



Debra L. Sears

MAKE THE FOURTH QUARTER *Count*

Fall means many things to many people. The weather changes, we start wearing warm, comfy clothes, and for some, it's a time to watch football all season long! The fourth quarter is by far the most important part of the game. The teams with the most depth often come back from near defeat to pull out a victory in the final minutes of the game. Why are they

able to win? Because the coaches and players have prepared for adversity, planned well, and were able to draw upon the inner strength needed to finish strong.

In the insurance world, the fourth quarter is important, too. It's that time of year when businesses and individuals need to start positioning themselves for the New Year. Whether or not you are a group or individual, take this time to start thinking about your insurance "game plan" for 2016. This article will serve as a reference guide for important dates and information that you need to know.

Under Age 65 Important Dates for 2016 Enrollment:

November 1, 2015 - This is the first day you can enroll in a 2016 Marketplace plan. 2016 plans and prices will be available for preview the third week of October 2015. Until then, you can still get coverage for 2015 if you qualify for a special enrollment period due to a life change like marriage, having a baby or losing other coverage, etc.

December 15, 2015 - The last day to enroll in or change plans for new coverage to start January 1, 2016.

January 1, 2016 - Coverage starts for those who enroll or change plans by December 15.

January 15, 2016 - The last day to enroll in or change plans for new coverage to start February 1, 2016.

January 31, 2016 - Open Enrollment ends; any enrollments or changes between January 16-31 take effect March 1, 2016. If you miss the January 31 deadline, you can't enroll in a health insurance plan for 2016 unless you qualify for a Special Enrollment Period.

Over Age 65 Important Dates for 2016 Enrollment in Medicare Part D:

- **Initial Enrollment Period** - This is the first time you can enroll and it is a seven-month period that begins three months before you first become eligible for Medicare.
- **Annual Enrollment Period** - The timeframe when you can enroll or switch plans is from October 15 to December 7 with changes effective January 1.

The determination of which plan you should choose is done by providing a list of your meds and dosages. The plans work with a premium, sometimes an annual deductible and co-pays for the different tiers of the meds you are taking. I could recommend one plan for you and a different plan for your friend. Monetarily, it is well worth the while to get this right.



Small & Large Groups

On the group side, there are a lot of changes happening now and also scheduled to take place in the upcoming year. Schedule an appointment so that I can look at your current benefits and past reports to understand better what your members utilize. Do you have the right plan? Is it in direct correlation to the amount you are paying? Let's look and see just exactly where you are and if you need to make a change; you will have options.

Life Insurance and Long-Term Care

From basic coverage to extreme estate planning and business succession, there is something for every need. Long-term care protection is a necessity, but did you know that it can be incorporated into your life insurance? If you do not use it, you have not paid premiums for no gain. Disability income protection is also extremely important. If your income stops it affects a lot of people... your family, your co-workers and your business partners.

Let us help you make the transition into 2016 without the rush and the pain that usually goes along with the insurance process. As always, we are so thankful for your business throughout the year as well as your referrals. The professional confidence that you have placed in me and my agency is the greatest compliment you could express. ✨

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