

# ABM

Insurance & Benefit Services, Inc.

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## Our Exclusive Newsletter for Individuals

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## How Much Do Statins Cost?

By Lauren Chase

Statins are a class of drugs prescribed to treat high cholesterol, a major factor in heart disease. They are some of the most widely-prescribed drugs in the United States. Atorvastatin (Lipitor) was prescribed to 100 million Americans in 2017 alone.

Even though statins have been around for a long time, it doesn't mean they are always cheap. There are many generic and brand options, and the cost difference between them can vary greatly. A popular generic like simvastatin might cost less than \$50 dollars a month, but a brand-name statin like Livalo, which does not have a generic alternative, can cost over \$350.

### The most popular statins and their prices

So what are the most popular statins, and how much do they cost? Below is a list of the 13 most commonly prescribed statins in the U.S. and their average cash prices.

In general, generic medications are cheaper and more popular than brand medications. But even generic statins can be a stretch for a cash-paying patient — some reach prices of almost \$200 for a month's supply. It gets more expensive if you are paying cash for a brand-name drug like Livalo, Lipitor, or Lescol XL.



## **Mike's Notes: Covid-19 and Its Effects Continue**

As our office works to service the needs of our clients, we routinely hear about clients, friends, neighbors and colleagues losing their jobs. Some have been furloughed to return when their business reopens or rebounds but others have witnessed their positions dissolved, deemed not necessary.

Maybe someone you know is struggling. A single mother or father that has not been able to find work during this time. Without income, they are unable to purchase the necessities for their family to survive. In a tough position of choice. Some folks may turn to alcohol or drugs to cope with the stress. Some may take it out with physical abuse.

Not left unaffected are the children. They watch their parents struggle and can sense the stress. It is not unusual for children to take the blame for adult situations. As I am writing this note today, I read about a young teenage boy that committed suicide at the elementary school I attended growing up. Every life is valuable and despite the current crisis you or your family may experience, always know..... It could be worse" and that "This too shall pass". I wanted to share some phone numbers that could help someone you may know. I pray that you or no one you know will need this information but if it just saves one person, it was worth it.

Suicide Prevention Lifeline (800) 273-TALK (8255) or (800) SUICIDE (784-2433) *Spanish* (888) 628-9454  
Veteran's Crisis Line <https://www.veteranscrisisline.net/> Call (800) 273-8255 and press 1  
Chat online <https://www.veteranscrisisline.net/get-help/chat>  
Support for Deaf and hard of hearing, call (800) 799-4889

STARRY Counseling Program Crisis Hotline (800) 440-9789  
The STARRY Counseling Program provides 24/7/365 crisis phone coverage for families across Texas. Crisis hotlines are designed for emergency use only, to help families avoid imminent abuse, neglect, runaway, and severe family conflict.

National Hopeline Network (800) SUICIDE Nat'l Suicide Prevention Lifeline (800) 273-TALK (8255)  
Nat'l Youth Crisis Hotline (800) 442-HOPE (4673) LGBTQ suicide help (866) 488-7386

ALCOHOL: Al-Anon for Families of Alcoholics (800) 344-2666  
Alcohol & Drug Helpline (800) 821-4357 Alcohol Treatment Referral Hotline (800) 252-6465  
Alcohol & Drug Abuse Hotline (800) 729-6686 Families Anonymous (800) 736-9805  
National Council on Alcoholism and Drug Dependence Hopeline (800) 622-2255

SUBSTANCE ABUSE: Poison Control (800) 222-1222  
Nat'l Institute on Drug Abuse Hotline (800) 662-4357 Cocaine Anonymous (800) 347-8998

DOMESTIC VIOLENCE: National Domestic Violence Hotline (800) 799-7233  
National US Child Abuse Hotline (800) 422-4453

YOUTH: Texas Youth Helpline (800) 989-6884

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### **How to save**

If you are one of the millions of Americans taking a statin, there are always ways to cut your medication costs down.

### **Use a copay savings program**

One way you might be able to save on these medications is through a copay savings program. These programs are available for some brand-name drugs. To find a copay card for your medication, you can google your drug name and “copay savings program”. Or, search your drug on [goodrx.com](http://goodrx.com) and scroll down to see if there is a copay card for your drug under “Ways to Save”. There can be requirements to sign up for these cards, like not having federal insurance coverage such as Medicare or Medicaid.

The following brand-name medications have copay savings cards:

- Lipitor: Lipitor Savings Card
- Crestor: Crestor Savings Card
- Livalo: Livalo Savings Program

### **Shop around**

Prescription drug prices vary from pharmacy to pharmacy. Remember, it’s always worth your time to check the GoodRx price for your medication before you pay. Just go to [goodrx.com](http://goodrx.com) and search for your drug name to see the lowest prices near you.

### **Fill a 90-day prescription**

You may find that filling a 90-day supply can reduce your total prescription costs. It will also save you a few trips to a pharmacy.

