

# 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**

**If you are turning 65  
in the near future why  
not let us assist you  
through the Medicare  
Enrollment and the  
Medicare Supplement  
and Prescription Drug  
Maze.**

**Consultation is  
Free!**

**Call: 843-449-1997**

## January is Volunteer Blood Donor Month

**Why give blood? Mainly to save a life and that life you save could be yours or someone close to you. And if you are fortunate enough not to need this precious donation please think of those who are in desperate need...children with cancer...others who have been in an accident...others with blood disorders who need transfusions to survive and especially those who are in surgery and an emergency happens that they need blood. I have lived this last one with my daughter when she was 15. If blood had not been available I may have lost her...but someone somewhere had given the gift of life. Go the American Red Cross Blood website and learn more. It doesn't take much time to do...you even get a mini checkup...but best of all is the orange juice and cookies when you are done.**

**Did you know this information from the American Red Cross?**

[www.redcrossblood.org](http://www.redcrossblood.org)

- Every two seconds someone in the U.S. needs blood.
- Approximately 36,000 units of red blood cells are needed every day in the U.S.
- Nearly 7,000 units of platelets and 10,000 units of plasma are needed daily in the U.S.
- Nearly 21 million blood components are transfused each year in the U.S.
- The average red blood cell transfusion is approximately 3 pints.
- The blood type most often requested by hospitals is type O.
- The blood used in an emergency is already on the shelves before the event occurs.
- It is estimated that sickle cell disease affects 90,000 to 100,000 people in the U.S. About 1,000 babies are born with the disease each year. Sickle cell patients can require frequent blood transfusions throughout their lives.
- More than 1.68 million people are expected to be diagnosed with cancer in 2016. Many of them will need blood, sometimes daily, during their chemotherapy treatment.
- A single car accident victim can require as many as 100 pints of blood.
- There are four types of transfusable products that can be derived from blood: red cells, platelets, plasma and cryoprecipitate. Typically, two or three of these are produced from a pint of donated whole blood.
- A single donation can potentially help more than one patient.
- Donors can give either whole blood or specific blood components only. The process of donating specific blood components – red cells, plasma or platelets – is called apheresis.
- One transfusion dose of platelets can be obtained through one apheresis donation of platelets or by combining the platelets derived from five whole blood donations.
- Most donated red blood cells must be used within 42 days of collection.
- Donated platelets must be used within five days of collection – new donations are constantly needed.
- Plasma and cryoprecipitate are stored in frozen state and can be used for up to one year after collection.
- Healthy bone marrow makes a constant supply of red cells, plasma and platelets. The body will replenish the elements given during a blood donation – some in a matter of hours and others in a matter of weeks.

*For more information about national blood collection and utilization trends, visit the AABB website. AABB is an international, not-for-profit association representing individuals and institutions involved in the field of transfusion medicine and cellular therapies.*

# Save A Life Today... Donate

## Our Local Blood Donation Center

681 Renee Dr. Unit 4 The Plaza at Carolina Forest Myrtle Beach, SC 29579

Phone: 1-800-RED CROSS or 843-796-1961

### Hours:

#### Blood

Mon: closed      Tues: 7 AM - 1:30 PM      Wed: 12 PM - 6:30 PM      Thurs: 12 PM - 6:30 PM  
Fri: 7 AM - 1:30 PM      Sat: Closed      Sun: Closed

#### Platelets (by appointment only)

Mon: 7AM - 1:30 PM      Tues: 7AM - 1:30 PM      Wed: 12 AM - 6:30 PM      Thurs: 11 AM - 6:30 PM  
Fri: 7AM - 1:30 PM      Sat: 7 AM - 1:30 PM      Sun: 7 AM - 1:30 PM

## January is also Glaucoma Awareness Month

### **Who Gets Glaucoma?**

It mostly affects adults over 40, but young adults, children, and even infants can have it. African-Americans tend to get it more often, when they're younger, and with greater vision loss.

You're more likely to get it if you:

- Are over 40
- Have a family history of glaucoma
- Have poor vision
- Have diabetes
- Take certain steroid medications, like prednisone
- Have had trauma to the eye or eyes

### **What Are the Symptoms?**

Most people don't have any. The first sign is often a loss of peripheral (side) vision. That can go unnoticed until late in the disease. That's why glaucoma is often called the "sneak thief of vision." Detecting glaucoma early is one reason you should have a complete exam with an eye specialist every 1 to 2 years. Occasionally, pressure inside the eye can rise to severe levels. In these cases, you may have sudden eye pain, headache, blurred vision, or the appearance of halos around lights.

