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Damages after Kobe Bryant helicopter crash likely won't be covered by insurance

by Alicja Grzadkowska

Following the devastating helicopter crash that took the lives of famed basketball player Kobe Bryant, his daughter Gigi, and seven other passengers, his widow Vanessa Bryant has now filed a wrongful death lawsuit against the helicopter operator. However, aviation attorneys told TMZ that the operator is going to be in hot water considering the company's insurance coverage.

According to Reuters, the complaint was filed in Los Angeles County Superior Court and seeks unspecified general and punitive damages. It named the defendants as Island Express Helicopters, its holding company and the heirs of its pilot, Ara Zobayan, who was one of the individuals that died in the Jan. 26 crash.

Sources have told TMZ that the company had liability insurance coverage totaling \$50 million, which is considered low when taking into account the number of people that Island Express transports on a single helicopter as well as the fact that well-known celebrities use the service.

More appropriate coverage, according to the same sources, would have been closer to \$100 million. In the recently filed lawsuit, Kobe's family alone could be entitled to hundreds of millions of dollars thanks to his huge earning potential. Additionally, TMZ

Mikes Notes



If you are an individual nearing age 65 or past the age of 65, You may be entitled to a vast array of coverage(s). Please go to <http://bit.ly/2kqE2uk> to listen to Mike Alexander Sr., of ABM Insurance & Benefit Services, Inc. discussion with Bill Knapik on his "Successful Living Show", broadcast on 02/01/2020.



*Mike Alexander Sr.
The Medicare Whisperer*

If you are an employer and seeking to lower your Employee Benefit Cost in 2020, contact Mike and his team to discuss setting up a comprehensive retirement program that will add value to your programs and reduce the cost of the employer. This audio / video recording includes information about Medicare:

- When should you start thinking about enrolling in Medicare
- Fines / Penalties for waiting
- What Benefits do you receive with Medicare
- How Employers can help their employees and their company with Medicare
- And much more.....

Mike Alexander, Sr. has been working with Medicare recipients for 32 years, providing cost effective solutions to companies and individuals in Texas, Oklahoma, Louisiana and Colorado. To obtain more information, contact Mike Alexander at info@cobensrv.com or call his office at 800-362-2809.

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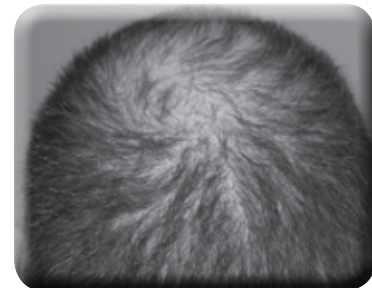
reports that "punitive damages could take a judgement into the stratosphere."

Vanessa Bryant is so far the only family member that has sued, but other family members have also reportedly hired lawyers. As a result, the helicopter company will likely not be able to withstand these costs. Matt Drummelsmith, president of Aviation Specialty Insurance, told TMZ that because the crash was probably caused by pilot error, it's "highly unlikely" that Island Express could buy insurance again, which puts them out of business. Call our experts for advice at 800-362-2809 for the coverage you need to protect you and your family.

The 10 Most Common Causes of Hair Loss

Maryann Mikhail, MD

Dr. Mikhail is a board-certified dermatologist in the Dr. Phillip Frost Department of Dermatology and Cutaneous Surgery at the University of Miami Miller School of Medicine.



Hair loss can be devastating, but if you think your hair might be thinning, know that you are not alone. Hair loss is one of the most common issues dermatologists see, and treatment is possible in most cases. The first step is to figure out why it's happening, and the key is to start early.

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What is alopecia?

The medical term for hair loss is alopecia, regardless of the cause. Many people think it only happens to men, but it's estimated that over half of all women will experience noticeable hair loss in their lifetime.

Signs that you might have alopecia are:

- Hair thinning (which you might see in a thinner ponytail)
- Bald spots that grow over time
- A receding hairline and/or loss of clear edges
- A widening hair part

It's normal to lose 50 to 100 hairs a day. Much more than that could mean there is excess shedding.

Certain causes of hair loss can cause specific hair patterns and symptoms. Read on to learn more about common causes below.

