

CLIENTS COME FIRST



October is Medicare Prescription Drug Plan (PDP) Open Enrollment

- PDP Open Enrollment
- Be Safe Trick or Treating
- ACA Enrollment has changed
- Physical Therapy Month
- Dental Hygiene Month
- Seniors: Cognitive Health
- Employers: Terminate Employees and Child Support
- Client First Info Page
- Aging into Medicare
- Life Insurance
- Halloween and Other Happenings

October 15 to December 7, 2017- OPEN ENROLLMENT PDP

Seniors, this is your chance to join a Medicare Part D plan for the new plan year. If you choose a plan it will become effective as of January 1, 2018.

If you already have a Medicare Part D plan, this is your time to look back over the year and make a decision for your coverage for next year. Should you stay with your existing coverage or make a change? Here is your opportunity to decide. Make sure you check to see that all of your prescriptions are still listed in your plan's renewal documents and that they are in the same tier. Also check to see what increase in rate there might be for the plan. If you decide you need to change your current plan or may have questions, please call us as soon as possible (843-449-1997) so that we can set up an appointment to discuss the options you may have.

If you decide that your current plan is the same and you want to stay with it...you do not have to do anything. You will remain in the same plan. There is no enrollment required to renew your present coverage. Just take note that if you decide not to enroll in a new plan, your next chance for change is January 2019.

BE SAFE For Trick-or-Treating

- **A parent or responsible adult should always accompany young children on the neighborhood rounds.**
- **If your older children are going alone, plan and review the route that is acceptable to you.**
- **Agree on a specific time when children should return home.**
- **Only go to homes with a porch light on and never enter a home or car for a treat**
- **Children and adults are reminded to put electronic devices down, keep heads up and walk, don't run, across the street.**
- **Instruct your children to travel only in familiar, well-lit areas and avoid trick-or-treating alone**
- **Tell your children not to eat any treats until they return home (give them a goody bag of candy that they can eat).**
- **Teach your children to never enter a stranger's home**
- **All costumes, wigs and accessories should be fire-resistant**
- **If children are allowed out after dark, fasten reflective tape to their costumes and bags to make sure they are visible**

These are only a few of the many things regarding Trick or Treating...find more information here:

<http://www.nsc.org>



ACA Open Enrollment Has Changed!

November 1-December 15, 2017

Call Today to make your appointment for the Open Enrollment Period
...appointments fill up fast!!!

Please read over your renewal documents to verify that your doctors and pharmacy are still part of your network. Also make sure your drugs are still on their list and that the tier has not changed. Check out the price increase if any. If you decide you are satisfied and do not want to change policies, you do not have to do anything...your current plan will become your plan for 2018.

Plan ahead by reviewing your current status at HealthCare.gov and making any updates to your household or income status before Nov. 1.

However if you want to change your plan, please call for an appointment in order to see your options. Any new plan that you chose will have an effective date of January 1, 2018. If you would prefer a phone conversation please call and make an appointment.

843-449-1997



National Physical Therapy Month

<http://www.moveforwardpt.com>

The increased use of opioids for pain management in America has created a national health crisis. Opioid prescription (Vicodin, OxyContin, Opana, and Methodone, and combination drugs like Percocet) rates have quadrupled since 1999, leading to similar increases in prescription opioid deaths and heroin deaths. In response, the Centers for Disease Control and Prevention (CDC) released guidelines in March 2016 urging prescribers to reduce the use of opioids in favor of safer alternatives in the treatment of chronic pain. Physical therapy is one of the recommended non-opioid alternatives.

Physical therapists treat pain through movement, helping patients improve strength, flexibility, and range of motion. Physical Therapists also can educate their patients about pain, which has been known to improve outcomes¹.

No one wants to live in pain. But no one should put their health at risk in an effort to be pain free. Don't just mask the pain. Treat it. Choose physical therapy to manage your pain without the risks and side effects of opioids.

Physical therapists treat people of all ages and abilities. Here are some ways a physical therapist can help you.

- **Maximize Your Movement:** Pain-free movement is crucial to your quality of life, your ability to earn a living, and your independence. Physical therapists are movement experts who can identify, diagnose, and treat movement problems.
- **Participate In Your Recovery:** Physical therapists work collaboratively with their patients and clients. Treatment plans are designed for each person's individual goals, challenges, and needs.
- **Avoid Surgery:** Before you undergo expensive or invasive surgery, try physical therapy. For some conditions, including meniscal tears and knee osteoarthritis, rotator cuff tears, spinal stenosis, and degenerative disk disease, treatment by a physical therapist has been found to be as effective as surgery.

