



YOUNG'S INSURANCE SERVICES, INC.

**Fairview Office Plaza ♦ 2933 West Germantown Pike
Building 2 ♦ Suite 200 ♦ Eagleville, PA 19403**

Office 610-275-7923 ♦ Fax 610-275-7925 ♦ www.yisonline.com

July / August / Sept. 2011 Issue

Welcome Memo Page 1

YIS - (Young's Insurance Services, Inc.)
Owners' Thoughts

What's New Page 1

**WE'RE MOVING! Read about our new
office location!**

Aetna acquires American Continental

Take a look Page 2

For the cat lovers: Emery Cat Board!

Announcements Page 2

Reminders, Baby / Toddler Updates,
Thank You List

Recipes Page 3

Strawberry Sensation Smoothie

Did you know? Page 3

Interesting and fun facts / Household tips

Agents Corner Page 3

Thoughts from a few of our agents

Riddle me this Page 4

Things that make you go "hmmm"

YIS Contest Page 4

Will you be next issue's winner?

Thoughts Page 4

Ponder these . . .

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. ~

We hope this issue finds everyone well and enjoying their summer! In the last issue, we mentioned that several of us at the office were traveling to Paris and then extending our trip to see Rome. I had asked for some tips and suggestions from our readers and boy, so many good ones poured in! THANK YOU SO MUCH!

The trip was absolutely wonderful! We all feel grateful for the experience and would definitely return given the opportunity. Our time was filled with breathtaking sights and memorable moments. We learned so much about their culture, style, food and transportation. What a difference from the States though! No matter how terrific a trip away can be, there's nothing like coming home to you own little comforts, favorite foods and of course . . . your own bed! ☺

Upon our return, we jumped right back into the swing of things and began to focus on all the new changes that will take place during this year's Annual Election Period for Medicare Part D plans. In the office, we've made some space and staff preparations and have been discussing options for continuing the "complimentary service" that we offer to review your Medicare Part D plan. We are trying to provide this benefit again, however, we have had to make some adjustments on our end. Your agents will each contact you with the results of your personal comparison.

PLEASE TAKE NOTE: Starting this year forward, the AEP (Annual Election Period) will run from OCTOBER 15th—DECEMBER 7th with the effective date still being January 1st.

Again, we do plan on providing the free review service this year so look for the Young's Insurance Services, Inc. "YELLOW REVIEW SHEET" in October's issue of the newsletter which will go out early in September!

What's New

WE'RE MOVING OFFICE LOCATIONS!

Starting August 1, 2011 through September 1, 2011 YIS will be relocating - a few rooms at a time - to our new office location. We are moving gradually so we are able to maintain a functional work environment for both our clients and our agents. The move will place us out on Germantown Pike between Trooper and Valley Forge Roads in Worcester Township about two miles up the road from our current location. As of September 1st our new mailing address will be:

**Young's Insurance Services, Inc.
Fairview Office Plaza
2933 West Germantown Pike
Building 2, Suite 200
Eagleville, PA 19403**

PLEASE NOTE: OUR PHONE / FAX NUMBER WILL REMAIN THE SAME!!!!

The new location will provide us with a layout all on one floor and a handicap accessible entrance. An aerial photo of the new location will be viewable under the "contact us" section of our website.

(cont. pg 2) **PG 1**

It will point out two entrances, one on Germantown Pike and one on Windy Hill Road just off Germantown Pike. If you are coming in from the Germantown Pike entrance, you will have to follow the road around through the parking lot to the far end to find our building. The most direct route will be to enter off of Windy Hill Road. Our entrance will be directly in front of you. We are very excited about the move and encourage you to stop by and visit! Please call with any questions and feel free to contact us for directions.

Aetna acquires American Continental

Aetna Inc. announced that they acquired American Continental through Genworth Financials Inc. Medicare supplement insurance on Monday, June 13th 2011 for 290 million dollars. However, this will not be considered official until sometime in the 4th quarter.

Aetna Chief Executive, Mark Bertolini, saw the rising demand in the Medicare supplemental market due to the Baby Boomer Generation employees retiring currently and therefore decided to invest in this Medicare supplement insurance. Before this announcement, Genworth Financial was underwritten by American Continental Insurance Company. Genworth Financial is no longer involved with the Medicare supplement insurance, but are now focusing in long-term care and wealth management insurance services. American Continental's name will remain the same, but Aetna is now fully responsible for their insurance company.

This is very new information for us, and we will keep you posted as more details unfold. We can assure you, however, that the change will not affect your current American Continental coverage and many positives can come from this. Previously, Aetna has been known to specialize in Health Maintenance Organizations, (HMO's) but we can assure again, that this merger should not involve HMOs of any type, nor will it change your current plan benefits in any way. You will probably receive a letter in the mail from

American Continental and/or Aetna on this acquisition if you haven't already. Feel free to call us with any questions you may have regarding this news.