### **Methodology**

This GoodRx analysis is based on a representative sample of U.S. prescription fills (not GoodRx fills). The reported prices in this article are based on average cash prices, the so-called “usual and customary” prices or retail prices at the pharmacy (not including insurance copays or coinsurance). All prices listed in this article are based on data from January 1, 2019 to January 1, 2020.

For help with your drug plan contact an agent at ABM Insurance & Benefit Services 281-448-3040.

## **14 Cheapest and Best Quality Grocery Stores**

By Craig Johnson

H-E-B has replaced Trader Joe’s as the nation’s best overall grocery store for its combination of quality and prices, according to a new report based on customer perceptions from data firm Dunnhumby. The third annual grocery edition of the Dunnhumby Retailer Preference Index (RPI) provides some in-depth insights into what customers value in a store, as well as how grocers are performing. Shoppers Pick Favorite Stores for Prices, Quality and Overall Experience.

This year’s report was developed from an online survey of 7,000 to 10,000 U.S. households. It features rankings of more than six dozen of your favorite grocers, including:

Acme Markets, Albertsons, Aldi, Amazon, Amazon Go, Big Y Foods, BI-LO, BJ’s Wholesale Club, Brookshire Grocery, Costco Wholesale, Family Fare, Fareway Stores, Food City, Food Lion, Food4Less/Foods Co., Fred Meyer, Fresh Thyme, Fry’s Food Stores, Giant Food Stores, Giant Eagle, Hannaford, Harris Teeter, H-E-B, Hy-Vee, Ingles Markets, Jewel-Osco, King Soopers, Kroger, Lidl, Lowes Foods, Market Basket, Meijer, Peapod, Price Chopper, Publix, Raley’s Supermarkets, Ralphs, Safeway, Sam’s Club, Save Mart Supermarkets, Schnucks, Shaw’s and Star Market, ShopRite Supermarkets, Smart & Final, Smith’s Food and Drug, Sprouts Farmers Market, Stater Bros. Markets, Stop & Shop, SuperValu, Target, The Fresh

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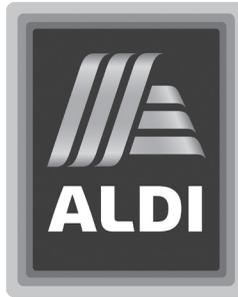
Market, Tops Friendly Markets, Trader Joe's, Vons, Walgreens, Walmart, Wegmans Food Markets, Weis Markets, WinCo Foods, and Winn-Dixie Stores.

Some key findings in the report reveal that price and quality are two major factors that consumers use to determine where they shop. Let's look at the report's assessment for price first, then quality:

### Cheapest Prices

When it comes to affordability — the most important attribute, according to the report — these grocers were considered to have the best prices:

1. **Aldi**
2. **Market Basket**
3. **WinCo Foods**
4. **Lidl**
5. **Trader Joe's**
6. **Costco**
7. **Walmart**



8. **Food 4 Less**
9. **Amazon**
10. **H-E-B**
11. **Sam's Club**
12. **Amazon Go**
13. **BJ's**
14. **ShopRite**

### Best Quality

When it comes to quality — which has to do with things like freshness, healthiness and promoting minimal food waste — these grocery stores got top honors:

1. **Wegmans Food Markets**
2. **The Fresh Market**
3. **Fresh Thyme**
4. **Trader Joe's**
5. **Publix**
6. **Sprouts**
7. **Hy-Vee**



8. **Lowes Foods**
9. **H-E-B**
10. **Ingles**
11. **Harris Teeter**
12. **Raley's**
13. **Costco**
14. **Big Y**

### Digital

The report included stores that excelled in digital attributes, including those who provide shoppers with an "easy-to-shop online or mobile app-based experience."

### Meet Our Representative...



*Rosalinda Maldonado*

After a brief absence from the agency, Rosalinda has returned (Yay!). She brings her 15 years of insurance experience and caring service style back to the home and auto team. She is working with new clients to make sure they are receiving the best value in the market.

If you do not have your home or auto insurance coverage with our agency, call Rosalinda for a fast friendly quote, 281-448-3040.

## Advertisement

Perhaps unsurprisingly, the world's top online retailer Amazon and its new brick-and-mortar concept Amazon Go ranked #1 and #2 in this category. Rounding out the top five were Peapod, Target and Walmart.

## Operations

The report also ranked stores on their operations, or how they convey their prices to customers and whether their shelves are stocked with what people want. H-E-B came in at #1 for this category, followed by Costco, Market Basket, BJ's and Sam's Club.

## Convenience

As for convenience, things like proximity, product variety and "one-stop shopability" were all considered.

The top five stores that offer the most convenience are: Walmart, Publix, Market Basket, ShopRite and Jewel-Osco.

## Speed

The rankings also listed stores that were the best at speed, defined in the report as "time savings when the shopper is at the store."

Amazon was #1, followed by Aldi, Fareway, Brookshire's and The Fresh Market.

## Discounts

Also important to bargain shoppers, the report shows which stores were tops when it comes to widely accessible discounts, rewards and information.