If you have a physical therapist let him/her know that you appreciate all they do to get you back on track!

October is also National Dental Hygiene Month

The ADA states that "Oral health touches every aspect of our lives but is often taken for granted. Your mouth is a window into the health of your body. It can show signs of nutritional deficiencies or general infection. Systemic diseases, those that affect the entire body, may first become apparent because of mouth lesions or other oral problems.

Whether you are 80 or 8, your oral health is important. Most Americans today enjoy excellent oral health and are keeping their natural teeth throughout their lives; however, cavities remain the most prevalent chronic disease of childhood. Some 100 million Americans fail to see a dentist each year, even though regular dental examinations and good oral hygiene can prevent most dental disease. Many people believe that they need to see a dentist only if they are in pain or think something is wrong, but regular dental visits can contribute to a lifetime of good oral health. If you are experiencing dental pain, don't put off seeing a dentist. With dentistry's many advances, diagnosis and treatment are more sophisticated and comfortable than ever.

You can practice good oral hygiene by always brushing your teeth twice a day with a fluoride toothpaste, cleaning between your teeth once a day with floss or another interdental cleaner, replacing your toothbrush every three or four months and by eating a balanced diet and limiting between-meal snacks. Don't forget to schedule regular dental check-ups to keep your smile, and yourself, healthy."

DID YOU KNOW?

Client First, Inc. carries several stand-alone dental plans for individuals or for groups. Make an appointment by calling 843.449.1997 to explore the different options that we have.

<http://www.mouthhealthy.org>



ADA American Dental Association®

The National Institute on Aging has a great section on Cognitive Health...here is some of that information.

Cognitive health—the ability to clearly think, learn, and remember—is an important component of brain health. The following steps can help you function every day and stay independent—and they have been linked to cognitive health, too.

- **Take Care of Your Health...** Taking care of your physical health may help your cognitive health
- **Eat Healthy Foods...** For example, there is some evidence that people who eat a "Mediterranean diet" have a lower risk of developing mild cognitive impairment.
- **Be Physically Active...** through regular exercise, household chores, or other activities—has many benefits.
- **Keep Your Mind Active...** Learning new skills may improve your thinking ability, too
- **Stay Connected...** visit with family and friends. Join programs through your Area Agency on Aging , senior center, or other community organizations.

Some changes in thinking are common as people get older. For example, older adults may have:

- Increased difficulty finding words and recalling names
- More problems with multi-tasking
- Mild decreases in the ability to pay attention

Aging may also bring positive cognitive changes. People often have more knowledge and insight from a lifetime of experiences. Research shows that older adults can still:

- Learn new things
- Create new memories
- Improve vocabulary and language skills

Genetic, environmental, and lifestyle factors are all thought to influence cognitive health. Some of these factors may contribute to a decline in thinking skills and the ability to perform everyday tasks such as driving, paying bills, taking medicine, and cooking. Genetic factors are passed down (inherited) from a parent to child and cannot be controlled. But environmental and lifestyle factors can be changed, particularly those you can control yourself. These factors include:

- Health problems, such as heart disease, diabetes, stroke, and depression
- Brain injuries
- Some medicines, or improper use of them
- Lack of physical activity
- Poor diet
- Smoking
- Drinking too much alcohol
- Sleep problems
- Little social activity and being alone most of the time

What's the difference between normal, age-related forgetfulness and a serious memory problem? Serious memory problems make it hard to do everyday things like driving and shopping. Signs may include:

- Asking the same questions over and over again
- Getting lost in familiar places
- Not being able to follow instructions
- Becoming confused about time, people, and places

IMPORTANT: Talk with your doctor to determine if memory and other thinking problems are normal or not, and what is causing them.

EMPLOYERS...did you know?

Reporting Employee Terminations for Private Employers and Federal Agencies

Published: July 19, 2017

[Office of Child Support Enforcement/US Department of Health and Human Services](#)

Employers withhold about 75 percent of all child support collections nationwide and frequently have questions about how to implement income withholding orders (IWOs).

When to Report Terminations

- When you terminate an employee with a child support Income Withholding for Support order/notice (IWO), you must report the termination as soon as possible to the child support agency, court, or attorney that issued the IWO.
- When a federal employee retires, the federal agency should notify the child support agency and provide the name and address of the federal payroll agency or processing center responsible for paying the retirement benefit.

