

First State Insurance Agency

15 Main Rolla 701-477-6431
Or 1-800-233-1341

114 West 5th St Bottineau
701-228-2302 or 1-888-276-1704

November 2018

Health Care News:

The end of year is fast approaching. Time to think about Health Insurance changes or enrolling for first time.

Customers on the Marketplace need to access your account and update for 2019.

Open enrollment (the yearly period when you can enroll in a health plan) for 2019 runs from November 1, 2018 to December 15th, 2018. Individuals need to enroll by December 15th 2018 to have coverage by January 1st 2019. Individuals can't enroll in a health insurance plan for the rest of 2019 unless you qualify for a Special Enrollment Period.

First State Insurance offers Blue Cross/Blue Shield and Sanford Health plans for you to choose from. Sanford Individual Health Plans are back on the Marketplace this year along with Blue Cross/Blue Shield. Our Agency does not offer Short-Term Health Insurance Plans.

Dates to Remember for Medicare Part D:

When you applied for your Medicare coverage you picked out a prescription drug plan to help pay for your prescription drugs.

October 15th - December 7th 2018 is the yearly enrollment period to make changes or switch plans for your prescription drug coverage. **Medicare Blue** is a stand-alone prescription drug plan we refer you to, the number is 1-888-299-5120. Medicare Blue is the only prescription drug plan with a 5-Star rating. You can enroll in MedicareBlue Rx anytime, there's no need to wait for the open enrollment period. The North Dakota Insurance Dept. can answer any questions you may have about your Medicare drugs 1-888-575-6611 or dial 211 and they can help with Part D options over the phone or visit www.nd.gov/ndins.

North Dakota Medicare beneficiaries will be receiving new Medicare cards in an effort to better protect their safety and security. The Insurance Commissioner has tips on how to prevent fraud.

- Never provide a Medicare number or other personal information over the phone.
- Never pay for a new Medicare card.
- Safeguard their card as if it were a credit card.
- Destroy their old card once the new one has been received.
- Provide their new Medicare Number to doctors, pharmacists, other health care providers, insurers, or those trusted to work with Medicare on their behalf.

MEDICARE SUPPLEMENT PLANS:

- On or after January 1, 2020 Medicare Supplement Plans C, F and High-deductible Plan F cannot be sold.
- The Macra Law/Medicare Access and CHIP Reauthorization Act) states that since the three plans provide 100% coverage on the Part B deductible, companies must stop selling them.
- If you currently have one of these plans, you will be able to keep it.
- You will not be able to purchase these plans after December 31, 2019.

HOLIDAY SCHEDULE

In observance of the holiday season, our office will be closed the following days. November 12th Monday following Veterans Day.

Thanksgiving

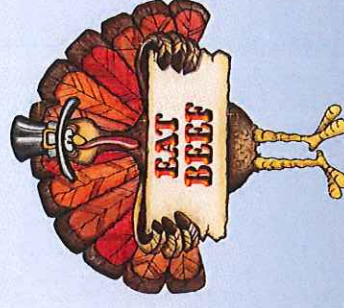
November 22 & Friday 23rd

Christmas-December 25th

New Year's Day-January 1st

The first Thanksgiving celebration lasted three days. Lobster, rabbit, chicken, fish, squashes, beans, chestnuts, hickory nuts, leeks, dried fruits, cabbage, carrots, eggs, and goat cheese are thought to have made up the first Thanksgiving feast. Turkeys will have 3,500 feathers at maturity.

"Silent Night" was first performed as part of a church service in Austria. A guitar was used because the church organ was so badly rusted it couldn't be played. It was composed in 1818 by Franz Xaver Gruber, lyrics by Joseph Mohr a young priest who came to the St Nicholas parish church in the village of Oberndorf. George Frederick Handel's great Christmas oratorio, "The Messiah" was first performed in 1742, in Dublin. The poinsettia, a traditional Christmas flower, originally grew in Mexico, where it is also known as the 'Flower of the Holy Night'. Joel Poinsett first brought it to America in 1829.



CROP INSURANCE:

Production reports were sent out in September, please fill in production, sign and return so we can begin the APH process to establish your coverage for 2019.

NOTICE OF LOSS:

Any damage or loss of production call as soon as possible to start a claim. Notice must be provided within 72 hours of discovery of the damage or loss, but not later than 15 days after the end of insurance period. Notice must be provided no later than 45 days after the Harvest Price is released for revenue losses.

CROP INSURANCE POLICYHOLDERS:

We would like to stress the importance of reporting accurate production and acceptable records. The policyholder must report each unit's actual yield within **5%** tolerance. This will be based on acceptable records or the policyholder will receive an Assigned Yield for the entire crop/county. An Assigned Yield is 75% of the prior year's approved APH for the unit. When no prior year's approved APH yield is available then the assigned yield is 65% of the applicable T-yield. Acceptable Field Harvest Records include records of production from any of the following.

- Truck, wagon, or hopper loads that are documented by weight tickets, grain carts, or conveyance measurements.
- Separate measurements of production, by unit, when placed in farm storage structures.

OLD MAN WINTER said hello early this year. Are you ready for a power outage because of weather? Building an emergency kit is essential during power outages and should include multiple flashlights, extra batteries, cellphone for weather reports and communication, coats & blankets, alternative heating/power sources, and a first aid kit. Fill your vehicles ahead of any storms, and properly vent any portable heating or power sources.

TIPS TO CREATING A HOME INVENTORY:

It takes a few minutes to inventory a home's contents through photos or video, but it can save hours when filing a loss claim. The tools for this task are at your fingertips, thanks to video-capable smartphones and digital cameras. The card from digital cameras can be stored in your safe or safety deposit boxes. Simple things can make a huge difference when filing a claim after a fire or burglary. At claim time when we have stress we don't need the emotional strain of recounting all our possessions.

1. Just do it. Something is better than nothing.
2. Keep it simple. Point and shoot-don't worry about lightning.
3. Store offline.
4. Use an app. Some out there are Encircle, Stuffanizer and Belongings. Memories fade when it comes to lost items. Photos and videos are tangible ways to remember and

keep accurate records of what was lost.

Do you have a car not driven in winter?

We suggest leaving comprehensive coverage on your vehicle. Comprehensive coverage covers any loss, other than collision or overturn that is not excluded by the policy. Fire, lightning, explosion, theft and vandalism to name a few. If you have a car payment, your lender may require you to have full coverage as a condition of your loan. Canceling all your coverage can create a gap in coverage which may mean a higher premium when you decide to reinstate your policy down the road.

MANAGERS COMMENTS

As most of you are aware we are having an outbreak of theft that is non-stop. Your farm and homeowners policies have limitations on certain items when theft does occur. For example \$1500 on jewelry, fine arts, and furs, \$1500 dollars on watercrafts and trailers. \$1500 on silverware and a \$2,500 limit on firearms. Other items subject to a limit are sporting equipment such as rods, scopes, GPS systems, golf equipment as well as stamp or coin collections. Please contact our office if you are concerned about the limit on any of these items as we can work with you to schedule these items and avoid the limitations on the policy should a loss occur. Please be vigilant and careful, keep our law enforcement officers in the know of anything suspicious, report who, what, and where. We need to be advocates for ourselves against these outbreaks of thefts.

My staff and I would also like to take this opportunity to thank you for your continued business in 2018. We appreciate your trust and loyalty in us. We look forward to working with you in 2019 and wish you a very profitable and blessed New Year.



KEVIN, PATTY, EVETTE, LINDA AND MORGAN
FIRST STATE INSURANCE AGENCY IS AN EQUAL
OPPORTUNITY PROVIDER.