We also want to point out that your area is being flooded with calls and post card mailers from Banker's, Humana, & Aetna. These are SALES calls! They will usually involve such comments as "Medicare Changes" or "New Important Medicare Rules". *Again, these are just sales calls. Any REAL MEDICARE information will have the TRUE MEDICARE logo on it!*

If you have any questions regarding your coverage, simply call our office and we'll be glad to discuss any real Medicare changes that could effect you. Remember that we have a multitude of services, companies and products that we now offer, so if you are happy with our services and are in need of an additional quote or comparison, please, call us first!

Take A Look

The Emery Cat Board

By: Stefanie Baldassano

For those of you that love cats, we've been hearing great reviews about the "As Seen on TV" product, the Emery Cat Board. This board is made with a patented abrasive emery surface that makes it easy for cats to actually file their own nails! It makes it simple for cats to trim their own claws and it's completely safe for them. It was originally only sold through Direct-TV and online purchasing, but within the last year the product is now sold in stores. Wal-Mart, Target, Rite-Aid, Walgreens, CVS and just about every pet store now carry it. Wal-Mart offers one of the lowest costs for the board at only \$17.88.

The Emery Cat Board includes a furry toy to hook onto the board, as well as catnip – so cats can groom while they play! This board helps prevent cats from scratching furniture and is big and strong enough for even the larger cats. The board has a special arch design that encourages cats to stretch and scratch. Every time a cat plays on it, it safely files their claws while they have fun playing. Since the cats will most likely keep scratching away at the board, there is no

need to worry if the board will stop working eventually because you can easily buy refills for the board at Wal-Mart and Target for about \$7.00 each.

My grandpa has a cat that completely loves the Emery Cat Board! Her name is Isabelle and we rescued her from an abusive family about a year ago. She is so cute! She plays on it all the time and it really helps keep their nails filed down, so we don't have to worry about clipping the cats nails themselves nearly as often or taking her to the vet to have a veterinarian do it. It has also stopped her from scratching furniture because she is drawn to the board with its catnip and fluffy toy. Pretty cool, right?

Announcements

In and around the office . . .

We would like to welcome Sue Simon, a new agent with us. She is a Certified Senior Advisor and came to us with years of experience in various healthcare venues. We are pleased to have her with us!

~

Also, we would like to introduce Stefanie Baldassano to our agency staff. Wish her a warm welcome should you happen to catch her on the phone when you call!

~

Happy Birthday to you . . .

Happy Birthday to you . . .

Happy Birthday dear . . .

Sue Simon, agent, June 12th

Patricia Hickey, agent, July 9th

Sarah Sibel, office, August 22nd

Stefanie Baldassano, office, August 1st

Happy Birthday to you!

~

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

~

YIS Website Blog! We now have a blog on our website which you may post responses to or ask questions about. For those of you who are not familiar with a "Blog", it is a brief article or paragraph stating thoughts, ideas or comments which are displayed on the internet. Please feel free to contact us with any topics you would like to see in our Blog!

Baby / Toddler Updates!

Jake Ryan Update

From the owners Antoinette & Dan Young

Many may know this already but we have a toddler named Jake Ryan who turned 2 on May 5th. This was a surprise event to us and many others since we have two much older sons, by *two decades* to be exact! At the request of many of our clients, we have continued to share the news and updates with everyone. The amount of support and interest has been very appreciated!

Jake has enjoyed the last few months so much. In the spring, he went with us on our European vacation to Paris and Italy which was quite an experience for him. Back home he's been to our small local airport to watch planes take off, visited nearby farms to pet the horses, goats and see the cows and he's frequently enjoyed his trips to the merry-go-round at our local mall.

He's talking a bit more now and has started the process of potty training which we know could take a while. Aside from peanut and egg allergies which we must be mindful of, he eats everything! He loves all meats and believe it or not—broccoli! Jake is still around 30 lbs and is just a tad under 3 feet tall. The humid weather keeps his hair curly as ever and we're fairly certain that his light brown somewhat hazel eyes are going to remain now.

Jake loves swimming pools and while he does know how to say "pool" he finds it easier to call all pools "big tubs"! He says the silliest little things and makes the cutest little faces now as well. He really brightens our day. We'll keep you posted!

Now for Baby Gabby's Update . . .

By Jim and Teri Long

Gabby is doing absolutely great. Teri and I want to thank everyone for their well wishes. She is now 6 months old and starting on fruits and veggies. We make our own baby food with this great little tool called the Baby Bullet. Gabby is also on the move. In addition to rolling over every time we look the other direction, she's been to 5 different states and two foreign countries! She is having a fun first summer, went to her first Phillies games, and loves "swimming" in the pool, lake and ocean. We had a great 4th on the beach and she was in awe of the fireworks display. Hope you all had a nice 4th too!

As always, we would like to take a moment to **SINCERELY THANK** those who gave our name out over the past few months. Please forgive us if you don't see your name below, this isn't a complete list of everyone however the heartfelt message is the same, thank you!