How to Report Terminations

- Online Reporting: Electronic Termination (eTerm) on the on OCSE Child Support Portal allows you to notify the state child support agency electronically when an employee terminates. If you would like to report terminations online and are not currently registered, you can: review the online presentation; or contact the Employer Services team to schedule a brief demonstration. After viewing the demonstration, you may register to use the all employer's online services, including eTerm, on the Portal.
- Fax or Mail Reporting: You can complete the NOTIFICATION OF EMPLOYMENT TERMINATION OR INCOME STATUS section of the IWO and fax or mail it to the child support agency that issued the IWO. Some states accept this information over the telephone or on the state's website. You should provide the following information:

Employee's name	Employee's case identifier	Last known home address
New employer's address (if known)	Date of separation	

You may alert your employee to make child support payments directly to the child support agency to avoid payment interruptions until the employee's new employer receives an IWO.

If you also received a National Medical Support Notice (NMSN) for the terminated employee, follow the instructions on the NMSN to notify the child support agency of the termination.

Why to Report Terminations?

When you report a termination, the child support agency understands that you are no longer withholding child support from the employee. Even if the employee left during the first pay period, you must report the termination if all of the below apply: 1) An employer-employee relationship existed 2) You submitted a new hire report for that employee 3) The employee filled out a W-4 form 4) As the employer, you received a withholding order for that employee

How to Reactivate Child Support Withholding if You Rehire the Employee

If the employee is laid off temporarily, you should keep the IWO. The amount of time that you must keep an IWO on file following a termination varies from state to state. For example, some states require reactivation of an IWO if the employee is rehired within 90 days. The State Income Withholding Requirements matrix contains state-specific information about reactivating an IWO.

If you rehire an employee, you must submit a new hire report if the employee has been separated from your organization for at least 60 consecutive days; however, the timeframe may be shorter depending on state requirements. Rehire timeframes are found on state websites.

Questions? Check out the link above for more information on your requirements.

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
NEW PRODUCT	Short Term Home Health
	Term Life
Life Insurance	Universal Life
	Whole Life
	Health Insurance Plans
Group and Employee Benefits	Dental
	Vision
	Life
	Supplemental
	Travel Insurance
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: Admin Assistant patti@clientfirstinc.com
 Sara Edmonds: Customer Service office@clientfirstinc.com

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

Aging into Medicare...we can help.

You may apply for Medicare 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. If you do not sign up during these times you face being charged with penalties.

We offer: Medicare Supplement Insurance Plans (Medigap) which may help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles

We also offer: Medicare Prescription Drug Plans (Part D).

Give us a call for an appointment and a Medicare 101 discussion. We do not charge a fee for this service.

Life Insurance? Do you have it?

If you have life insurance is it enough with "life" expenses on the rise (food, housing, utilities, college, and mortgages)?

If you want to know more, please give us a call at **843-449-1997** to set up an appointment today.

Life insurance can...

- Pay for funeral and burial costs as well as probate and estate admin cost
- Pay for medical expenses not covered by your health insurance
- Pay off your outstanding bills so you significant other doesn't have to.
- Pay for college for your children
- Continue to provide a home for your family and pay for their essential needs

Rates are better when you are younger...so don't wait.

*****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.

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.

Happenings around Town:

Myrtle Beach Bike Week Fall Rally October 2, 2017 - October 8, 2017

Venue: Various locations throughout the Myrtle Beach area
Events will take place at various locations along the Grand Strand.
Go to www.myrtlebeachbikeweek.com/events/fall-rally/ for full details.

Wooden Boat Show Weekend "Commander's Tour" at the Kaminski House Museum October 21, 2017

Venue: Kaminski House Museum
Address: 1003 Front St Georgetown, SC 29440
Time: 2:00 PM to 4:00 PM
Phone: (843) 546-7706

In honor of Wooden Boat Show Weekend the Kaminski House Museum presents a special "Commander's Tour" on Saturday, October 21st from 2-4 p.m. Experience the "Commander's Den" filled with antique model ships, navel art, and memorabilia from the life and times of Lt. Commander Harold Kaminski. Admission is \$5.00.

Myrtle Beach Seafood Festival October 6, 2017

Venue: B&C Pavilion Place - b/t 8th and 9th Avenues North, Myrtle Beach, SC
Address: 812 North Ocean Blvd. Myrtle Beach, SC 29577
Time: 6:00 PM to 9:00 PM
Phone: (843) 855-0527

Friday & Saturday, Oct. 6-7. Friday (6-9 p.m.) and Saturday (11 a.m.-7 p.m.) at the Burroughs & Chapin Pavilion Place between 8th and 9th Avenues North, Downtown Myrtle Beach. FREE admission. Enjoy a multitude of local and regional seafood restaurants and eateries. Live entertainment both days. Kidz Zone. Car Show. Lots of Food and Arts & Craft Vendors. Cornhole Tournament. Beer Gardens w/ Craft Selections. www.MyrtleBeachSeafoodFestival.com has all the details!

