frosting and gently knead mixture until evenly moistened.
3. Using a cookie scoop, portion out 1 tablespoon brownie frosting mixture and roll into small balls. Insert two halved Oreo cookies on either side to create wings. Place brownie balls on the prepared baking sheet and freeze until firm, 2 hours.
4. Remove balls from freezer and let come to room temperature for 15 minutes. Heat chocolate in a microwave-safe bowl in 5-second bursts until melted. Dip bat brownie truffles in chocolate and dust with black sanding sugar. Decorate with royal icing eyes or mini M&Ms.

2016 Conway Ghost Walk : A Halloween Tradition

October 20, 2016 - October 22, 2016

- **Venue:** Conway Visitor Center
- **Address:** 903 Third Ave Conway
- **Time:** 7 to 8:30 p.m.
- **Phone:** [843-248-6260](tel:843-248-6260)

Conway Downtown Alive is proud to present the Conway Ghost Walk on October 20, 21 & 22. Professional storytellers weave tales of low country haunts through the shadowy streets of Downtown Conway. This Halloween event features storytellers sharing tales that are always spooky, sometimes humorous and guaranteed to become part of your family's Halloween tradition. Tours begin each evening at 7:00 PM and leave the box office every 15 minutes until 8:30 PM. The storytelling tour is 60 minutes and the tour route is approximately 1 mile. Tickets are \$15 for adults and \$7 for children 12 and under. To purchase advance tickets to the Conway Ghost Walk, visit conwayalive.com or contact the box office at 843 248 6260. Reservations are suggested.

Grand Strand Halloween Festival

October 22, 2016

- **Venue:** X Gym Sports Mall
- **Address:** 568 George Bishop Pkwy Myrtle Beach, SC 29579
- **Time:** to
- **Phone:** [\(813\) 463-2712](tel:813-463-2712)

The Grand Strand Halloween Festival is a unique, safe, and FREE indoor trick-or-treating experience. Children can trick-or-treat, get their face painted, meet popular costume characters, watch a fun stage show, bounce on an inflatable, and more. We encourage the entire family to come out in costume! Trick-or-treat stations and activity zones will be set up and costume contests will be held throughout the day. Local businesses will be showcasing the best products, services, and entertainment for children and families. They will be sharing information, hosting cool activities, and having giveaways so be sure to check them out! Sponsor and vendor opportunities available. For more information, please contact events@sunshinefamilyexpos.com.

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
	Medicare Supplements
Aging into Medicare?	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
Vision	
Life Insurance	Long Term Care
	Term Life
	Universal Life
Group and Employee Benefits	Whole Life
	Health Insurance Plans
	Dental
	Vision
	Life
Travel Insurance	Supplemental
	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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 Patti Angulo: Office Manager patti@clientfirstinc.com
 Nina Soto: Administrative Assistant nina@clientfirstinc.com

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

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!

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.

Happenings around Town:

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.

For More information visit:

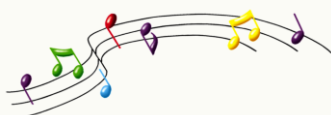
www.NASCARRacingExperience.com

Hobcaw Introductory Tour

Recurring weekly on Tuesday, Wednesday, Thursday, Friday, Saturday until October 29, 2016

- Venue: Hobcaw Barony
- Address: 22 Hobcaw Road Georgetown, SC
- Phone: [\(843\) 546-4623](tel:8435464623)

This two hour bus tour requires little walking and includes highlights of Hobcaw Barony's 16,000 acres of history and ecology. A privately owned research reserve, the property represents every environment and century of the low country. The bus stops for a tour inside Bernard Baruch's c.1930 home that played host to politicians, generals and newspapermen as well as Winston Churchill and President Franklin Roosevelt. In addition to Hobcaw House, tours include a drive by the home and stables of Bellefield Plantation, the home of Mr. Baruch's oldest daughter Belle Baruch who owned all the property by 1956 and Friendfield Village, the last 19th century slave village on the Waccamaw Neck. We share information on coastal ecosystems, native wildlife and endangered species. *Registration is required. Tuesday - Saturday times vary.



Gaither Fest

October 21, 2016 - October 22, 2016

- Venue: Myrtle Beach Convention Center
- Address: 2101 N. Oak Street Myrtle Beach, SC 29577
- Phone: [800-406-4224](tel:8004064224)

Music at the L.W. Paul Living History Farm

October 15, 2016

- Venue: L.W. Paul Living History Farm
- Address: 2279 Harris Short Cut Road Conway, SC 29526
- Time: 1:00 p.m. to 3:30 p.m.
- Phone: [\(843\) 365-3596](tel:8433653596)

Enjoy a traditional music demonstration on October 15, 2016 at the L.W. Paul Living History Farm. Music will begin at 1:00 PM and end at 3:30 PM and is free and open to the public. The L. W. Paul Living History Farm is open Tuesday-Saturday 9 AM-4 PM and teaches the history of the Horry County farm family from 1900-1955. The farm is located at the corner of Hwy 701 North and Harris Shortcut Road in Conway, SC. For more information, please contact the L. W. Paul Living History Farm at 843-365-3596 or email the Horry County Museum at hcgmuseum@horrycounty.org. For a full list of programs and events at the Horry County Museum and L.W. Paul Living History Farm, visit our website at www.horrycountymuseum.org.

Wine Wednesdays

Recurring weekly on Wednesday until December 21, 2016

- Address: 1120 Saint Joseph Road Little River, SC 29566
- Time: noon-6pm
- Phone: [843-399-9463](tel:8433999463)

Outside music, wine tastings, wine by the glass and bottle are available all day. There is always plenty of shaded seating on the porch or under the pavilion & cabanas. Grab a friend (or two) and head their way for "me" time. Plus, half-priced wine tastings...Yea. Come share it with us! **MUSIC** (1:00-5:00): **ED TORRES FOOD** (1pm – 5pm): Vineyard Deli – (cheese & fruit trays, cold cut Italian sub rolls, sandwich wraps, cold salad plates, chips & snacks) **BEVERAGES:** Wine, beer, water, sodas, and juices **SORRY, ABSOLUTELY NO BEVERAGES OR PETS ALLOWED ON THE VINEYARD GROUNDS**

Surfside Beach Family Festival

October 1, 2016

- Venue: Surfside Drive
- Address: Surfside Drive Surfside Beach
- Time: 10 a.m. to 4 p.m.