

# YOUNG'S INSURANCE SERVICES, Inc.

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**Second Quarter Issue 2018**  
**April / May / June**

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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 an 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, life and Medicare insurance options, along with a variety of other products since 1997. To learn more about us and our company, please visit our website at [yisonline.com](http://yisonline.com) and check us out! 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, share important insurance news, and have some fun!

This newsletter is written by Antoinette M. Young

## ***Welcome Memo***

Hello all, I hope this newsletter finds you well! We made it through the heart of winter...finally. Storms and power outages made it hard for so many people. I'm glad the worst seems behind us and I am certainly ready for Spring! I see plants popping through the ground, squirrels running around my yard, and colorful birds visiting once again. There's always something so refreshing about a light Spring breeze blowing through an open window. I love this time of year because I know that very soon, I'll see kids riding bikes up and down the sidewalk, ladies will start walking around the block laughing away the winter blues, gardens will be planted, golfers of all ages will fill lush green courses, and bulky winter coats will get packed away.

So despite the allergies, the rain, and the mosquitoes that Spring will inevitably bring, I'm still very much looking forward to it! I hope your Spring (and Summer) days are filled with health, smiles, new opportunities, new friendships and wonderful new experiences that become cherished memories!

## ***What's New***

### **Donut Hole**

Beginning in 2019, as a result of the budget deal, Part D enrollees will pay 25% of the cost of all their prescription drugs from the time they enter the gap until they reach catastrophic coverage. Currently during the donut hole (coverage gap) you pay 35% of the cost for any brand name medications and 44% for generics. In 2019 however, the percentage for both name brand and generics during the gap will be reduced to 25% for all Part D plans.

### **New Medicare ID Cards**

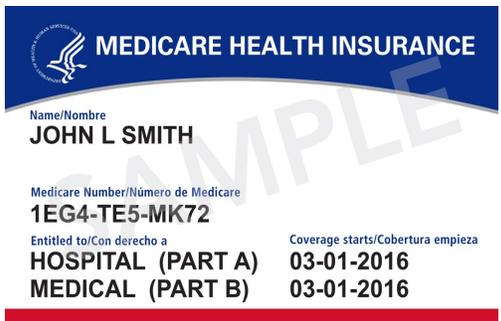
CMS is removing Social Security Numbers from all Medicare cards in an effort to reduce identity fraud among seniors. Beginning April 2018, CMS is mailing out new Medicare

ID cards with the new unique, randomly assigned Medicare Beneficiary Identifier.

Beneficiaries will automatically receive a new red, white and blue Medicare ID paper card so there's nothing you'll have to actively sign up for or do.

Pennsylvania is one of the first states scheduled to receive the new card mailings. Once you get your new Medicare card, destroy your old Medicare card and start using your new card right away.

Be patient, the mailing will take some time and your card may arrive at a different time than your friend's or neighbor's. Your doctor knows it's coming as well and there will be a transition period that goes through all of 2019 where their system will accept both old and new ID numbers. The new card looks like this, but **it will be in color.**



**MEDICARE HEALTH INSURANCE**

Name/Nombre  
**JOHN L SMITH**

Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

Entitled to/Con derecho a  
**HOSPITAL (PART A)**      Coverage starts/Cobertura empieza  
**MEDICAL (PART B)**      **03-01-2016**

## ***Take A Look***

**Scentsy—Stick your nose in my business!**  
Hello all! I wanted to let you know that I've started a new side fragrance business, (more of a hobby I suppose I should say). For over 3 years, I've been purchasing products from a company called Scentsy and loved them so much, I've decided to sell for them as well!

The company started back in 2004 with two women out of their basement in Meridian, Idaho. Their concept was to create “wickless candles” by gently warming fragrant wax without the risk of fire or soot being released into their homes. Their idea took off and the company expanded. They offer beautiful, artistic warmers and fragrant

wax as well as natural oil diffusers, laundry and cleaning products, body care soaps and lotions, and children's items.

