

CLIENTS COME FIRST

Client First, Inc. of South Carolina e-Newsletter...For Your Insurance Needs

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National Dress in Blue Day March 3



COLON CANCER ALLIANCE

The Colon Cancer Alliance first launched the National Dress in Blue Day program in 2009 to bring national attention to colon cancer and to celebrate the courage of those affected by this disease. Today, individuals, businesses and community groups across the country participate in National Dress in Blue Day by wearing blue and encouraging others to do the same.

This year, the 9th Annual National Dress in Blue Day will be on Friday, March 3rd.

Join me in dressing in blue...I am doing it to honor of my Dad.

Website:

<http://dressinblueday.org>

Colorectal Cancer Awareness Month

We don't like to talk about it...but we need to face the facts...

Colorectal Cancer Fact Sheet

Introduction: Colorectal cancer is cancer of the colon or rectum. It's as common in women as it is in men. This year, over 142,000 people will be diagnosed with colorectal cancer and an estimated 50,830 will die of the disease.

With certain types of screening, this cancer can be prevented by removing polyps (grape-like growths on the wall of the intestine) before they become cancerous. Several screening tests detect colorectal cancer early, when it can be more easily and successfully treated.

At Risk • People age 50 and older • People who smoke • People who are overweight or obese, especially those who carry fat around their waists • People who aren't physically active • People who drink alcohol in excess, especially men • People who eat a lot of red meat (such as beef, pork or lamb) or processed meat (such as bacon, sausage, hot dogs or cold cuts) • People with personal or family histories of colorectal cancer or benign (not cancerous) colorectal polyps • People with personal histories of inflammatory bowel disease (such as ulcerative colitis or Crohn's disease) • People with family histories of inherited colorectal cancer or inherited colorectal problems.

Risk Reduction: • Be physically active for at least 30 minutes, at least five days a week. • Maintain a healthy weight. • Don't smoke. If you do smoke, quit. • If you drink alcohol, have no more than one drink a day if you're a woman or two drinks a day if you're a man. • Eat fruits, vegetables and whole grains to help you get and stay healthy. • Eat less red meat and cut out processed meat.

If you're at average risk for colorectal cancer, start getting screened at age 50. If you're at higher risk, you may need to start regular screening at an earlier age and be screened more often. If you're older than 75, ask your doctor if you should continue to be screened. **The best time to get screened is before you have any symptoms.**

Tests that find pre-cancer and cancer: Colonoscopy - Every 10 years • Virtual colonoscopy - Every 5 years • Flexible sigmoidoscopy - Every 5 years • Double-contrast barium enema - Every 5 years. Ask your health care professional which test is best for you because technology is always evolving. An abnormal result of a virtual colonoscopy or a double-contrast barium enema, or a positive FOBT, FIT or sDNA test, should be followed up with a colonoscopy.

Symptoms: Early stages of colorectal cancer don't usually have symptoms. Later on, people may have these symptoms: • Bleeding from the rectum or blood in or on the stool • Change in bowel habits • Stools that are more narrow than usual • General problems in the abdomen, such as bloating, fullness or cramps • Diarrhea, constipation or a feeling in the rectum that the bowel movement isn't quite complete • Weight loss for no apparent reason • Being tired all the time • Vomiting. If you have any of these symptoms, see your health care professional.

Treatment: Surgery is the most common treatment. When the cancer has spread, chemotherapy or radiation may be given before or after surgery.

Updated 02/2013

For more information about colorectal cancer, visit www.PreventCancer.org.

March is also National Nutrition Month

Learn to Eat Smart

Learn healthy options for groceries, meals, and daily life.