### **How Is It Diagnosed?**

Your eye doctor will use drops to open (he'll call it dilate) your pupils. Then he'll test your vision and examine your eyes. He'll check your optic nerve, and if you have glaucoma, it will look a certain way. He may take photographs of the nerve to help him track your disease over time. He'll do a test called tonometry to check your eye pressure. He'll also do a visual field test, if necessary, to figure out if you've lost your peripheral vision. Glaucoma tests are painless and take very little time.

### **How Is Glaucoma Treated?**

Your doctor may use prescription eye drops, laser surgery, or microsurgery.

### **Can You Prevent Glaucoma?**

No. But if you diagnose and treat it early, you can control the disease.

### **What's the Outlook?**

At this time, lost vision can't be restored. However, lowering eye pressure can help preserve the sight you have. Most people with glaucoma who follow their treatment plan and have regular eye exams don't go blind.

WebMD Medical Reference Reviewed by Alan Kozarsky, MD on September 02, 2016

<http://www.webmd.com/eye-health/glaucoma-eyes#3>

# Employers: Did You Know?

## **EEO-1 Form Updated to Include Pay Data**

By **Perry MacLennan** on October 3, 2016  
<http://www.scemployersblog.com>

POSTED IN EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC)

The Equal Employment Opportunity Commission (“EEOC”) just released an updated EEO-1 reporting form that requires employers to provide employee pay data beginning in March 2018.

Importantly, many companies are not required to complete an EEO-1 form. With limited exceptions, only private employers with one hundred (100) or more employees and federal contractors with fifty (50) or more employees must make the filing each year. This is the first time that pay information will be reported on the EEO-1 filing. According to the EEOC, collecting pay data from the EEO-1 Form will help improve investigations into pay discrimination based on gender, race, and ethnicity. Critics argue that the data will not serve the agency’s intended purpose and will increase administrative costs on employers.

These changes highlight the EEOC’s current focus on equal pay issues. Employers should be proactive and consider conducting an internal audit to determine whether you have pay disparities that need to be addressed. Identifying pay disparities in advance can help companies decide whether a pay adjustment should be made or whether the disparities can be explained through legitimate justifications.

## **South Carolina Holidays (<http://publicholidays.us/south-carolina/>)**

In addition to federal holidays, South Carolina also celebrates holidays that have been approved by the state government. The Friday after Thanksgiving is considered a holiday in South Carolina. On May 10, South Carolina celebrates Confederate Memorial Day. The holiday is designed to honor and remember Confederate soldiers who died or were wounded during the American Civil War. South Carolina chose May 10 as it marks the anniversary of the death of Thomas Jonathan “Stonewall” Jackson as well as the capture of Jefferson Davis.

Although there are no laws in the state that require employers to offer paid holidays to employees, most employers in South Carolina do so as a benefit to their staff. Many also offer premium rates of pay if an employee must work on a holiday or the option of taking another day off during the year to make up for working on a holiday.

## **Federal and state holidays of South Carolina, USA in 2017**

Day	Date	Holiday	Comments
Sunday	January 01	New Year’s Day	
Monday	January 02	New Year’s Day Holiday	
Monday	January 16	Martin Luther King Day	3rd Monday in January
Monday	February 20	Presidents’ Day	3rd Monday in February. Not all states
Sunday	May 14	Mother’s Day	2nd Sunday in May. Not a public holiday
Monday	May 29	Memorial Day	Last Monday in May
Sunday	June 18	Father’s Day	3rd Sunday in June. Not a public holiday
Tuesday	July 04	Independence Day	
Monday	September 04	Labor Day	1st Monday in September
Monday	October 09	Columbus Day	2nd Monday in October
Friday	November 10	Veterans Day (observed)	
Friday	November 24	Day after Thanksgiving	AK, CA, DE, FL, GA, IL, IN, IO, KY, ME, MD, MI, MN, NC, NE, NV, NH, NM, OH, PA, SC, TX, WA, WV
Friday	November 24	Day after Thanksgiving	Day after 4th Thursday in November
Sunday	December 24	Christmas Eve	KS, KY, MI, ND, OK, SC, TX, VA, WI
Monday	December 25	Christmas Day	
Tuesday	December 26	Day after Christmas	KS, NC, NH, SC, TX, VA

Going to the Emergency Room is no fun...so here are a few tips that might make it go smoother!