The company now operates all over the USA and their growth has led them to Canada, Puerto Rico, Guam, the UK, Germany and Ireland, France, Spain, Austria, Australia, New Zealand, and Mexico. Their core company beliefs strongly resembles ours here at Young's Insurance. They stand by their products, keep it personal and never forget to pay it forward and give back. Their work with Habitat for Humanity, Autism Speaks and other organizations inspires me. If you'd like to learn more about the products I offer for Scentsy, please visit my website

at **amyoung.scentsy.us**

follow me on Facebook at

**www.facebook.com/ayoungscentsy/**

or email me at

**amyingscents@gmail.com**

## ***Announcements***

**In and around the office . . .**

♪ *Happy Birthday to you, ♪ Happy Birthday to you, Happy Birthday dear...*

Samantha Cannon, Staff—April 16th

Alan Saylor, Agent—April 9th

Jason Friedman, Agent—May 2nd

*Happy Birthday to you! ♪*

**Just a reminder, please call to notify us with an address / phone # change!!!!**

Also, HIPPA rules are very strict—If there's a family member or friend that you wish us to speak with on your behalf for any reason in the future, then kindly contact us with their information and we will keep it in our files. In the event of someone's passing, we would need you to provide a death certificate to stop the policy and have any monies due refunded. Please be prepared to confirm your personal information when calling our office as well.

**Big Boy / Grandbaby Update!**

**What Jake Ryan Young and Elena are doing now!** (*Jake is our youngest son who will be 9 in May, and Elena is our Granddaughter who just turned 2*)

Jake is doing well. He's growing tall and filling out like his father and older brothers. He was very sad along with us back on February 5th (my birthday) when our 14 year old dog, Wyatt Earp, passed away from lymphoma. However, Jake

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was strong too and told me that Wyatt gave me one last gift on my birthday by going to Heaven and letting us know he was ok and playing with his brother, Doc Holiday, now chasing squirrels up there.

Jake keeps good grades in school. He still loves to read, although more for reference over entertainment now it seems. He's been writing short stories in a comic format and loves to draw pictures. Jake is still fascinated with all the history channel shows, but focuses more now on Roman History, the Civil War and World Wars I and II. He loves riding his bike, shooting hoops in the driveway and playing baseball. This season they'll have players pitching instead of the machine at this level now. He also enjoys golf with Dan and our older sons. He's now asking to play football in the fall as his older brothers did and he certainly has the size for it!

Jake was thrilled (as was our whole family) that our beloved PHILADELPHIA EAGLES WON THE SUPERBOWL!!!! What a feeling it was! Even our 2 year old granddaughter Elena was throwing her hands up and yelling "TOUCHDOWN"!

Elena is babbling away like crazy in sentences we can't quite understand yet, but we can make out many little words she says now. She's getting big and is now up to 26lbs. We just celebrated her 2nd birthday with 5 generations of family in attendance. Her Great-GREAT grandpop is 94, imagine that! Beautiful memories were made for sure.

This girl is Jake's mini-me and imitates everything he does. Elena is truly one happy, little girl smiling all the time. Her giggle is contagious. One thing that makes us laugh is whenever she hears someone cough, yawn, or simply even clear their throat, she stops whatever she's doing, gets all serious, walks over to you and says, "You ok, you ok?" It's so adorable! *~It's the little things that mean so much~*

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**Thank you list**—As always, we would like to take a moment to **SINCERELY THANK** those who gave our name out. Please know how grateful we are for your confidence and support! Without you, our family business would not be what it is today! So without further ado...a big thank you to; Nicole Burns, Robert Carr, Peter & Deb Coffman, Bernard Cannon, Diane

Cain, Chuck Steege, Sue Allen, Stanton Charlick, Ira Gitlin, Michael Parkin, Pat Norris, John Gresko, Kathi Siravo, Barbara Bennett, Jill Smith, Pietro Paoloni, Mike Overturf, Sharon Tagliaferro, Kevin McCullough, Marie Melnick, Jan Focht, Jerry Raznov, Mary Dougherty, Brian McCollum, Mike Overturf, Gary Slade, William Greenlee, Glenn Wise, Marlyn Lyons, Linda Wishner, Rose Sebra, Kim Cole, James Flis, Joyce Rachwal, Gail Giordiano, Denise Valerio, Albert Czerniak, Linda Rose, Cynthia Robinson, Peg Henderson, Howard Benner, Linda Herbster, Maureen Dunne, Albert & Patricia Czerniak, Dan Joie, Susan Levering, Erica Norris, Gary Entrekin, Giuseppe Derro, Judy Marley, Brian Threlfall, and Jim & Leona Ruddy—**THANK YOU ALL!**

## ***Agent's Corner***

All of us at YIS want to take a moment and send our very best to all the Moms and Dads out there for the upcoming Mother's and Father's Days. Have a wonderful day celebrating and enjoy being spoiled, you deserve it! We also all want to wish you all a safe, fun Memorial Day!

Now for something new and fun to help you get to know your agent! When space allows, along with the Agent's Corner blurbs, we've decided to do two things—

- 1) Spotlight an agent each issue.
- 2) Ask a question of all our agents.