“Let’s Go! South Carolina, a division of Eat Smart Move More South Carolina, is a statewide movement to help South Carolinians live healthier lives by choosing healthy foods and becoming physically active. Let’sGoSC.org provides information for beginners and experts on healthy eating and active living. Our goal is to help South Carolinians find access to fresh, affordable fruits and vegetables and safe, affordable places to be physically active. Visit their website for great information on good food and things to do: <http://www.letsgosc.org>



Eat Smart Move More South Carolina
2711 Middleburg Drive, Suite 301
Columbia, SC 29204
803-667-9810

Communities across the state have been working hard to provide farmer’s markets, trails, parks, community gardens and many other safe healthy eating and active living resources to you. And Eat Smart, Move More South Carolina has compiled a list of these resources on this website to help you locate these great resources right in your back yard! <http://www.letsgosc.org/options-near-you> “

Yummy...this one sounds good!! “Hummus and Grilled Vegetable Wrap

Recipe courtesy of Ellie Krieger www.foodnetwork.com/recipes/ellie-krieger

Total Time: 23 min Prep: 15 min Cook: 8 min Yield: 4 servings, serving size - 1 wrap Level: Easy

Ingredients

2 medium zucchini, cut lengthwise into 1/4-inch slices	2 teaspoons olive oil
1/8 teaspoon salt	Pinch freshly ground black pepper
1 cup store-bought hummus	1/4 cup pine nuts, toasted
4 pieces whole-wheat wrap bread (about 9 inches in diameter)	1/4 cup fresh mint leaves
1 medium red bell pepper, thinly sliced	1/2 cup red onion thinly sliced into half-moons
2 ounces baby spinach leaves (2 cups lightly packed)	

Directions

Preheat the grill or grill pan over medium heat. Brush both sides of the zucchini slices with the oil and sprinkle with the salt and pepper. Grill until tender and slightly browned, about 4 minutes per side.

Spread 1/4 cup of the hummus over each piece of bread. Sprinkle 1 tablespoon of pine nuts on top. Top with 3 slices of zucchini, 2 pieces of red pepper, 1/2 cup of the spinach, a few sliced onions, and 1 tablespoon of the mint. Roll each of them up and cut in half on a diagonal.

Per Serving: Calories 320; Total Fat 15g (Sat Fat 2g, Mono Fat 6g, Poly Fat 6g); Protein 12g; Carb 42g; Fiber 8g; Cholesterol 0mg; Sodium 795mg Excellent Source of: Copper, Fiber, Folate, Iron, Magnesium, Manganese, Phosphorus, Thiamin, Vitamin A, Vitamin B6, Vitamin C, Protein, Niacin, Potassium, Riboflavin, Vitamin K, Zinc”

Aging into MEDICARE Confused? We can HELP!

When Can You Apply? During the 7-month period that:

Starts 3 months before the month you turn 65 --Includes the month you turn 65 --Ends 3 months after the month you turn 65

Need a Medicare Supplement? A Prescription Drug Plan? A Medicare Supplement Insurance (Medigap) policy, sold by private companies, can help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles. Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs. Then your Medigap policy pays its share.

Need to know more about the ins and outs of Medicare? Let us EDUCATE you on the fine points of Medicare!

Call today for a Medicare 101 Session...Free Consultation. Our number is **843.449.1997**

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.



A Common Problem with Aging

“Urinary tract infections (UTIs) are a common bladder problem, especially as people age. UTIs are the second most common type of infection in the body. Each year, UTIs cause more than 8 million visits to health care providers. UTIs can happen anywhere in the urinary system (which includes the kidneys, bladder, and urethra). But UTIs are most common in the bladder. A UTI in the bladder is called *cystitis*. Infections in the bladder can spread to the kidneys. A UTI in the kidneys is called *pyelonephritis*. Sometimes, a UTI can also develop in the urethra, but this is less common. A UTI in the urethra is called *urethritis*. Older women are more likely to get UTIs because the bladder muscles weaken and make it hard to fully empty the bladder. This causes urine to stay in the bladder. When urine stays in the bladder too long, it makes an infection more likely. Men are less likely than women to have a first UTI. But once a man has a UTI, he is likely to have another. Bacteria from a UTI can spread to the prostate. Once there, the bacteria can hide deep inside prostate tissue. Prostate infections are hard to cure because antibiotics may not be able to reach the infected prostate tissue.

