

# ABM

Insurance & Benefit Services, Inc.

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## Our Exclusive Newsletter for Individuals

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## 7 Considerations When Buying an Older Home

There are many benefits to purchasing an older home—you'll get character, and could pay a lower price upfront. You may even see potential to renovate an older home into the modern, beautiful home of your dreams.

Before you take the plunge and put a down payment on an older home, however, there are some specific things you should look for during the inspection process:

### Check for electrical issues.

Older structures may boast walls filled with history, but they also tend to have ancient wiring and electrical panels. The electrical systems in older homes often weren't designed to keep up with the amount of electricity typical homeowners consume today. Be sure that everything is up to code, and don't just assume that the previous owners updated things the way they were supposed to. Insulation on old wiring can start to wear and becomes a safety hazard. It's a smart idea to have an electrician inspect the building before you close on the purchase. Rewiring an entire home can be extremely expensive and will probably make that low purchase price a little less tempting.

## Mikes Notes



### *Max Out Your Health Benefits in 2019*

**1. Don't skip preventive care.** You may have access to an annual physical, vaccines and screenings at no cost before meeting your deductible. Preventive care can keep potentially serious health problems at bay.

**2. Stay in network.** It takes some research up front, but you could save hundreds or thousands of dollars by

choosing providers your insurer has negotiated the best rates with.

**3. Know the lingo.** A deductible is the amount you pay out of pocket before the insurance company starts paying a percentage of your bills. After meeting your annual deductible, you may also be responsible for coinsurance, or a percentage of your bill.

**4. Try mail-order prescriptions.** For long-term medications such as antidepressants or cholesterol drugs, buying a 90-day supply from your insurer's preferred mail-order pharmacy may offer big savings.

**5. Fund your HSA.** If you have a high-deductible health plan, you can add money to a health savings account that offers tax savings. Max out your contributions if possible: You can use the money in the future and it doesn't "expire" like FSA funds do.

**6. Review bills carefully for errors.** Request an itemized bill if your provider doesn't give you one and hire a medical billing advocate if you think there may be a mistake.

**7. Take advantage of insurance discounts.** You may earn lower premiums for completing workouts while wearing a fitness tracker, getting regular checkups and more.

Follow these steps and you'll be well on your way to keeping yourself and your wallet healthy. Have questions?

Reach out anytime by calling one of our health care team members at 281-448-3040.



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### **Make sure HVAC systems are efficient.**

Take the time to bring in an expert to inspect the home's HVAC system, including any air conditioning or furnaces. Many older homes don't have any air conditioning systems.

Hopefully this will not be the case for Texas!

# The 10 Best Superfoods For Your Eyes

## Tuna

“Getting omega-3 fatty acids matters for maintaining healthy eyes,” says Sunir J. Garg, retinal surgeon at Wills Eye Hospital in Philadelphia. A 2016 meta-analysis of studies on fish consumption and age-related macular degeneration found that people who ate the most fish had the lowest risk of the sight-stealing disease. Aim for two to three servings a week of dark meat fish such as tuna and salmon.

## Blueberries

These violet-hued gems are rich in anthocyanins, potent antioxidants that easily cross the blood-retina barrier to provide extra vision protection. They also may improve vision in people with normal tension glaucoma, a form of the disease that damages the optic nerve. If you spend a lot of time in the sun, blueberry anthocyanins may be particularly helpful, since research shows that they can protect your retina against damage from UV light exposure. You’ll also get anthocyanins from other dark red, blue and purple foods like blackberries, currants and red grapes.



## Dark Chocolate

If you need another reason to indulge in a chunk of dark chocolate today, here’s one. An intriguing 2018 study published in *JAMA Ophthalmology* reported that adults who ate a bar of dark chocolate could literally see better — enjoying improvements in visual clarity and contrast sensitivity — about two hours afterward, perhaps because of a boost in blood flow. Even if your Dove bar doesn’t sharpen your vision, the flavonoids found in dark chocolate may help improve vision in people with glaucoma as well as reduce your risk for macular degeneration. But consume in moderation, or you’ll have other health issues to worry about!

## Spinach

Spinach and other dark leafy greens like kale and collard greens are packed with two antioxidants — lutein and zeaxanthin — that are stored in the eye’s macula, which helps shield the eye from damaging light. Lutein is especially good at filtering out blue light, which is the kind that glares from your phone and computer screens. These antioxidants also appear to help maintain rich blood flow to your eyes. “Aim for at least three servings a week,” Garg says. Lutein and zeaxanthin are fat soluble, so drizzle on the olive oil for maximum absorption — and deliciousness.



## Eggs

Egg yolks are brimming with the same powerful eye-protecting antioxidants, lutein and zeaxanthin, that are found in leafy green vegetables. The beauty of getting them in your omelets is that the high fat content in eggs means that you very easily absorb all that antioxidant goodness. In fact, one study found that eating just one egg a day for five weeks increased lutein levels by 26 percent and zeaxanthin levels by 38 percent (the study also found this egg-a-day routine had zero ill effects on cholesterol or triglyceride levels). Egg yolks are also a rich source of vitamin D, which may also help protect against macular degeneration.