This issue our **Agent Spotlight** is on **Charlie Brady!** We asked him to answer a few questions and here's what he said;

1. Who inspires you?  
*Pete Rose...THE PLAYER!!*
2. What was the best concert you ever attended?  
*Zach Brown*
3. Where's your favorite place in the world?  
*Key West*
4. If you could be any animal, which would you be?  
*A Bear of course!*
5. What's the last book you read?  
*Bob Dylan Biography*
6. What are you passionate about?  
*Music*
7. What's your favorite movie?  
*American Sniper*
8. If you could have any other job, what would it be?  
*Baseball Scout for the Phillies*
9. Who would you most like to swap places with for a day?  
*Tim McGraw*
10. The best meal you've had?  
*Shark*

11. If you could visit anywhere in the world you've never been, where would you go? *Alaska*
12. What are some of your pet peeves? *Rude Drivers*
13. What's your secret talent that no one knows about? *Singing*
14. Which four individuals, living or dead, would you like to eat dinner with the most? *Ronald Reagan, Teddy Roosevelt, Willie Mays, and Babe Ruth.*
15. How long have you worked at Young's? *7 years*
16. What is your favorite family tradition? *Christmas Eve with my entire family.*

**Charlie's Hello**

Happy Springtime Everyone! A big thanks to all my clients for their loyalty and referrals! We want you to always remember how important you are to us and if you need help with anything at any time we are here for you!!

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**By Rob Darnell**

Hello Everyone!

Wow, a lot has happened since the last newsletter. First of course, FINALLY, the Eagles are the Super Bowl Champions! At least I can now say I have seen that in my lifetime!

Spring is finally here. This past season was one of the busiest I can remember, but at least I survived without wounding myself this year! My wife however has had it a bit rough. After 30 years of teaching, she has put in for retirement and this is her last year. She's had some medical issues of her own though and has been out on medical leave. It's been two months now, but will probably be longer. So, around my work schedule, I make sure she gets to therapy and I generally try to make things easier on her.

Other than that, I'm just waiting for baseball to start. Go Phillies!!!! I hope all of you are doing well and have a safe spring and summer. Until next time...

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**Get To Know Our Agency!**

This issue's *Get To Know Our Agency* question was chosen because of the Oscar's. So we asked each person at Young's Insurance, "what is your favorite movie?" Unfortunately, not all of the agents and staff were able to provide their answer in time for this issue, but here are the rest of our picks!

- Dan Young** - The Godfather  
**Antoinette Young** - It's a Wonderful Life with Jimmy Stewart. A timeless classic which both charms and inspires me with a simple, yet powerful message.  
**Nick Young** - Gladiator. I've always loved the movie, but a few years ago the Mann Center played it with a live orchestra handling the soundtrack. It was amazing and gave me a whole new appreciation! They pick a few films every year to do like this and I highly suggest checking one out!  
**Tim Young** - Good Will Hunting  
**Amber Haring** - The Notebook  
**Jim Long** - Tin Cup, its a golf comedy. Real sophisticated, I know.  
**Charlie Brady** - Favorite movie for me is American Sniper...never been to a movie when the entire audience stood up and clapped after...it was pretty cool!  
**Jason Friedman** - Maybe I'm showing my age on this one, but the message is undeniable and relatable for anytime period. "It's a Wonderful Life" from 1946, one of Jimmy Stewart's best!  
**Rob Darnell** - My favorite movie Raiders of the Lost Ark. When I was younger, I saw this movie more than any other, and I can still say that to this day.  
**Brian Cannon** - The Dark Knight  
**Alan Saylor** - My favorite movies are Forrest Gump / Gone with the Wind.

***Recipes***

**FRUIT PIZZA**

*This is a fruit covered cookie crust that is shaped like a pizza. You can use any fruit you like such as peaches, bananas, kiwi, orange slices, blueberries, or pineapples.*

**INGREDIENTS**

- 1 (18 ounce) package refrigerated sugar cookie dough of your choice. (While sugar cookie is the most popular, I prefer chocolate chip!)
- 1 (8 ounce) package cream cheese, softened
- 1 (8 ounce) container frozen whipped topping, thawed
- 2 cups sliced fresh strawberries (and/or other fruits)
- 1/2 cup white sugar
- 1 pinch salt
- 1 tablespoon cornstarch
- 1/2 cup orange juice
- 2 tablespoons lemon juice
- 1/4 cup water
- 1/2 teaspoon orange zest