1) Age

Almost everyone will notice hair loss and hair thinning as they age. Our cells continually grow and die off at all ages, but when we're older, our cells die off more quickly than they regenerate. It's why we get weaker bones and thinner skin. And it's a similar process for our hair. As we age, we also produce less oil in our scalp, which can make our hair weak and brittle. This can also contribute to an overall hair loss and thinning. Some people may experience more severe hair loss with age in a condition known as androgenetic alopecia, or pattern hair loss. We'll talk more about that below.

2) Genetics

The most common type of hair loss, androgenetic alopecia, is hereditary and related to age. It's commonly referred to as male or female pattern hair loss, and it affects more than 50 million men and 30 million women in the United States. This is a more extreme form of hair loss that usually begins in young adulthood and gradually progresses with age. For males, this type of hair loss often starts at the temples and expands to the top of the scalp. There may also be a little thinning at the top of the head. For females, it usually first becomes noticeable where you divide your hair, but there's gradual thinning all over. The hairline typically stays the same, but the hair part can widen. You may have heard that this kind of hair loss is inherited from your mother's side of the family, but researchers have discovered that a number of genes affect how likely you are to experience pattern hair loss. One such gene affects how your hair follicles respond to hormones known as androgens (which are sometimes called "male hormones").

3) Hormonal changes

People with conditions like polycystic ovary syndrome (PCOS) and congenital adrenal hyperplasia (CAH) have higher androgen levels, which can cause female pattern hair loss. If you are a woman who experiences more obvious hair loss and any of the following symptoms, you may want to ask your healthcare provider about having your hormone levels tested:

- acne
- excess hair growth on the face or body
- irregular periods

Other things that can cause dramatic changes in your hormone levels — like pregnancy, childbirth, menopause, and hypothyroidism — may also affect hair growth. Even changing medication routines can cause your hair to become thinner if your medications affect your hormone levels. For example, some women who stop taking birth control pills can experience hair loss. Fortunately, in most of these cases, you can slow down or reverse the hair loss with proper treatment.

4) A stressful life event

Out of nowhere, you notice a lot of hair falling out. You see it on your pillow, on the floor, on your clothes, and stuck in the shower drain. Hair seems to come out so easily, you're afraid to brush it. The medical term for this is telogen effluvium. During a telogen effluvium, it might feel like you are going to go bald. Rest assured — you won't. Telogen effluvium is a response to stress. Excess hair shedding starts 2 to 3 months after a stressful physical or emotional event and peaks about 4 to 5 months later. Over time, your body readjusts and the hair gradually stops falling out. Within 6 to 9 months, things go back to normal. Stressful life events like losing a loved one, going through surgery, or being diagnosed

with a serious illness can all increase your risk for hair loss. But hair loss itself can be stressful, too, which can lead to a vicious cycle. Remember: Telogen effluvium is temporary — you will not go bald from it, and your hair will come back. In most cases, no treatment is necessary.

5) Nutritional deficiencies

A chronic form of telogen effluvium can occur. This type of hair shedding starts slower and lasts longer (over 6 months). Possible causes are often related to nutritional deficiencies. Having low levels of iron, vitamin D, and zinc have all been shown to be linked to hair loss. Vitamin deficiencies are usually easily corrected with dietary supplements. It's important to always talk to your provider before you try any new supplements.

6) Autoimmune disease

Alopecia areata is a form of hair loss that is autoimmune. The body's immune system attacks healthy hair follicles, causing them to fall out. While having your hair done, your hairdresser may find a round patch of hair loss on your scalp. Or, you may notice a space in your eyebrows or a cluster of missing eyelashes. If you are a man, you may notice a bare patch in your beard. These scenarios are common in alopecia areata. Researchers often link it to periods of high stress. Most often, alopecia areata shows up as one or more coin-sized, hairless patches. It can affect any hair on the body. In rare cases, it can be more severe. In alopecia totalis, hair loss happens to the whole scalp. In alopecia universalis, it affects the whole scalp, face, and body. The good news is that the hair follicles are still alive. In most cases, the hair comes back on its own over time. However, there is no known cure, and it's common for alopecia areata to come back over and over again. Injections of cortisone into the scalp by your dermatologist can speed up recovery. For people with more severe hair loss, light therapy and medications are available.

