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January / February March 2011 Issue

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From the desk of . . .

Dan & Antoinette Young

A brief introduction ~ my husband Dan and I are the owners of Young's Insurance Services, Inc. through whom you purchased a health insurance product either from us or one of our helpful agents. We would like to take a moment to introduce this newsletter and welcome all the new families to this complimentary mailing we send out quarterly. Our

Brokerage Agency has been providing health and life insurance options as well as Medicare prescription plans and a variety of other products for close to fifteen years.

Thank you for your confidence in our company, our agents and the products we offer. We hope you enjoy this and all future newsletters that we send out to keep in touch with everyone. ~

WHAT A CRAZY SEASON THIS WAS!

We honestly didn't know how we were going to get through this years Medicare Annual Election Period. Let's step back to explain from the beginning . . .

Several years ago, when Medicare created the Part D Prescription program, Dan and I had the idea of trying to assist our clients with a complimentary review of the options available each year. I then came up with the "yellow sheet" idea which we send out to each client once a year.

This year we sent out our newsletters in October with the annual yellow prescription review sheets enclosed and they flooded back to us in piles by the hundreds.

On average each year, there are probably between 50-70 insurance companies that offer prescription plans with all new co-pays, premiums, formularies and networks. We study the differences and benefits of each of them and brace for the worst.

We prepared by hiring additional staff who, along with us, worked 12 hour days plus weekends to accomplish the daunting task at hand.

The yellow sheets that were mailed back to us were logged into our system and then the prescriptions were manually entered into the Medicare website for each individual. From there, we had to wait until Nov. 15th to call and discuss options with

everyone for the purpose of complying with Medicare's guidelines. If the best plan came up as one we offered then we also went ahead and completed enrollments. While everything was done by the deadline, it drained us more than we can say.

Many people think that we get paid to do this review—but that is not correct. Again, while we do make ourselves aware of the changes with each company, we only choose to offer 5 or maybe 6 of the available 50+ plans. Basically, due to the time and training involved in licensing with the Rx plans for each company, we only choose to offer the plans with the more popular coverage. If the best plan on the Medicare website for a client happens to be one of those, we get a commission, if not, we still point the client in the right direction and add it to our "good will" accomplishments for the year.

Along with the stress and the financial toll this "free review service" took on us this year, it consumed all of our time—we worked despite the holidays.

We have mentioned over the last few years that in-depth phone or in-person Rx comparisons might become increasingly difficult and that we would let you all know if we need to make adjustments. So here we go, this is the first of many notices letting you know that we need to alter the current way that we offer assistance with regards to your prescription plans.

A new method of reviewing the plans will be discussed at our agency meetings very soon and we will keep you posted. Please know that our goal as an agency is to still offer assistance and guidance, we must however find a more efficient manner to do so. Thank you in advance for your understanding in this matter. **PG 1**

What's New

Just a reminder,

The Open Enrollment Period (OEP) has been replaced with Annual Disenrollment Period (ADP)

The previous OEP no longer exists. In its place, CMS has implemented an election period called the **Medicare Advantage 45-Day Annual Disenrollment Period (ADP)**.

The ADP will run from January 1

through February 14th. During the ADP, beneficiaries who are enrolled in a Medicare Advantage (MA) plan (either MA-only or MA-PD) have one election available and may disenroll from that plan back to Original Medicare. If someone you know wants to leave their current coverage, have them give us a call.

As most of you know, for many years, we have wanted to offer Home & Auto insurance options as well as health insurance but have been unable to do so. Medicare is such an overwhelming topic and since it is the primary focus of this agency there is little time for expanding into anything else.

With that in mind, we would like to take a few moments to introduce our new affiliate who would fill in this gap for us. We have had the pleasure of working with Miller Insurance Associates and are happy to introduce them to our clients.

They, like us, are a family based company with offices located in Springhouse and Macungie, PA representing over 62 years of service to the household and business community. The firm was founded in 1948, by Raymond H. Miller, Jr., and is currently owned by his son Gary Miller. The insurance practice continues to hold true to the values established by his father.

Just as Young's, the Miller Agency follows the "old fashioned" values of integrity, hard work, and professional service which is rare to find today. Both of our organizations are dedicated to keeping the focus on our customers.

Miller Insurance Associates has proven experience with a broad range of risk management and insurance services. If you or someone you know would like a quote on either an Individual/Household or Commercial/Business policy, please consider Miller Insurance, our new Property & Casualty Affiliate! Call our office for more details at 610-275-7923.

Take A Look

Presto Microwave Bacon Cooker

Let me start by saying I know how unhealthy bacon is but my family loves it anyway. Usually, on Sunday mornings, we have a nice big family breakfast but the food with longest prep time is the bacon. Along with the horrible greasy mess it leaves behind, I get splashed and burnt at least half a dozen times in the process.