Some UTIs Lead to Severe Problems

Most UTIs are not serious. But some UTIs, such as kidney infections, can lead to severe problems. Bacteria from a kidney infection may spread to the bloodstream, causing a life-threatening condition called *septicemia*. When kidney infections occur frequently or last a long time, they may cause permanent damage to the kidneys, including kidney scars, poor kidney function, and high blood pressure.

Causes of UTIs

Most urinary tract infections, or UTIs, are caused by bacteria that enter the urethra and then the bladder. A type of bacteria that normally lives in the bowel (called *E. coli*) causes most UTIs. UTIs can also be caused by fungus (another type of germ).

Symptoms and Diagnosis

Symptoms of a urinary tract infection (UTI) in the bladder may include

- cloudy, bloody, or foul-smelling urine
- pain or burning during urination
- strong and frequent need to urinate, even right after emptying the bladder
- a mild fever below 101 degrees Fahrenheit in some people.

If the UTI spreads to the kidneys, symptoms may include

- chills and shaking
- night sweats
- feeling tired or generally ill
- fever above 101 degrees Fahrenheit
- pain in the side, back, or groin
- flushed, warm, or reddened skin
- mental changes or confusion
- nausea and vomiting
- very bad abdominal pain in some people.

Symptoms may differ depending on age, gender, and catheter use. In some elderly people, mental changes and confusion may be the only signs of a UTI. Older women and men with a UTI are more likely to be tired, shaky, and weak. They are also more likely to have muscle aches and abdominal pain.

Diagnosis

To find out if a person has a UTI, the health care provider will ask about symptoms. He or she will then test a sample of urine. The urine test looks for bacteria that may cause the infection. The urine test also looks for white blood cells, which the body makes to fight infection. Because healthy people sometimes have bacteria in their urine, both bacteria and white blood cells must be in the urine to diagnose a UTI. If a person has UTIs often, the health care provider may order some extra tests to see if the person's urinary tract is normal.

Treating UTIs

Because most urinary tract infections (UTIs) are caused by bacteria, bacteria-fighting medications called antibiotics are the usual treatment. The type of antibiotic and length of treatment depend on the patient's history and the type of bacteria causing the infection. Bladder infections may eventually get better on their own. But antibiotics can make the symptoms go away much more quickly. People usually feel better within a day or two of starting antibiotics. Drinking lots of fluids and urinating often may also speed healing. If needed, pain-killers can relieve the pain of a UTI. A heating pad on the back or abdomen may also help.”

For more information: <https://nihseniorhealth.gov/urinarytractinfections/whatareurinarytractinfections/01.html>

Employers...DID YOU KNOW!!

South Carolina OSHA (Occupational Safety and Health Administration)

P.O. Box 11329 • Columbia, S.C. 29211

General Information: 803-896-7665

South Carolina is one of 26 states and territories which administers its own occupational safety and health program through an agreement with the U.S. Department of Labor, Occupational Safety and Health Administration (OSHA). The state occupational safety and health act requires employers to provide their employees with a safe and healthy worksite which is free of hazards which may cause injuries and illnesses to workers.

The S.C. OSHA office conducts inspections of businesses to assure compliance with the law with a staff of 17 safety inspectors and 12 health compliance officers. To help achieve the objective of the OSHA Act for safe and healthy worksites, South Carolina Department of Labor, Licensing and Regulation conducts the Annual Survey of Occupational Injuries and Illnesses in cooperation with the U. S. Department of Labor, Bureau of Labor Statistics (BLS). The survey helps identify industries with comparatively high rates of injuries and illnesses.

South Carolina Department of Labor, Licensing and Regulation no longer produces the South Carolina Occupational Injuries and Illnesses Survey publication or the South Carolina Census of Fatal Occupational Injuries publication. The survey and fatality data are now available on this web page.

