



YOUNG'S INSURANCE SERVICES, Inc.

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October 2010 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. ~

Another summer has come and gone. It went quickly! We managed to get a lot accomplished both at work and on the home front though. While we stayed busy, we made time to create some memories with the baby. It was so much fun to watch his much older big brothers swim with Jake and play his FAVORITE pass time—baseball! There's nothing like the look on a baby's face when he's experiencing something new. Baby Jake discovered rain on his head, leaves, grass, lightning bugs, sunglasses and flashlights just to mention a few! Truly, to us, precious little moments like this is what it's all about.

Anyway, aside from gushing like proud parents do, we have managed to move forward on many Agency related things. With all the insurance market changes, we've had to roll with the punches. It isn't easy keeping up with all the testing, new plans, premium changes and mounds of paperwork but we're doing our best.

As most of you know we are about to enter our "busy season". For agents, this means long hours and lots of coffee!

Normally our job consists of assisting a client in finding the right insurance to fit their needs by going out to their house, helping them choose a plan and then providing customer service thereafter. During the Annual Election Period from November

15th to December 31st, that part of our job picks up. Many more appointments must be held to beat the deadline and make sure everyone's coverage is in place.

To be honest, while that does fill up our day quite a bit, the real reason we become so busy every year at this time is largely due to the fact the we offer to review Medicare RX plans as a free service for thousands of our clients each year. Many "man hours" go into this process starting with entering all the drugs someone takes into Medicare's website then doing a comparison between their current plan to any new ones that might save you money. From that point we then discuss the options and make changes if necessary. All of this is very time consuming. We will try to make it through this year and continue to offer this complimentary service, however we do ask for your patience, we do our very best.

This year we have chosen to send out the October issue with the "yellow sheets" earlier than usual so that we can try and get a head start on the process. The "yellow sheets" will be worked on in the order they are received. So if you wish us to assist you in reviewing your Medicare RX coverage, please take a moment to fill out the yellow sheet enclosed and return it to us as soon as you can.

FYI—Everyone on a Medicare Prescription Drug plan is encouraged to review their coverage EACH year. Co-pays, deductibles, plan premiums and the drug formulary will change. What worked great for you last year might not work this year.

If you are someone who likes to run the RX plan on your own, FEEL FREE!!!! However, a little heads up . . . **PG 1**

Medicare changed their site! It's all different and a bit confusing. Read everything carefully. Watch for things like "Step Therapy" and "Prior Authorization". Comparing companies can be tricky.

Either way, whether you do the comparison on your own or have us do it, please remember we wish to remain your agents. If you do run comparisons yourself, please call us to enroll you! We offer many plans, including First Health this year (they merged with Advantra), and also the new Humana plan which seems to be announcing the lowest cost prescription plan in PA so far for 2011. As always, we sincerely appreciate your business and look forward to assisting you again this year. Thanks!

What's New

Open Enrollment Period (OEP) replaced with Annual Disenrollment Period (ADP) Starting in 2011, the OEP will no longer exist. In its place, CMS will implement 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.

Take A Look

Trigosamine Max Strength with Vitamin D
Several clients have told us that they have found this to be very helpful so I thought I would pass it on. These over the counter caplets contain Hyaluronate30, Glucosamine15, and Chondroitin12. I was told that taking three a day keeps the joint pain away! You can find a bottle of (quantity of 90) for around \$30 at most drug stores.

Announcements

In and around the office . . .
Happy Birthday to you, Happy Birthday to you, Happy Birthday Dear:
Nick Young, *agent*, Oct. 13th
Tim Young, *office*, Oct. 11th
Charlie Brady, *agent*, Nov. 18th
Happy Birthday to you!

Just a reminder . . . PLEASE, 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, contact our office and provide a death certificate to stop the policy and have any unused monies refunded.

Baby Update!



From the owners Antoinette & Dan Young
For many clients this is old news, however for the many new clients who haven't heard—we had a baby!

He's now 16 months old and his name is 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 has started college. He'll be working in the office around his classes.

Jake is getting so big! We no longer view him so much as a "baby", more as a toddler. Everyone tells us he looks like a "little man" especially after his first haircut. He is SO charming and such a little character with all his facial expressions. Jake is now 22lbs. and 2'7" tall. He's strong, fast, and outgoing as can be for a tiny tot.

He really understands what we are saying but still doesn't speak many words just yet. He does say "Mommy, Dada, Quack" and he also growls like a dog!