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### **Oysters**

Shellfish like oysters are among the best sources of the mineral zinc, which healthy eyes have in abundance. Zinc helps vitamin A create melanin, a pigment that protects your eyes. Zinc deficiency can cause poor night vision, or night blindness, as well as cataracts. In high doses, zinc also appears to be able to slow the progression of macular degeneration once you have early stages of the disease. But you don't need more than the daily recommended dose — 8 milligrams a day for women and 11 milligrams a day for men. Oysters deliver more of the mineral than any food, but you also can get plenty of zinc from beef, other shellfish and fortified cereals.

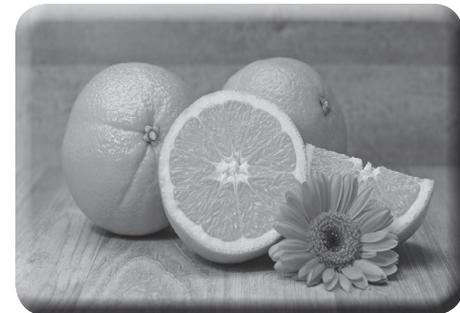


### **Hot Tea**

Folks who drink hot tea every day are 74 percent less likely to develop glaucoma than those who don't, according to a study of more than 1,600 adults published online in the *British Journal of Ophthalmology*. The researchers found no such associations between glaucoma and other commonly consumed beverages, including caffeinated and decaffeinated coffee, iced tea and soft drinks. Though the study isn't conclusive, brewed tea is a good source of disease-fighting antioxidants.

### **Oranges**

Vitamin C should really be called Vitamin See. Like other antioxidants, it helps prevent free-radical damage and may reduce your risk of cataracts and macular degeneration. It also helps build collagen, which provides structure for your cornea. You can get ample doses of C from strawberries, red bell peppers and all citrus fruits. Oranges, however, might be the real apples of your eyes: In one study of adults 49 and older, those who said they ate at least one serving of oranges a day had a 61 percent lower risk of age-related macular degeneration 15 years later than those who said they didn't eat oranges.



### **Sunflower Seeds**

A Spanish study of nearly 600 men and women age 65 and older found that people who ate a healthy diet providing at least 8 milligrams of vitamin E a day had significantly lower rates of cataracts and cataract surgery than those who ate lesser amounts. The recommended daily value for this powerful antioxidant vitamin is 15 milligrams, the amount in 2 ounces of sunflower seeds. Other good sources are almonds, hazelnuts and peanut butter.

Keep your eyes healthy and see your optometrist at least once a year.

## **ABM Bad Jokes Of The Month...**

**I sold my vaccuum cleaner the other day.**

All it was doing was collecting dust.



## Animal Damage and Insurance

Raccoons got into a house and caused \$80,000 worth of damage. The homeowners were surprised to learn that their insurance wouldn't cover any of it.

So what's the deal with animal damage and insurance?

Let's start with the easy stuff. If your dog Fido rips through your couch or pees all over the wall, you're out of luck. Standard homeowners policies won't cover any damage to your house or personal property caused by a pet. And "pet" is a pretty broad term. Doesn't matter if it's a Shih Tzu or a Clydesdale horse, pets are any animal you own.



What about animals that aren't pets, like deer or birds or – God forbid – rats? That's where things get interesting.

**Building damage:** You probably aren't covered for any damage to the building caused by birds, rodents, insects, or vermin. There also probably won't be coverage for any nesting or infestation. Insurance policies can vary widely, however, so make sure you ask your agent what is and isn't considered a rodent or vermin (some insurers will say raccoons are vermin, some will say they're not). The specific details of your policy will determine your coverage.

Damage to the building from other wild animals could be covered, though. If a moose runs through the sliding door to your deck, the damaged door would be covered.

**Personal property damage:** Unfortunately, your personal property is probably not covered no matter what kind of animal does the damaging. If a moose runs through your sliding door and wreaks havoc on grandma's china, then you're covered for damage to the door, but not the china.

**Liability:** You go to your friend's house and bring Fido for a dog playdate. Fido then rips through your friend's couch. Are you covered? Yes. Homeowners liability protection will cover the damage to other people's property caused by your pets. Just not your property. Friendship saved.

A squirrel chews through the wiring in your car. Fido dents your door chasing after a squirrel. A moose rams your car in a fit of rage, smashing the windshield.

Does personal auto insurance cover animal damage? Yes, if you have optional comprehensive coverage. If you only have collision coverage, then you're not covered.

Collision only covers damage when a car overturns or hits another car or object. Comprehensive covers...more or less everything else: damage from falling objects, fire, explosions – and birds and animals.

So if you paid the extra premium for comprehensive coverage (like most Americans do), then you're covered for damage from chewing squirrels, incautious Fidos, and rampaging moose.