South Carolina has adopted the Federal OSHA Standards verbatim, with a few exceptions. Differences between S.C. and Federal Standards are Construction Standards Modifications and General Industry Standards Modifications for South Carolina

Training within OSHA Voluntary Programs provides a variety of training programs and presentations designed to reduce or eliminate safety and health hazards in the workplace. Training is available to employers and employees of both the public and private sector upon request and may occur on-site (requiring participation of 12 or more employees). For more information, contact Van Henson at (803) 896-7769. These programs allow the employer/employees the opportunity to discuss problems they face in the workplace. It also allows interaction with an OSHA representative. At no time are the names and addresses of the participants shared with the OSHA inspection staff. The training program content includes the requirements of the OSHA standards and how the enforcement arm of OSHA interprets the regulations.

The more knowledge a company has on the safety and health aspects of its operations, the better it can reduce injuries and illnesses and most importantly provide a safe and healthy environment for employees.

State Required Posters

LLR Workplace Poster Legal or Letter Size (Includes **OSHA** (Occupational Safety and Health) and the Labor Law Abstract (Payment of Wages and Child Labor)

LLR's OSHA Office distributes recordkeeping materials to businesses that are required by law. For more information, or for copies, call (803) 896-7665

For more information: www.scosha.llronline.com or www.osha.gov

Qualifying Life Event (QLE)...is the only way you can get Health Insurance now that open enrollment has ended... Unless you are aging into Medicare.

A change in your situation — like getting married, having a baby, or losing health coverage — that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period.

There are **4 basic types of qualifying life events**. (The following are examples, not a full list.)

Loss of health coverage

Losing existing health coverage, including job-based, individual, and student plans; losing eligibility for Medicare, Medicaid, or CHIP; or turning 26 and losing coverage through a parent's plan

Changes in household

Getting married or divorced; having a baby or adopting a child; or death in the family

Changes in residence

Moving to a different ZIP code or county; a student moving to or from the place they attend school; a seasonal worker moving to or from the place they both live and work; or moving to or from a shelter or other transitional housing

Other qualifying events

Changes in your income that affect the coverage you qualify for; gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder; becoming a U.S. citizen; leaving incarceration (jail or prison); or AmeriCorps members starting or ending their service

www.healthcare.gov

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)
	Point of Service Plans (POS)
	Short Term Major Medical Plans (STMM)
ACA Compliant	Disability
Senior Benefits	Medicare Supplements
	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
	Senior Life Insurance Policies
Aging into Medicare?	*Happy to assist in applying for Social Security Retirement Benefits
	*Happy to assist in applying for Medicare A and B
Individual/Family and Senior Supplemental Insurance	Accidental
	Cancer
	Dental
	Hospital Indemnity
	Specified Health Event Protection
	Vision
	Long Term Care
Life Insurance	Term Life
	Universal Life
	Whole Life
Group and Employee Benefits	Health Insurance Plans
	Dental
	Vision
	Life
	Supplemental
Travel Insurance	Medical
Video Doctor	24/7 Doctor on Call Program

***** **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

Trivia Fact:

While adults normally have 206 bones, babies start out with a skeletal mix of about 300 different bones and cartilage elements.



29th Annual St. Patrick's Day Parade and Festival

March 11, 2017

- **Venue:** downtown North Myrtle Beach
- **Address:** Main Street North Myrtle Beach
- **Time:** 9:00 AM to 9:00 PM

This one-day, rain or shine event brings approximately 30,000 to celebrate being Irish and welcome the coming of spring. A parade begins the day at 9:00 a.m., followed by three stages of live music and a children's area with rides and amusements from 11:00 a.m. until 4:00 p.m. Along Main Street approximately 150 vendors will display their crafts, services, information, products, or serve a variety of treats.