Over the summer he had a chance to go swimming, jump around in a moon bounce, ride a pony, pet some horses, go on his first little mechanical rides and he perfected his T-ball swing!

He is all geared up for football now and throws his hands up in the air to signal "touchdown"! It's just *too funny!*



As always, we would like to take a moment to ***SINCERELY THANK*** those who gave our name out over the past few months. There are always a few missed on the list, it is not done intentionally, however. Please know that even if your name doesn't appear, it was simply an oversight, we are *truly* grateful!

Listed in no particular order:

Howard Becker, Frank Rose, Mr. & Mrs. Palatucci, Barbara Teti, Robert Sandler, Joe Fisher, Rosalie Powell, Peter Heinz, Mr. & Mrs. Osborne, Sharon Bacanskas
THANK YOU ALL!!!!

PRESCRIPTION DRUG SEASON!

It's getting to be that time of year again! We are approaching Medicare's Prescription Drug Plan (PDP) season which starts November 15th and runs until December 31st. It is recommended that every Medicare recipient compare what is available for them each year.

As a courtesy, we offer to review your prescriptions and compare the different plans available in your area. Plan details will be set and *hopefully* released on the Medicare website by October 1st.

Our company processes several thousand of these a year. In an effort to expedite the process and alleviate the heavy demand, we are requesting that you fill out and complete the "Yellow PDP Sheet" early this year. Please keep in mind that it might take a while—***SEVERAL WEEKS***—for us to review all the plans and contact you back with comparisons.

In the meantime, we will be processing your drug forms in the DATED ORDER THAT THEY ARE RECEIVED. If you send us the sheets too late in December, we can not guarantee that we'll get to them in time to compare all the plans for you.

Please keep in mind that unfortunately, as much as we would truly love to stop by and visit everyone in person to review your prescription plan, we will not be able to provide in-home appointments if we are just reviewing your prescriptions. Feel free to call our office at 610-275-7923 with any questions or concerns.

Thank you in advance for your confidence in us and your patience. We look forward to assisting you again this year!

Recipes

Beef Goulash

Ingredients:

2 garlic cloves, minced

3 lb. beef stew meat

Two 16 oz. cans tomatoes, drained

1/3 cup sour cream (optional)

Pinch of paprika, salt and pepper to taste

Instructions: In a heavy pot, heat the oil. Add the onions, cover the pot, cook for 10 minutes until the onions are lightly browned. Stir in the paprika, garlic, salt and pepper. Cook for 1 minute, remove contents of pot with a slotted spoon and set aside. Turn up the heat and brown the beef in the oil left in the pot. Return the onions to the pot with the tomatoes; cover and simmer about 2 hours, until the meat is tender. Serve as is, or remove from the heat and stir in the sour cream. (Do not bring to a boil or the sauce will curdle.) Makes 6 servings.

Simple Chicken Makes 4 servings.

Ingredients:

1/2 cup butter or margarine

1 tsp. garlic salt

1/8 tsp. pepper

1 tsp. poultry seasoning

1/2 tsp. paprika

1 cup fine dry bread crumbs

1/2 cup grated sharp cheddar

1/4 cup Parmesan

8 broiler-fryer chicken drumsticks

Instructions: Melt butter or margarine. Mix garlic salt, pepper, poultry seasoning and paprika with bread crumbs and cheeses. Dip each drumstick into melted butter or margarine. Coat each with crumb mixture. Place drumsticks in large shallow baking dish, making sure drumsticks do not touch. Pour remainder of butter or margarine over chicken. Bake, uncovered, in a 350 degree oven for 1 hour or until chicken is tender.

Did you know...

* You can take photographs of mirages. In a desert a mirage is caused when air near the ground is hotter than air higher up. As light from the sun passes from cooler to warmer air, it speeds up and is refracted upward, creating the image of water. The rays that produce mirages are optical phenomena but are real and can be photographed.

* The blue whale can produce sounds up to 188 decibels. This is the loudest sound produced by a living animal and has been detected as far away as 530 miles.

* No matter its size or thickness, no piece of paper can be folded in half more than 7 times.

* There is enough fuel in a full tank of a Jumbo Jet to drive an average car four times around the world.

* The planet Saturn has a density lower than water. So, if placed in water it would float.

* According to Ripley's Believe it or Not The Vadoma people, a reclusive tribe in Western Zimbabwe, have only 2 toes on each foot.

Household Tips

* Use empty toilet paper roll to store appliance cords. It keeps them neat and you can write on the roll to what appliance it belongs.