For less than \$15 we found the PERFECT way to make bacon QUICK and easy. It's the Presto Microwave Bacon Cooker! As silly as this sounds, we absolutely love this little gadget. It's so easy to use and very easy to clean up, just throwing it in the dishwasher! The best part is, that *finally*, we eat bacon that is evenly cooked. No burnt spots and no white fatty parts. At the risk of sounding like some corny infomercial, YOU JUST HAVE TO TRY THIS! We got ours at WalMart for \$13.98. Two thumbs up!

Announcements

In and around the office . . .

Happy Birthday to you, Happy Birthday to you, Happy Birthday Dear:

Sandy, Antoinette, Dan, Rob and Jim — Happy Birthday to you!

Sandy Young, Office, Feb. 4th

Antoinette Young, Owner, Feb. 5th

Dan Young, Owner, Feb. 6th

Rob Darnell, Agent, Feb 9th

Jim Long, Agent, Feb. 26

Just a reminder, please call to notify our office if you have an address and phone number change, or if you wish to make any changes directly affecting your policy. Also, please remember, in the event of someone's passing, to contact our office and provide a death certificate to stop the policy and have any monies due re-funded.

Baby / Toddler Updates!

From the owners Antoinette & Dan Young

For many clients this is old news that once again, we are repeating. However, for the many new clients who don't know, we have a one and a half old baby boy named Jake Ryan.

He is our third son who was just a wonderful little surprise! We also have two

much older sons, Nick who is actually an agent here at our brokerage and Tim who is in college now. With such a HUGE gap between children, this has been quite an adjustment, but all for the good!

Aside, of course, from Dan and myself, Jake has captured the hearts of family, friends and most definitely his older brothers! It's funny how a baby can alter daily life and shift focus to the most basic fundamental events. We could easily spend our dinner all discussing how cute it is that Jake can hold his own fork and feed himself or take a napkin and wipe his own mouth! We hang on every vowel sound trying to convince ourselves that they are meaningful words he saying. Every small new achievement he makes is a monumental event that of course we make a big fuss over.

Lately, he helps empty trash and it is so cute but now we have to watch carefully because ANYTHING he finds on the floor or table gets PROUDLY disposed of in the trash! We've found toys, bills, keys, toothbrushes and even money nicely placed in the trash!

He loves watching Sesame Street and the ABC show called "Wipeout" where contestants have to go through obstacles without falling or getting knocked off the course. Each time someone does fall and splash into the water below, he laughs uncontrollably! Why is it that kids always find it so funny when someone else falls or gets bumped?

Anyway, he is doing well and getting big. He's about 25 lbs. now with curly hair and light brown hazel eyes. Active, healthy and a bundle of energy! We are very blessed. Thank you for all the little cards, gifts, kind thoughts and information on allergies that were given to Jake this past season. It was all very appreciated!

Another Baby Arrival around the office!

At this time we would also like to take a moment to congratulate Jim Long (agent/manager here) and his wife Teri who gave birth to a beautiful baby girl Gabrielle Margaret. She was born on December 22nd and was just the most joyous little Christmas gift! We couldn't be happier for them!

As always, we would like to take a moment to **SINCERELY THANK** those who gave our name out over the
(cont. pg 3)

past few months. Normally, we list out each and every person who sent someone our way but this past quarter there were too many to list here. Truly, again, we wish to **THANK YOU ALL!!!!**

While we are giving out words of thanks, Dan & I would also like to offer our sincere appreciation to the office staff here. Sandy, June, Sarah, Lydia and Tim worked extra long hours to help get the job done. We couldn't have done it without you!

Recipes

Diner Meat Loaf "Muffins"

1 tsp olive oil
1 cup finely chopped onion
1/2 cup finely-chopped carrot
1 tsp dried oregano
2 garlic cloves, minced
1 1/2 pounds ground beef, extra lean
1 cup ketchup, divided
1 cup finely crushed fat-free saltine crackers (about 20) or fine bread crumbs
2 tbsp. prepared mustard
1 tsp Worcestershire sauce
1/4 tsp freshly-ground black pepper
Salt to taste
2 large egg whites, lightly beaten
1/2 cup shredded cheddar cheese
Cooking spray

Preheat oven to 350°F. Spray 12 muffin cups with non-fat cooking spray.

Heat olive oil in a large nonstick skillet over medium-high heat. Add onion, carrot, oregano, and garlic, and sauté 2 minutes. Remove from heat and let onion mixture cool.

In a large bowl, combine onion mixture, ground beef, 1/2 cup ketchup, crushed crackers or bread crumbs, mustard, Worcestershire sauce, pepper, salt, and eggs. Mix well.

Spoon meat mixture into prepared muffin cups. Top each with 2 teaspoons ketchup. Bake at 350° for 25 minutes or until a meat

thermometer registers 160°F. The last five minutes, add a coating of shredded cheddar cheese to each little meatloaf muffin. Remove from oven, let stand 5 min., EAT!

Did you know...

-There are no clocks in any Las Vegas gambling casinos!
- The Mona Lisa has no eyebrows. It was the fashion in Renaissance

Florence to shave them off!
- The Guinness Book of World Records holds the world record for being the book most stolen from public libraries!
- Apples, not caffeine, wake you up in the morning more efficiently!