7) Infections

Infections can affect the scalp and cause hair to fall out. This happens when bacteria, yeast, or fungi overgrow and invade hair follicles. You might see pus bumps, redness, and scaling. The scalp can feel itchy or even painful. If you notice any of these symptoms, see your dermatologist right away. Fungal infections of the scalp are highly contagious, and are the most common cause of hair loss in children. To prevent it, children should avoid sharing hats and scarves. When you see a healthcare provider for treatment, they'll need to figure out what kind of bug is causing it. They might need to take a swab sample and send it to the laboratory to know for sure. The right treatment will depend on whether you're dealing with bacteria, yeast, or fungi. Most scalp infections are curable with the right antibiotic or antifungal medication. Without treatment, these infections can lead to permanent scarring.

8) Medications

Certain medications can cause hair loss as a side effect. It doesn't happen to everyone taking these medications, but hair loss can happen with some popular ones, including:

- Some cholesterol-lowering medications (e.g., atorvastatin, simvastatin)
- Some blood pressure medications (e.g., captopril, lisinopril)
- The antacid cimetidine (Tagamet)
- The gout medication colchicine (Colcris)
- The acne medication isotretinoin (Accutane)
- The steroids testosterone and progesterone

You can read more about these and other medications that can cause hair loss here. Consult your provider if you notice hair loss when you start taking a new medication. They can tell you whether another medication might be better for you and give you instructions on how to safely stop taking your current medication, if needed.

9) Traumatic hair styling and inflammation

So far, we have discussed non-scarring types of hair loss, where the hair follicles are still alive and hair can regrow. This is in contrast to scarring hair loss, where hair follicles are destroyed and hair cannot regrow. Inflammation is the ultimate cause of scarring hair loss. The scalp might appear red. Common symptoms include itching, burning, and pain. Infections and certain inflammatory

ABM Bad Jokes Of The Month...

People are making Apocolypse jokes like there's no tomorrow.



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skin conditions can cause hair follicle destruction. Traumatic hair styling practices like heat styling, chemical hair treatments, and tight hairstyles can also cause scarring hair loss. With hair loss caused by inflammation, you want to stop the inflammation in time to prevent irreversible damage. Most often, dermatologists will do this with specific medications, depending on the cause and how bad the hair loss has gotten. Unfortunately, many people delay seeking treatment and end up with permanent scarring. Cortisone injections, along with topical minoxidil, can stimulate some hair growth. If the scarring is extensive, a hair transplant might be an option.

10) Chemotherapy and radiation

Hair loss can be a very real fear for many patients who have received a diagnosis of cancer and need to undergo chemotherapy or radiation. Cancers are due to cells that grow too quickly. Chemotherapy drugs are often used to kill off these cells, so they don't form tumors or spread. However, because cells in your hair follicles also grow quickly, chemotherapy can affect your hair, too. Radiation therapy, also used in cancer treatment, can also cause hair loss. But while chemotherapy can cause hair loss throughout the body, radiation therapy usually only affects the area that's treated. With both types of treatments, hair loss is generally temporary, and you can expect your hair to regrow in a few months' time.



If you are experiencing hair loss, don't panic. Your first course of action should be to see a board-certified dermatologist as soon as possible. It's best not to waste time on home remedies and hair supplements that may or may not work. In fact, they can do more harm than good. When you see your dermatologist, they'll need to determine the cause of your hair loss first. This may include a physical examination of your hair and scalp; blood tests to uncover issues like thyroid problems or vitamin deficiencies; or a scalp biopsy, where a small piece of scalp is taken under local anesthesia and sent to the lab for investigation.

(Many prescriptions used to treat hair loss are not covered by health plans. We at ABM recommend using Good RX or other discount programs to find the lowest cost options in your area.)

Meet Our Representatives...



Misty Alanis

Misty has over 22 years of experience in the insurance industry. She is extremely knowledgeable and has obtained her Certified Insurance Counselor (CIC), her Certified Insurance Service Representative (CISR), and LUTCF designations. Her knowledge and experience helps her to counsel and educate her customers on their coverage needs and to assist them with obtaining comprehensive coverage for their homes and automobiles. She has trained, counseled, and mentored many agents in the industry and continues assisting them whenever needed. Misty is a Girl Scout Leader for her daughter's troop and assists in the children's department at her church.

Methodist heads off UnitedHealthcare effort to end contract early

By R.A. Schuetz

Houston Methodist Hospital in the Texas Medical Center, Wednesday, Oct. 3, 2018 in Houston.