James Ruggiero, Susan & Allan Levin, Leah Renner, Phillip & Marylou Lee, George Keefer, Mel Ehly, Gerry Borowski, Janet & George Stanley, Betty Hampton, Pat Carey, Carol & Frank Ford, Charlotte Mc Laughlin, Dottie Miller, Donna Moles, John Rogers and Lynn Anderson Truly, again, **THANK YOU ALL!!!!**

Recipes

Strawberry Sensation Smoothie

Ingredients:

3/4 cup frozen strawberries
1/2 orange, peeled
1/2 cup apple juice
1/4 cup vanilla yogurt
1 teaspoon finely ground almonds

Directions:

Blend the strawberries, orange pieces, apple juice, vanilla yogurt, and almonds together in a blender until smooth.

Household Tips

*To remove pencil marks and other non-greasy spots from non-washable wallpapers, use an art-gum eraser or a slice of fresh rye bread.

*To keep ants from entering the house (or anywhere else) sprinkle baby powder on entry points. The ants won't cross and it is safe around pets and children. Bonus, it smells nice too!

Did you know . . .

*Did you know that butterflies taste with their feet?

*Did you know that The Statue of Liberty's tablet is two feet thick?

*Did you know that a goldfish has an attention span of three seconds?

Agents Corner

Rob Darnell—Hello! I hope everyone is having a good summer. A couple things I want to mention to all my clients. I know you are all used to having your drug plans reviewed between Nov. 15th and Dec. 31st each year, but from this year forward

Medicare has changed the Annual Election enrollment dates to Oct. 15th - Dec. 7th with coverage to take effect for January 1st. Please make a note of this. We will be sending the "yellow review sheets" out earlier as well, so look for them in September!

Next, I want to let all of you know that my vacation will be August 4th—August 22nd. We will be going to Arizona and visiting Lake Havasu, Sedona, and Tombstone.

During my time away, I will still be screening calls for emergencies but for general questions or assistance, please call the office at 610-275-7923. They will do their very best to assist you.

Other than that, not much is going on. There's not even a whole lot to discuss in sports. No football, Flyers are done as well as the Sixers, although Phillies are again looking good. Just wish they would score some more runs. Although that 19 inning game they had a while back was incredible. Anyone that loves baseball and watched that game knows what I mean! Well, take care everyone, have a great summer and I will talk to you in the next newsletter! *Rob ~*

Charlie Brady—I hope all of my clients are enjoying what's left of the summer. I would like to remind you all to return the "Yellow Sheet" that will be enclosed in the fall newsletter. The earlier you send it back the better so I can make sure you're enrolled in the best Prescription Drug Plan for you for 2012. As we discussed when you first signed up, the PDP'S can change from year to year so it's always best to keep a close eye on what's available for you. The search is a free service that we provide here at Young's Insurance for our clients and we feel it sets us above the rest.

I appreciate all the referrals you all sent my way this spring and summer. I think it's important for you to know that I will help your friends and family the same way I helped you...Friendly and Professionally! Enjoy the rest of the summer and please call me if you have any questions or concerns! *Thanks, Charlie ~*

Nick Young—Hello! Summer is moving along and I have been enjoying my off time with family and friends.

(cont. pg 4) PG 3

**Fairview Office Plaza
2933 W. Germantown Pk.
Building 2, Suite 200
Eagleville, PA 19403**



**Please take note of
our NEW ADDRESS!**

Despite the shorter summer office hours, I've still kept busy between appointments and remodeling our YIS website. My goal was to freshen up the site while maintaining the professional look and user friendly navigation. I have added a new Blog link, updated information and soon we will be expanding the educational video selection. Please take a moment to visit our site and let us know how you like it! Email me at nyoung@yisonline.com with any suggestions or thoughts! Enjoy the rest of your summer!

Riddle Me This...

1. I can go up and down the stairs without moving, what am I?
2. What has a head, a tail, is brown and has no legs?
3. What is the largest ant in the world?
4. How do you keep a skunk from smelling?
5. What is it that the more you take, the more you leave behind?

YIS Contest

George & Betty Olden (*Rob's clients*), of Blue Bell, PA won last quarter's YIS newsletter contest! **Congratulations!**

The correct answers from last issue are

- 1) George
- 2) They were all dyslexic
- 3) Sacramento
- 4) James Buchanan
- 5) Jimmy Carter

This issue's Trivia questions are:

- 1) Who was the first president to appear on TV?
- 2) What was Walt Disney's first animated feature film?
- 3) Who's image appeared on the first cover of the TV Guide?
- 4) What was The Beatles first single as a group?

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...

"Not everything that can be counted counts, and not everything that counts can be counted."- **Albert Einstein**

"I find that the harder I work, the more luck I seem to have."- **Thomas Jefferson**

"Happiness is not a state to arrive at, but a manner of traveling." - **Margaret Lee Runbeck**

We hope you enjoyed this issue! Have fun with your family and friends and keep safe the rest of the summer!

Riddle Answers:

- 1) - A Carpet
- 2) - A Penny
- 3) - Antarctica
- 4) - You plug their nose with a clothespin.
- 5) - Footsteps