## What health information should I bring with me on a visit to the emergency room?

A visit to the ER can be especially stressful. It may go more smoothly if you can take along

- your health insurance card or policy number and if applicable your Red, White and Blue Medicare Card and your Medicare Supplement Card.
- a list of your medications
- a list of your health problems
- the names and phone numbers of your doctor and one or two family members or friends.

Some people find it helpful to have this information with them at all times. ***Client First recommends strongly that you keep an updated list of your medicines with dosage, along with a list of anything you are allergic to, and a list of your doctors with their phone numbers in your wallet and in the glove compartment of your car.***

You may have to wait for a long time in the ER to see a doctor. Taking something to read and a sweater in case the room is cold can make the wait more comfortable.

## What questions should I ask the emergency room staff?

During your ER visit, ask questions if you do not know what a doctor or other medical staff is doing. Make sure you understand what the ER doctor tells you about your health, or ask him or her to write it down. Also, make sure you know if there is anything special you need to do after you go home from the ER. For example, if you have a bandage, find out when and how to change it. Tell your regular doctor(s) as soon as possible about your visit to the ER.

Here are some questions you may want to ask medical staff in the ER.

- What medical tests are being done and why?
- Will you talk to my regular doctor about my care?
- Do I need to make special doctor visits for my health problem? If so, may I have a copy of the specialist referral slip?
- Can you write down what I need to do to care for my health problem?
- Is there someone who speaks my language and can explain what I need to do for my health problem? (If English is not your first language or if you are having difficulty understanding your ER doctor)

## **A visit to the Emergency Room may be for stroke symptoms. Here is some information that might be helpful.**

Stroke is a medical emergency. Every minute counts when someone is having a stroke. The longer blood flow is cut off to the brain, the greater the damage. Immediate treatment can save people's lives and enhance their chances for successful recovery.

Ischemic strokes, the most common type of strokes, can be treated with a drug called t-PA that dissolves blood clots obstructing blood flow to the brain. The window of opportunity to start treating stroke patients is three hours, but to be evaluated and receive treatment, patients need to get to the hospital within 60 minutes. CALL 911!

## How is stroke diagnosed?

Doctors have several techniques and imaging tools to help diagnose stroke quickly and accurately. The first step in diagnosis is a short neurological examination, or an evaluation of the nervous system.

When a possible stroke patient arrives at a hospital, a health care professional, usually a doctor or nurse, will ask the patient or a companion what happened and when the symptoms began. Blood tests, an electrocardiogram, and a brain scan such as computed tomography (CT) or magnetic resonance imaging (MRI) will often be done.

MRI and CT are equally accurate for determining when hemorrhage is present. The benefit of MRI over a CT scan is more accurate and earlier diagnosis of ischemic stroke especially for smaller strokes and transient ischemic attacks (TIAs). Also, MRI can be more sensitive than CT for detecting other types of neurologic disorders that mimic the symptoms of stroke. However, MRI cannot be performed in patients with certain types of metallic or electronic implants, such as pacemakers for the heart.

Although increasingly used in the emergency diagnosis of stroke, MRI is not immediately available at all hours in most hospitals, where CT is used for acute stroke diagnosis. MRI typically takes longer to perform than CT, and therefore may not be the first choice when minutes count.



# LAST TRAIN TO NIBROC

## ARLENE HUTTON

In December 1940, an east-bound cross-country train carries the bodies of the great American writers Nathanael West and F. Scott Fitzgerald. Also on board is May, who shares her seat with a charming young flyer, Raleigh. Religious and bookish, May plans to be a missionary. Raleigh has been given a medical discharge and, inspired by West and Fitzgerald, is heading to New York to be a writer. Raleigh and May discover they are from neighboring Appalachian towns, and he decides to change trains for Kentucky promising to take May to the next Nibroc Festival. Over the next years, they learn to live in post-war Kentucky, understand the shattered expectations of adulthood, and ultimately learn to find companionship in each other.