Happenings around Town:

ACC Women's Basketball tournament

March 1, 2017 - March 5, 2017

- **Venue:** HTC Center at CCU
- **Address:** 104 Founders Dr., Conway, SC
- **Phone:** (843) 349-2802

The 2017 ACC Women's Basketball tournament will be played at the HTC Center at Coastal Carolina University in Conway, S.C., from March 1-5

3rd Annual Spring NOPI Nationals Super Show

March 10, 2017 - March 13, 2017

- **Venue:** Myrtle Beach Speedway
- **Address:** 455 Hospitality Lane Myrtle Beach, SC
- **Time:** 10:00 AM to 7:00 PM
- **Phone:** (843) 236-0500

"The Greatest Car Show on Earth" returns to Myrtle Beach Speedway. This 3 day event will include Contests, Drifting, Shopping, Cash Prizes, Give Always, Cars, Trucks, Burnouts, Sound off Swimsuit Competition, and MUCH MORE!

Don't forget about NOPI's Friday Night Freak Show as we kick off the 3 day event with BIG SMO live in concert Friday, March 10th! Gates Open at 7pm/\$20 Concert Admission sold separately.

SAVE MONEY! Take advantage of discounted PRE-REGISTRATION open now online at www.myrtlebeachspeedway.com.

Cupid's Arrow

March 18, 2017

- **Venue:** Socastee Yacht Basin
- **Address:** Socastee Park and Yacht Basin, Peachtree Rd Myrtle Beach, SC
- **Time:** 10:00 AM to 12:00 PM
- **Phone:** (843) 915-7883

This free event is for the whole family to kick off the summer season while getting the chance to see what opportunities the Horry County Outdoor Recreation Department has to offer. Activities include: kayaking, archery, geocaching, disk golf, fishing, and inflatables.

HealthFinders

Coastal Grand Mall next to Dillards

Walk In Screenings: Monday-Friday 10AM-7PM Saturday 10AM-6PM

Performed by finger stick...Cash or Check Only. Call 843.692.4444 for more information or www.MyGrandStrandHealth.com

Lipid Profile - \$20—must fast for 12 hours before

A1C -\$20 Blood Pressure Check: Free Weight Check: Free

Myrtle Beach Highland Games and Heritage Festival

March 24, 2017 - March 25, 2017

- **Venue:** Grand Park at The Market Common
- **Address:** 4017 Deville Street Myrtle Beach, SC 29577
- **Time:** 11:15 AM to 1:00 PM

The Myrtle Beach Highland Games & Heritage Festival is presented by The Myrtle Beach Regional Pipe Band, a non-profit organization dedicated to furthering the Celtic Heritage through music, athletics and customs of the Scottish Heritage and the continuance of the Gaelic culture.

Always held the weekend following St. Patrick's Day, the Festival is full of activities that offer something for everyone and include Athletic Competitions, Clan Village, Celtic Marketplace, Scottish Whisky Tastings, Kid's Glen, Live Music & Entertainment, and many other exciting events.

Join us in seeing the men and women compete in feats of strength - all while wearing a kilt! Events include Turning the Caber, Sheaf Toss, Braemar Stone Throw, Clachneart (Open Stone), Heavy Weight Throw, Light Weight Throw, Heavy Hammer Throw, and the Weight Over Bar Toss. You may even get to witness a World Record throw!

Spring Big Band Fest

March 25, 2017

Venue: La Belle Amie Vineyard

Address: 1120 Saint Joseph Road Little River, SC

Time: 12:00 PM to 5:00 PM

Phone: (843) 399-9463

Spring Big Band Fest \$10.00. All events are on Saturday from 12 noon to 5pm.

Knit & Crochet Group

Recurring weekly on Friday until June 30, 2017

- **Venue:** Chapin Memorial Library
- **Address:** Myrtle Beach, SC 29577
- **Time:** 2:00 PM to 4:00 PM
- **Phone:** (843) 918-1295

Chapin Memorial Library hosts a free knitting and crochet group in the second floor meeting room every Friday afternoon. Learn basic knitting and crochet skills or get help with an existing project. Please bring your own supplies. Volunteers are needed to teach beginners and inexperienced people.