**DIRECTIONS**

- 1) Preheat oven to 350 degrees.
- 2) Press cookie dough flat into a greased pizza pan, overlapping edges.
- 3) Bake for 10 to 12 minutes, then cool.
- 4) In a large bowl, soften cream cheese, then fold in the whipped topping. Spread over cooled crust.
- 5) Add the fruit. Begin with strawberries, sliced in half. Arrange in a circle around the outside edge. Continue with fruit of your choice, working towards the middle. *(If bananas are used, dip them in lemon juice so they don't darken.)*
- 6) Now, make a sauce to spoon over fruit. In a saucepan, combine sugar, salt, corn starch, orange juice, lemon juice and water. Cook and stir over medium heat. Bring to a boil, and cook for 1 or 2 minutes, until thickened. Remove from heat, and add grated orange rind. Allow to cool, but not set up. Spoon over fruit. Chill for two hours, cut into wedges and serve.

**\*Looking for something more simple?**

Use the same concept, but make individual mini fruit pizzas! Bake chewy sugar cookies, let cool, top with vanilla cream cheese frosting and load them with fruit pieces of your choice!

**Wine Glass Cupcakes**

*Items Need*

- \* Standard size store bought cupcakes (or make your own!)
- \* Small candies such as M&M minis, Skittles, mini marshmallows or Mini Chewy Sweet Tarts
- \* Plastic wine glasses

*Directions*

- \* Assemble the plastic wine glasses
- \* Pour in your candies until they fill just over half of the cup
- Gently place a cupcake on top!



***Pet Pals***

**Paws for Promise Foundation**

Metropolitan Veterinary Associates (MVA) created the Paws of Promise Foundation to help good owners who are having trouble funding a pet's life-saving emergency care. Through the generosity of clients and donors, they are able to provide *(cont. on page 4)*

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*(cont. from page 3)*

small grants on an as-needed basis to pets who qualify. When you make a donation to MVA's Paws of Promise Foundation, 100% of your tax-deductible gift will support pets in need. To learn more call MVA at 610-666-1050. For donations, log onto their website at [metro-vet.com/metropolitan-veterinary-associates-paws-of-promise-foundation/](http://metro-vet.com/metropolitan-veterinary-associates-paws-of-promise-foundation/) and hit DONATE NOW.

*\* As I mentioned on page 1 in this issue, I have a new fragrance hobby selling products for Scentsy. Once my next pay statement gets posted in mid-April, I will be donating all commissions from my Scentsy sales made in February and March to Paws for Promise and YIS has pledged to match my donation. I want to take a moment to thank all those who made purchases through my Scentsy website and supported my cause!*

### ***Did You Know...***

The Equinox is a date twice each year at which the sun crosses the celestial equator, when day and night are of equal length (about September 22 and March 20).

Milton S. Hershey purchased a ticket and almost sailed on the Titanic, but he was called to head home early on business and left on a different ship avoiding the tragic event and changing the chocolate world as we know it.

### **HOUSEHOLD TIPS**

Does it pain you to throw away expired sunscreen? Then here's some tips to try;

- 1.) Keep it for spare hand cream or as a nighttime body moisturizer.
- 2.) Place a small dab on fingertips to smooth down flyaway hairs.
- 3.) Use in place of shaving cream for smooth, soft legs in the shower!

### ***Riddle Me This...***

- \* Why do bananas use sunscreen?
- \* Which letter is the coolest?
- \* What do sheep do on sunny days?

### ***YIS Trivia Contest***

Mary L. Miller, of Springhouse, PA won last quarter's YIS newsletter contest!

### **Congratulations!**

*The correct answers from last issue are;*

- 1.) Evergreen(s)
- 2.) Nose
- 3.) Dr. Suess
- 4.) Adam Sandler
- 5.) Ebenezer

### **How closely have you read our newsletter?**

#### **This issue's Trivia questions are:**

- 1.) How long has agent Charlie Brady worked for Young's Insurance?
- 2.) What is our company website?
- 3.) What is agent Jason Friedman's favorite movie?
- 4.) How old is Elena Young now?
- 5.) Starting in 2019, how much will a Medicare Beneficiary pay in the Donut Hole?
- 6.) What is the name of the company Antoinette now sells products for as a hobby?

*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: Wawa, Applebee's, Olive Garden, Red Lobster or Cracker Barrel—winners choice!*

### ***Thoughts of the day...***

As I get older, I realize I talk to myself to get expert advice!

Wouldn't it be wonderful if we could put ourselves in the dryer for ten minutes, then come out wrinkle-free and three sizes smaller?

### **Riddle Answers:**

- 1.) Because they FEEL 2.) Iced T
- 3.) Have a Baa-Baa-Q