Carolina Master Chorale: Broadway Blockbusters October 28, 2017

Venue: Trinity United Methodist Church
Address: 705 14th Avenue South North Myrtle Beach, SC
Time: 4:00 PM to 2:00 PM
Phone: (843) 444-5774

The Carolina Master Chorale features some of its finest soloists with winners of the 2nd Annual CMC/CCU Vocal Competition in blockbuster songs of Broadway. Enjoy songs and scenes from Showboat and Ragtime, a Pirates of Penzance reprise, a preview of our upcoming production of The Hunchback of Notre Dame, and much more.

Myrtle Beach Oktoberfest October 13, 2017 - October 14, 2017

Venue: Market Common/Valor Park
Address: 5359 Matheson Lane Myrtle Beach, SC
Time: 4:00 PM to 9:00 PM
Phone: (843)267-7443; (843)446-6993

Oktoberfest Celebration with Live Entertainment, Food, Beer and Wine, Children's Festivities, Vendors

Pawleys Island Festival of Music & Art October 5 -21

Venue: The Reserve Golf Club of Pawleys Island,
Address: 18 Reserve Drive Pawleys Island, SC
Time: 7:00 PM to 10:00 PM
Phone: (843) 626-8911 for tickets

The 27th Annual Pawleys Island Festival of Music & Art will be held October 5 - October 21 at The Reserve Golf Club of Pawleys Island, and is one of the East Coast's most beloved music and arts festivals. Each year thousands of locals and visitors flock to the Lowcountry to hear nationally acclaimed artists and become part of the arts movement that is sweeping the South. The level of talent, artistry and ability to entertain is off the charts with this year's performers. Tickets will sell out quickly.

34th Annual Taste of the Town October 17, 2017

Venue: Myrtle Beach Convention Center
Address: 3601 North Kings Hwy. Myrtle Beach, SC
Time: 4:00 PM to 10:00 PM
Phone: (843) 448-6062

Poised as Grand Strands largest culinary and social event of the year, and Myrtle Beach's premier fall food festival, Taste of the Town will include dozens of the area's finest restaurants serving up Tapas-Style tastings of their menu specialties. This festive food event is a great place to try a variety of restaurants under one roof!

Halloween Bash on The Avenue Oct 28, 2017

Join us for the Grand Strand's largest Halloween bash on The Avenue at Broadway at the Beach! DJ Rich will start the music at 6pm and prizes for best costume contest will follow! Stay tuned for more information!

Trick-or-Treat Oct 31, 2017

Time: 4:30pm-6:30pm

Bring your little superheroes, ghosts and characters to **Broadway at the Beach** and trick-or-treat at your favorite Broadway spots from 4:30pm-6:30pm!

Conway Ghost Walk October 19, 20 & 21.

Venue: Conway Downtown Alive
Address: 428 Main Street Conway, SC
Time: 6:00 PM to 8:30 PM
Phone: (843) 248-6260

Conway Downtown Alive is proud to present the Conway Ghost Walk on October 19, 20 & 21. Professional storytellers weave tales of lowcountry 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

Halloween on the MarshWalk October 31, 2017

Venue: Murrells Inlet MarshWalk
Address: 4025 Hwy 17 Murrells Inlet, SC 29576
Time: 5:00 PM to 10:00 PM
Phone: (843) 299-1221

Festivities begin at 5pm with Trick-or-Treating along the MarshWalk for the kids and the Children's Costume Contest. Later, join in for grown-up fun with the Adult Costume Contest starting at 7pm. Over \$3500 in cash and prizes will be given away to the best of the best! This event consists of a \$1000 cash giveaway

Haunted Carriage Rides Tuesday, October 31st

Pick-Up at Dolce Lusso on the corner of Howard Avenue and Nevers Street

TIME
(Tuesday) 5:00 pm - 8:00 pm

FREE

The very popular Haunted Carriage Rides will bewitch passengers this Halloween on Tuesday, October 31st. The headless coachman returns to offer free rides around the streets of The Market Common that will be filled with trick-or-treaters. Rides will be available from 5PM – 8PM.

TRICK OR TREAT TIME Tuesday, October 31st

Time: 5PM – 7 PM

Join The Market Common for fun fit for goblins and ghouls on Tuesday, October 31st, from 5pm to 7pm. Participating stores will give out candy to costumed Trick-or-Treaters. Enjoy complimentary carriage rides departing in front of Dolce Lusso Salon, face painting in the gazebo on Howard Avenue, and entertainment in the plaza at Grand 14. Come join us for a fun evening at The Market Common!