General Admission \$21 - Student/Military \$18

To purchase tickets, or for more information, visit [www.stagelefttheatre.com](http://www.stagelefttheatre.com) or call 843-232-0339



### Showtimes:

Evenings: January 26th, 27th, 28th, February 2nd, 3rd, 4th, 9th, 10th & 11th at 8:00pm  
Matinees: January 28th, 29th, February 4th, 5th, 11th, & 12th at 3:00pm

### Help us to Protect our Babies

[www.cdc.gov](http://www.cdc.gov)

“Whooping cough is a serious disease that can cause babies to stop breathing. You can help protect babies from whooping cough by getting your vaccine and making sure your baby gets his/her vaccines.

Because the disease can make babies so sick, and they can catch it from anyone around them, they need protection. These are the three important ways you can help protect them with vaccines:

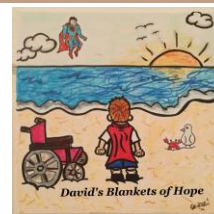
1. If you are pregnant, get vaccinated with the whooping cough vaccine in your third trimester.
2. Surround your baby with family members and caregivers who are up-to-date with their whooping cough vaccine.
3. Make sure your baby gets all his doses of the whooping cough vaccine according to CDC's recommended schedule”

### Welcome to David's Blankets of Hope!

“Inspired by a very special child when he was 7 years old! We hand-make fleece blankets for children who are ill and for those that have endured more in a short period of time than most of us could ever imagine as adults. We started making blankets in January of 2012 for children in and around Myrtle Beach, South Carolina, when we heard about so many other children in other places we decided to start shipping blankets also. As of January 2014 we have delivered blankets to almost every state in the U.S. The blankets are tailored to children's favorite colors/designs. Each blanket is delivered with a numbered poem and then the child's first name and age is placed on a prayer list on our website (<http://davidshope.weebly.com/>).”



Email them to see when the next event will be to help make these blankets ...it is a lot of fun to do!



### Watch Legal Access Live at Noon on WMBF Every Thursday

Legal Access, a featured show on WMBF News, answers some of the area's most commonly asked legal questions. Legal Access airs every Thursday from 12 - 12:30 p.m.

Guests each week will include attorneys from law firms throughout the Grand Strand and Pee Dee area. Get the answers you need concerning Workers Compensation, DUI, personal injury, and more, all for free.

Get the answers you need on Legal Access, only on WMBF News. Call 843-848-8080 to have your questions answered or email [legalaccess@wmbfnews.com](mailto:legalaccess@wmbfnews.com).

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E-mail: [davidsblankets@yahoo.com](mailto:davidsblankets@yahoo.com)  
Address: P.O. Box 14492 Surfside Beach, SC 29587  
Donations Accepted 501C3 Tax Deductible

## Client First, Inc. of South Carolina Offers

<b>Individual/Family Health Insurance</b>	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)
<b>Senior Benefits</b>	Short Term Major Medical Plans (STMM)
	Disability
	Medicare Supplements
<b>Aging into Medicare?</b>	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
	Senior Life Insurance Policies
<b>Individual/Family and Senior Supplemental Insurance</b>	<b>*Happy to assist in applying for Social Security Retirement Benefits</b>
	<b>*Happy to assist in applying for Medicare A and B</b>
<b>Life Insurance</b>	Accidental
	Cancer
	Dental
	Hospital Indemnity
<b>Group and Employee Benefits</b>	Specified Health Event Protection
	Vision
	Long Term Care
<b>Travel Insurance</b>	Term Life
	Universal Life
	Whole Life
<b>Video Doctor</b>	Health Insurance Plans
	Dental
	Vision
	Life
<b>Travel Insurance</b>	Supplemental
	Medical
<b>Video Doctor</b>	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!!!**  
**On the Web: [www.clientfirstinc.com](http://www.clientfirstinc.com)**

**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.**



### The Medicare Advantage Disenrollment Period (MADP) lasts from January 1st through February 14th of each year.

During the MADP, a beneficiary can switch from an MA plan to traditional Medicare. The new MADP also provides an opportunity to enroll in a Part D drug plan for those who have not already done so.

When dis-enrolling from an MA plan during the MADP, the effective date of disenrollment is the first day of the month following the date the disenrollment request is received. Thus, disenrollment requests received by MA organizations in January are effective February 1; those received February 1 through February 14 are effective March 1.

