



November 2018 Newsletter



Client Referral Program

November 1st kicks off our client referral program!

From November 1st-November 30th, we will be giving away your choice of Panera, Starbucks, or Walmart giftcards to those of you who refer your friends/family to us!

Rules: In order to receive a gift card, you or your referral must make mention of this program. **Your referral must be quoted** to qualify for the gift card.

We will give away the following amounts:

1. \$10 giftcard for personal lines (clients that have auto, home, umbrella, or individual health care).
2. \$25 giftcard for commercial lines (clients that have any type of business insurance or group healthcare/benefits).

One referral that we can quote=one of the listed giftcard options. To help us keep track of who you refer to us, please email Reese at rwells@singlesourcebenefits.com

October 15-December 7 Medicare Open Enrollment



This is the time to make changes to your current Medicare policy. The government allows this once a year during these dates. We have a comparison tool to view what your current plan is and look at the other ones offered this year. Highmark Medicare Advantage members who use UPMC providers will be asked to pay out-of-pocket for their care before receiving some services. This is a result of the ruling that 2018 will be the last full year most UPMC hospitals and physicians will be in-network for Highmark Medicare Advantage members.

There are plans to compete with the Highmark/UPMC hospital issue, they are priced well and allow you to use any hospital.

November 1-December 15 Individual Open Enrollment

Annual open enrollment for individual health insurance is coming. This is the time of year for people who have individual plans, not group plans through their employer, to either keep their plan from the previous year or change it. Rates are slightly higher as are the deductibles. Max out-of-pocket per individual is \$7,900 and max out-of-pocket for a family is \$15,800. Highmark and UPMC are the only two carriers for individual coverage in Western PA.

Please call us at 412-220-0300 to make an appointment or feel free to stop in between 9 AM-3:30 PM Monday-Friday. Appointments are highly suggested.

Holiday Kitchen Safety Tips:

When it starts getting cold in Pennsylvania, there's nothing like a warm, home-cooked meal - especially during the holidays. In fact, for many, the holidays are synonymous with food: Thanksgiving turkey, Hanukkah brisket, Christmas ham.

Unfortunately, along with the traditional dishes, some of us accidentally cook up trouble in the kitchen over the holidays. Cooking fires increase dramatically during the holiday season, particularly on Thanksgiving Day, according to the [National Fire Protection Association \(NFPA\)](#). Here are some of the biggest ways people get themselves into trouble:

- **Too much multitasking.** In one survey, almost half of the respondents said they leave the kitchen while they're cooking to talk or text, check email, watch TV and more. The top cause of cooking fires is unattended cooking, according to the NFPA.
- **Loads of clutter.** Keeping flammable items around heat-generating appliances is another big cause of fires. Do you have packaging or paper items near your stove? How about curtains hanging too low? Those can increase your risk.
- **Lack of safety tools.** Every home should have a working smoke detector in or near the kitchen, and an easily accessible fire extinguisher.
- **Cooking at too high a heat.** Often, people will heat food up too quickly, or too much — especially when it comes to frying foods in oil. And, some leave the house before things have completely cooled off, which might make for a nasty surprise when they return home.

Of course, no matter what precautions you take, you might still find yourself staring down flames in your kitchen. Here are three things to do:

1. If the fire is in a pan or pot, try putting the lid on. If it's in your oven, close the door and turn off the heat.
2. If the fire is out of control, or is headed that way, leave immediately.
3. Call 911, but only after you are safely outside.

We hope it doesn't come to that, but above all, keep yourself safe. Remember, your home can be replaced — and that meal you're making can be, too. But, you and your loved ones can't. So, keep your cooking attended, and keep it safe.

Personal Lines News:



November means the possibility of snow and the start of holiday travel. Thanksgiving week brings many out of state drivers who are not familiar with our local driving laws and speed limits. If you add snow and Black Friday holiday shopping to the mix-it is a recipe for disaster! Now is the perfect time to review your coverages and deductibles for your automobile, homeowners, and umbrella insurance policies. With holiday shopping coming up, make sure you have enough money set aside to pay your deductible in case if you were to get into an accident or have a homeowners claim. Snow and ice increase your chances of having a car accident and unsalted walkways can create some hefty liability claims if someone were to slip and fall on your property. Call or email us if you would like to go over your personal insurance and to ensure that you have adequate coverages.

Commercial Lines News:



Attention business owners: Keeping your parking lots and walkways clear of ice and snow can save you hassle and headache at the end of the day. Not only are icy sidewalks a liability for a customer to slip and fall, but your employees are as well. Employees that slip and fall on ice or snow on your premise can qualify for worker's compensation. Workplace safety and maintenance will help prevent accidents which in return can improve your insurance rates.

Need Worker's Compensation insurance or want to see if you can get better rates? Call us at 412-220-0300 for a free quote!

If you don't want to receive any more messages any longer, you can [unsubscribe](#) at any time.

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