Household Tips

-To keep potatoes from budding, place an apple in the bag!
-Include a few tennis balls in each dryer cycle. The tennis balls not only cut drying time by 25-50%, but also fluff the clothes to a delicate softness, making towels especially fluffy!
-To keep your chimney clean, throw a handful of salt on the fire!

Agents Corner

Thoughts posted from a few agents:

Patricia Hickey

To all of my clients I would like to personally thank you for your business and I wish you a healthy and happy new year! Remember that I am only a phone call away if you have questions or concerns!

Thanks, Pat

Charlie Brady

I wish all of my clients a Happy and Healthy New Year! I want to thank you all for trusting me with your Health Care decision over the years. I know how important it is to you and I promise that I will work hard in the future to bring you the information and guidance you'll need to make informed decisions about your Health Care needs in the future.

I can't express enough how much I appreciate the fact that many of you referred me to your friends and family. Please know that I promise to offer your referrals the same level of service and commitment that I gave to you. If you need anything, just let me know! Thanks again, Charlie

James Long

Another Annual Enrollment Period is behind us and I want to thank all of you for your patience when it came to reviewing your coverage. I was able to reach out to everybody that requested a review, even though it took a little while. Things slow down a bit this time of year, but because of your referrals, I am still meeting with several people each week that need Medi-

and turn 65 all year round and I want to thank you for keeping me in mind!

The most exciting thing going on in my life at the moment is spending time with my BRAND NEW BABY GIRL!! Gabrielle Margaret blessed us with her arrival on

December 22nd at 1:48am. She was born weighing 7lbs, 5oz. Gabby and my



wife Teri are both doing great. Sleep comes in smaller chunks for sure, but we are elated and treasuring every moment. She is already a month old and getting bigger. Many of you have told me how fast time will go and boy were you right!

Rob Darnell

Hello everyone and Happy New Year! I never realized how many people liked reading my updates, as several of you were wondering why I never did an "Agents Corner" last newsletter. Joan, my wife, fell seriously ill. I was with her during that time, resulting in me not being able to write in the last newsletter. She is doing better now although it still affects her from time to time. I would like to thank everyone that called giving their best wishes to us, as well as the get well cards we received. She, as well as myself, greatly appreciated it!

Well, we are now in the second phase of the busy season. The first ended on December 31st, 2010. Thanks to all of you who sent in their yellow sheets. This was definitely a challenging season for all of us. I even hired my niece and my mother to help get me through the season! Our ultimate goal is to make sure you have the best plan. Remember that these plans change each and every year! We now have a short term insurance product from Continental Life that is definitely worth mentioning. This product would take the sting out of the medical cost of a short term care incident. (cont. pg 4)

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This, along with the skilled nursing benefits in Medicare supplements would provide additional coverage. Although different, this is a less expensive alternative to long term care insurance. If you are interested, give us a call!

Finally, the EAGLES! I am definitely not too happy with how the season ended. The interception in the end zone as well as David Akers' two missed field goal attempts definitely did not help the situation. A team that has been knocked out in the first round of playoffs two years in a row is not exactly a successful one! Well, at least there are still the Flyers. Thanks to all who sent referrals my way! I greatly appreciate it and I make it a priority to make sure everyone gets the best coverage they can. Take care everyone, and have a great New Year! Thanks, Rob

Riddle Me This...

- 1) What year is the same when its number is turned upside down?
- 2) I am as light as a feather, yet no man

- can hold me for too long. What am I?
- 3) Is an old hundred dollar bill better than a new one?
- 4) David's father has three sons: Snap, Crackle and ____?

YIS Contest

Phil Leever (*Jim Long's client*) of Malvern, PA has won last quarter's contest!

Congratulations!

The correct answers from last issue

- 1) Happy Birthday
- 2) Nelson Eddy and Jeanette McDonald
- 3) Shirley Temple
- 4) Tony Bennett

This issue's Trivia questions are:

- 1) What is Donald Duck's middle name?
- 2) Elvis Presley made his first national television appearance on the "Dorsey Brothers Show" in 1956. What two songs did he sing?
- 3) In 1938, for just \$130, Joe Shuster and Jerry Siegel sold all rights to their publishers for what comic-strip character?

Call, fax or send us your answers. All correct answers will be put in a drawing for a \$25 gift certificate to one of the following: Applebee's, Olive Garden, Red Lobster or Cracker Barrel—winners choice!

Thoughts of the day...

To the world you may be just one person, but to one person you may be the world.

Brandi Snyder

Tell a man there are 300 billion stars in the universe, and he will believe you. But tell him a bench has wet paint on it and he'll have to touch it to be sure.

Murphy's Law

If you wish to forget anything on the spot, make a note that this thing is to be remembered. *Edgar Allan Poe*

Riddle Answers:

- 4) David
- \$100 bill ill than a new \$1 bill
- 3) No, I'd rather have an old
- 2) Your breath
- 1) 1961