A Harris County District Court judge issued a temporary restraining order Friday preventing UnitedHealthcare from removing some 600 Houston Methodist physicians from its network Feb. 1.

As many as 100,000 UnitedHealthcare plan members have already lost in-network access to eight Houston Methodist hospitals and dozens of its out-patient facilities as the insurer and hospital network battle over costs. As it became clear that fight would leave patients in the lurch, both sides launched public relations campaigns, taking out advertisements, including in the Chronicle, accusing one another of failing Houstonians. That dispute landed in court on Friday.



While members of UnitedHealthcare's Medicare Advantage and commercial plans lost access to Methodist facilities Jan. 1, UnitedHealthcare's contract with Methodist doctors does not expire until April 1.

Until then, plan members will be able to continue seeing Methodist doctors in-network. However, if doctors recommend surgery, physical therapy or other treatment, they will not be able to send patients to a Methodist hospital or clinic without going out-of-network, which would cost patients substantially more money.

The arrangement has caused an issue for Methodist surgeons and other physicians who practice in hospitals and clinics. Such doctors need admitting privileges before they can treat patients in a hospital, and some only had admitting privileges at Methodist.

However, when UnitedHealthcare sent out a letter to roughly 600 of Methodist's 800 physicians on Wednesday saying those doctors would be terminated from the network two months early because they could not admit patients to any hospital other than Methodist, many were confused.

David Baskin, a neurosurgeon who practices at Methodist, St. Luke's, Texas Orthopedic and Texas Children's Hospital, was among those who received the letter, even though he could treat patients outside of Methodist. And 88 letters, according to Methodist, went to primary care doctors, who do not practice in hospitals.

"It was a rather haphazard list," said Mick Cantu, executive vice president of Houston Methodist, who estimated that perhaps 100 doctors fell into the category UnitedHealthcare said it was targeting. He also said the letter stood to interrupt patients' care.

"Everyone's been planning for April. And to give us 72-hours notice that it would be Feb. 1 — it doesn't make any sense," he said. Representatives of UnitedHealthcare did not immediately respond to a request for comment.

On HoustonChronicle.com: Can UnitedHealthcare patients use ER at Houston Methodist? Yes, but there's a catch. Methodist requested a temporary restraining order that would prevent

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UnitedHealthcare from removing the doctors from its network before April 1. It also requested that the insurer be restrained from telling plan members, insurance brokers or employers that the Methodist doctors would be removed from the network before that date. Both were granted.

"Regardless of what United has communicated to our patients, it is important for our patients to know that Houston Methodist is committed to ensuring they will still be in-network until April 1," Methodist spokesperson Stefanie Asin said in an email.

The decision gave Houston Methodist and UnitedHealthcare two more months to try to negotiate. Without a new contract, members of UnitedHealthcare's Medicare Advantage and commercial plans will no longer be able to receive lower, in-network rates for treatment by Houston Methodist doctors. Medicare Supplement plans, sometimes referred to as Medigap policies, will not be affected.

For more information contact ABM at 281-448-3040.

What is the maximum Social Security benefit?

The most an individual who files a claim for Social Security retirement benefits in 2019 can receive per month is:

- \$3,770 for someone who files at age 70.
- \$2,861 for someone who files at full retirement age (currently 66).
- \$2,209 for someone who files at 62.

(For context, the average Social Security retirement benefit in 2019 is \$1,461 a month. The average disability benefit is \$1,234.)

Who is eligible for the maximum benefit? People who earned Social Security's maximum taxable income — the amount of your earnings on which you pay Social Security taxes — for at least 35 years of their working lives. The maximum taxable income in 2019 is \$132,900; the figure is adjusted annually based on changes in national wage levels, and thus the maximum benefit changes each year.



Keep in mind

- The maximum benefit is not to be confused with the maximum family benefit. That's the most a family can collectively receive from Social Security (including retirement, spousal, children's, disability or survivor benefits) on one family member's earnings record.

If you or anyone you know or love needs assistance with your Medicare or Social Security options, call Mike Alexander Sr at 281-448-3040.

ABM Bad Jokes Of The Month...

Why was the guy fired from the orange juice company?

Because he couldn't concentrate.





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— Tim I.

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