During the MADP, an individual using the MADP to dis-enroll from an MA plan is eligible for a special enrollment period (SEP) to enroll in a stand-alone Part D prescription drug plan, regardless of whether the MA plan from which the individual dis-enrolled included the Part D drug benefit. The old OEP did not allow a beneficiary to add Part D coverage if he or she did not previously have such coverage at the beginning of the calendar year.

Beneficiaries are advised to enroll in a PDP as close to the time of disenrollment from the MA plan as possible in order to avoid having a gap in drug coverage. For example, a beneficiary who dis-enrolls from an MA plan on January 31 and enrolls in a prescription drug plan (PDP) on February 1 would return to traditional Medicare on February 1, but would not have drug coverage until March 1.

For more information: [www.medicareadvocacy.org](http://www.medicareadvocacy.org)

## Happenings around Town:

### Becky Nissen, Harpist

Jan 29, 2017

- **Venue:** Trinity Presbyterian Church
- **Address:** 2061 Glens Bay Road, Surfside Beach, SC
- **Time:** 3:00 PM to 4:00 PM

Becky Nissen will perform a concert of harp music--perfect for a restful Sunday afternoon.

### Rodger Stroup:

#### Major Themes in South Carolina History

January 7, 2017

- **Venue:** Horry County Museum, McCown Auditorium
- **Address:** 805 Main Street Conway, SC 29526
- **Time:** 1 PM
- **Phone:** [\(843\) 915-5320](tel:8439155320)

The Horry County Museum and the AVX Foundation present a lecture by Rodger Stroup on January 7, 2017 on themes in South Carolina history. This presentation traces some of the major themes in South Carolina's history including the development of the state's seal and symbols, the sense of independence that evolved during the colonial era and other state themes. We will also trace the story of the state's ongoing support for our military.

### Larry Gatlin & The Gatlin Brothers Benefit Concert Jan 13, 2017

- **Location:** Alabama Theater
- **Address:** 4750 Hwy 17 South, North Myrtle Beach, SC
- **Time:** 7:30 PM to 9:00 PM

The Pardue Family "Children in Need" Fund, administered by the Waccamaw Community Foundation, is sponsoring this event with proceeds supporting children at The Lighthouse care center. Over 50 years ago, Larry, Steve, and Rudy Gatlin started singing in their little hometown of Abilene, Texas, and from there went on to make music history. Over the course of a four-decade career that has taken the Gatlin Brothers from dusty Texas stages to White House performances, from Broadway to Grammy Awards to the top of the country charts, there has been one unifying element, music. There's no harmony quite as pure as family harmony.

### Life in a Reef

January 13, 2017

- **Venue:** Hobcaw Barony Discovery Center/North Inlet-Winyah Bay Estuarine Research Reserve
- **Address:** 22 Hobcaw Road Georgetown, SC
- **Phone:** [\(843\) 904-9017](tel:8439049017)

Learn about oyster reefs and why they are so important to our estuaries. Visit a North Inlet salt marsh at low tide for a first-hand look at these amazingly productive ecosystems, then spend time indoors exploring the diversity of reef inhabitants up close and personal. Cost: **FREE; limited to 14 participants; please call to register.**

### A Closer Walk with Patsy Cline

Jan 20, 2017

- **Venue:** Alabama Theatre
- **Address:** 4750 Hwy 17 South, North Myrtle Beach, SC
- **Time:** 7:00 PM to 9:00 PM

A Closer Walk with Patsy Cline appeals to all ages. It provides a wonderful opportunity to blend theatre and music into a magical evening that audiences of all ages will enjoy. Twenty of her best-known songs, played by a live band, make this show a treat for the young and old alike. The songs are performed in their entirety with arrangements, back-up vocals and a band structure all providing an accurate re-creation of the Patsy Cline sound.

### Smokehouse Day at the L.W. Paul Living History Farm

Jan 21, 2017

- **Venue:** L.W. Paul Living History Farm
- **Address:** 2279 Harris Short Cut Road, Conway, SC
- **Time:** 9:00 AM to 4:00 PM

Visit the L.W. Paul Living History Farm to celebrate the pig! Winter was the time of year for curing pork on the farm and a season when the family was dependent on home preserved foods during the cold winter months. Staff and volunteers will demonstrate how foods were preserved and prepared on the farm during the early twentieth century in Horry County. Demonstrations will include smoking and salting meat, cooking on a wood stove, making lye soap, grinding grits, blacksmithing, and other traditional farm activities.