* To remove old wax from a glass candle holder, put it in the freezer for a few hours. Then take the candle holder out and turn it upside down. The wax will fall out.

* Crayon marks on walls? This worked wonderfully! A damp rag, dipped in baking soda, comes off with little elbow grease.

* Permanent marker on appliances/ counter tops (like store receipt BLUE!) use rubbing alcohol on paper towel.

* To clean artificial flowers, pour some salt into a paper bag and add the flowers. Shake vigorously as the salt will absorb all the dust and dirt and leave your artificial flowers looking like new!

* To easily remove burnt on food from your pan, simply add a drop or two of dish soap and enough water to cover bottom of pan, and bring to a boil on stove top.

* Spray your TUPPERWARE with nonstick cooking spray before pouring in tomato based sauces so they won't stain!

* Wrap celery in aluminum foil when putting in the fridge, it will keep for weeks.

Agents Corner

Some thoughts posted from a few of our agents: **Dan Young**

Well let's see, since my wife Antoinette writes this newsletter, there isn't much that I could say that she hasn't beaten me to already! However, aside from a busy summer filled with home projects, industry changes and long, hazy, hot days, I

did find time to introduce Jake to all the important things such as baseball, football and hockey. That's my boy!

Now everyone our way is gearing up for the Eagles—again. This could be the year . . .

I started a fantasy football league over a decade ago and we just had our annual draft. I feel pretty good about my team this year. We'll see who goes home with the trophy!

Anyway, we are very grateful for all your continued business. I assure you that everyone here worked really hard to prepare for the upcoming season. We will do our best as always to assist you with regards to all the new changes and plans. ~ Dan

Patricia Hickey

I want to thank all of my clients for their business and referrals. I truly appreciate it! If you have any questions or concerns please do not hesitate to call.

I would like to leave you with a thought. My father is a Disabled WWII Veteran. His advice is to include laughter in your life daily. It is good for the heart and soul. I am a firm believer in this. So here is a joke. I hope this brings some laughter in your day. Enjoy!

"Did you hear about Joe the Butcher? Unfortunately, he got distracted while working and backed up into his meat grinder. Now I hear he is a little behind in his work." Thanks Again, ~ Pat

Nick Young

Hello Everyone! I hope your summer went well. I kept busy both at work and at home enjoying my time with the family. My little baby brother Jake has stolen much of my attention, but I've loved every minute with him! He's such a cool little guy. I also underwent corrective laser eye surgery in July. I'm happy to say that everything went extremely well and it's amazing just how well I see without contacts or glasses!

I want to thank everyone for keeping me so busy with referrals over the last few months. I have enjoyed meeting all of you very much and look forward to helping you review your prescription coverage soon. (continues on pg 4)



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(Nick Young cont.) I keep up the Young's Insurance Services, Inc. website and I'll continue to update it with new and helpful information, but please let me know if you have any suggestions or would like to see anything added. Thanks, I can't wait to speak with all of you this fall!

Riddle Me This . . .

- 1) What city has no people in it?
- 2) It's been around for millions of years, but it's no more than a month old. What is it?
- 3) What question can you never answer "yes" to?
- 4) What goes up and never comes down?
- 5) What has a foot on each side and one in the middle?

YIS Contest

Peter & Mary Zabaga (Rob Darnell's clients) of Blue Bell, PA have won last quarter's contest! **Congratulations!** The correct answers from last issue are Jean Arthur, Tallulah Bankhead, Cyd Charisse, Olivia DeHavilland, Betty Grable and Maureen O'Hara

We were so surprised with the overwhelming response to last issues contest! To date, it was the largest group of clients to ever respond. We had to move to a larger hat to pick the winner! Good luck this issue and we're glad you're having some fun!

This issue's Trivia questions are:

- 1) What song written by Mildred and Patty Hill is considered the most sung song in the English language?
- 2) What singing duo of the 1930's and early 40's were known as "America's Sweethearts"?
- 4) What child star was everyone's favorite of the 1930's?
- 5) Whose real name is Anthony Dominick Benedetto?

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 . . .

A hospital bed is a parked taxi with the meter running. ~ Groucho Marx

I don't need you to remind me of my age. I have a bladder to do that for me. ~ Stephen Fry

Human beings are the only creatures on earth that allow their children to come back home. ~ Bill Cosby

Riddle Answers:

- 1) Electric-city
- 2) The Moon
- 3) "Are You Asleep?"
- 4) Your Age
- 5) A Yardstick