If you have any questions regarding your home or auto feel free to contact us at 281-448-3040.

## Meet Our Representatives...

*Edlin Juarez – Has been with ABM for the past two years and become a valued team member. Edlin, Maura and Joan are apart of our client satisfaction team with Homeowners and Auto Insurance coverage. They work hard to make sure our clients are receiving the best value for their protection. They are extremely knowledgeable and work to service our client base. If you have questions regarding homeowners or auto insurance, give them a call at 800-362-2809. Let us shop your Auto, Home, Umbrella, Boat or RV policy. We might help you fill some gaps in coverage and / or save you some money.*



Edlin Juarez

## 7 ways Medicare is Getting Better

Now 53 years old, Medicare remains one of the success stories of American health care. The system is popular, with higher rates of satisfaction from its 60 million members than almost any other form of health insurance. It is about to get better. Here are seven improvements to Medicare announced for next year-some apply to the original program and others benefit those who buy Medicare Advantage plans.

### 1. BYE-BYE, DOUGHNUT HOLE

An unpopular part of the Medicare Part D benefit required enrollees to pay more for their drugs after they reached a certain level of spending. The doughnut hole was scheduled to close in 2020. Instead, the omnibus spending bill Congress passed in March will close the doughnut hole for brand-name drugs in 2019. The doughnut hole will close for generic drugs in 2020.



### 2. THERAPY CAP GONE

Beneficiaries of original Medicare won't have to pay the full cost of outpatient physical, speech or occupational therapy because Congress permanently repealed the cap limiting coverage on those services.

### 3. BETTER INFORMATION

Medicare is updating the handbook it sends to beneficiaries every fall. It will include checklists and flowcharts to make it easier to decide on coverage. The online Medicare Plan Finder tool will also be easier to use, and an improved "coverage wizard" will help enrollees compare out-of-pocket costs and coverage options between traditional Medicare and Medicare Advantage.

### 4. MORE TELEMEDICINE

Medicare is steadily broadening the availability of telehealth programs that let patients confer with a doctor or nurse via telephone or internet. In 2019, it will begin covering telehealth services for people in end-stage renal disease or during treatment for a stroke.

### 5. POTENTIAL LIFE-STYLE SUPPORT

Beginning in January, insurers selling Advantage plans have the option to cover meals delivered to the home, transportation to the doctor's office and even safety features in the home such as bathroom grab bars and wheelchair ramps. To be covered, benefits such as home-safety improvements and

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prepared meals will have to be recommended by a medical professional.

## 6. IN-HOME HELP

Medicare Advantage plans also have been given the option to pay for assistance from home health aides, who can help people with their daily activities including dressing, eating and personal care.

"These are a big deal," says Philip Moeller, a Medicare expert and best-selling author. That's because the newly authorized benefits represent a , revised and broader definition of the traditional requirement that Medicare services must be "primarily health related."



## 7. PLAN TEST-DRIVES

New regulations will let people try an Advantage plan for up to three months-and then switch to another Medicare plan, including original Medicare, if they want to. That was mandated by Congress in the 21st Century Cure! Act, designed to accelerate innovation in health care.

The newly authorized benefits reflect a tilt by Congress and the administration in favor of the Medicare Advantage approach to health insurance for older Americans, some analysts say. AARP has voiced concerns that the people who rely on original Medicare (two-thirds of all users) will fall behind in services. "The benefits should also be made available to the majority of seniors who are in traditional Medicare.

says David Certner, AARP's legislative policy director.

ABM is proud to have *The Medicare Whisperer*, Mike Alexander Sr. Mr. Alexander has been featured on Houston Talk Shows and has his own segment on radio station 740AM . He has all the up to date answers on Medicare. His second in command on Medicare is Crystal Calaway who also can help with great answers as well.

Contact Crystal Calaway or Mike Alexander Sr. for your important questions regarding Medicare changes for 2019 at 281-448-3040.

## ABM Bad Jokes Of The Month...

**Did you hear about the guy who invented the Knock-Knock joke?**

He won the "No-Bell" prize.



## Our Clients Say It Best!



Dr. Henry with Fresenius speaks very highly of your work. He is extremely impressed with how you handle the patient's issues. He states this patient was on the verge of giving up due to information that was previously explained to him but after phone conversation with you he is a totally different person. Thank you. Wanted to make sure I tell you this.

-M. Armstrong, LMSW-IPR

# ABM

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ABM is the BEST. I worked with Crystal when I turned 65 and she helped me understand the options I had with Medicare. She was super knowledgeable, friendly, helpful, and I was very impressed at the quality I received. Now, 4 years later, I am working with Edlin on my Auto Insurance. Edlin is fantastic as well. She knows everything about how auto insurance works and how to help me choose the company that best fits my needs. She is also friendly, and patient with me. You don't find this great service very often. I am so thankful for ABM.

-G. Edmiston

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## ABM Referral Program

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*Our team is here to answer questions for our clients.*

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