The best for discounts were: Fry's Food Stores, Kroger, Winn-Dixie, Smith's and Tops Friendly Markets.

## Overall Winners

Considering all the categories as a whole, here are the best overall grocery stores according to the Dunnhumby report:

- |                                |   |                        |
|--------------------------------|---|------------------------|
| 1. <b>H-E-B</b>                |  | 8. <b>Sam's Club</b>   |
| 2. <b>Trader Joe's</b>         |   | 9. <b>Walmart</b>      |
| 3. <b>Amazon</b>               |   | 10. <b>Publix</b>      |
| 4. <b>Market Basket</b>        |   | 11. <b>WinCo Foods</b> |
| 5. <b>Wegmans Food Markets</b> |   | 12. <b>Fresh Thyme</b> |
| 6. <b>Costco</b>               |   | 13. <b>Sprouts</b>     |
| 7. <b>Aldi</b>                 |   | 14. <b>ShopRite</b>    |

Grocery shopping is a necessary pastime in most households but as the report shows, cost continues to be a major consideration. This grocery shopping guide will help you with ideas to save more, spend less and keep your grocery budget on track!

## ABM Bad Jokes Of The Month...

**What do fish say when they hit a wall?**



Dam

## Jewelry Insurance Protects Your Valuables

If your favorite piece of jewelry disappeared or was badly damaged, would you feel:

- Devastated because of its sentimental value?
- Crushed because you couldn't afford to replace or repair it?
- Reluctant to wear or buy good jewelry again in the future?

If you answered "yes" to any of these questions, jewelry insurance might be a smart investment.

Jewelry insurance pays out when your jewelry is damaged or stolen. Some policies also pay for lost jewelry.

### Where to buy jewelry insurance

Standard policies from major homeowners and renters insurance companies typically offer some coverage for jewelry, often up to \$1,500, according to the Insurance Information Institute.

If you don't have homeowners or renters insurance, or that's not enough to cover your jewelry, you can:

Add special jewelry coverage to your home or renters policy, usually called a "scheduled" floater, rider or endorsement. These policies require you to itemize specific pieces of jewelry, along with their replacement values. They typically have higher coverage limits than standard homeowners or renters policies, as well as coverage for more circumstances, and they often don't charge a deductible.

Buy a more comprehensive policy through a jewelry-only insurance company. Some insurers offer jewelry insurance as a stand-alone policy, and some specialty companies sell only jewelry insurance. Companies that specialize in insuring jewelry often offer more comprehensive and customizable coverage. You can snag coverage with more options and higher limits than the coverage offered by your current home or renters policy, says Janece White, senior vice president and jewelry underwriting leader at Chubb.

### Pricing and discounts

Stand-alone jewelry insurance policies generally cost 1% to 2% of each item's value, and the cost of a floater on a homeowners or renters policy "really depends on what you're insuring," says Jeff III,

The price of a policy can be influenced by:

- Your location
- The number of pieces you're insuring and their individual values
- The deductible (the amount subtracted from your claim check)
- Whether the policy reimburses actual value (the cost minus depreciation) or replacement value (the cost to replace it today)

Discounts might include having a home alarm, keeping the policy for multiple years, storing the jewelry in a bank safe, or registering the jewelry with a third-party, such as Gemprint or Forevermark. Some insurers require an appraisal before providing the final quote.

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Insurers often provide quotes for jewelry insurance online or over the phone. Once you have a quote, the application will probably be easy to complete, and your coverage can begin as soon as you've made a payment.

### **Jewelry insurance claims**

To avoid unpleasant surprises when you file a claim, it's important to understand how you'll be compensated.

Many insurance companies say they'll pay for "repair or replacement" of damaged or stolen jewelry, but get specifics about how those payments will work. Ask your agent:

- Am I covered if I damage or lose my jewelry by accident?
- Is jewelry given or received as a gift covered?
- Does my coverage change when I'm traveling?
- Will I be reimbursed the cash value of the item or the amount it takes to replace it?
- Can I choose my own jeweler for repair or replacement?
- If I own custom jewelry, will my policy pay for a new piece, or will I be required to accept something "comparable"?

The most common reason for jewelry insurance claims? "Mysterious disappearance, by far," says Donald Soss, vice president at Nationwide Private Client. Insurers use this term when an item is lost for a reason other than theft, such as stepping out of the pool and realizing your ring is gone.

Note that making a home insurance claim for jewelry could cause your premium to increase at renewal time. Buying a stand-alone jewelry policy keeps the coverage separate, so a claim won't affect your home insurance premium.

Typically, the owner of the valuable item also owns the jewelry policy. Giving a piece of jewelry away as a gift might mean it's no longer covered by your policy, unless the policy specifically states otherwise.

The decision to insure jewelry ultimately comes down to how worried you are about paying for repair or replacement if something happens to a piece you love.

"Whether you're a beginning collector or person who has a lot, you should always be thinking about what it would take to financially be made whole again after a loss," White says. "The goal is to avoid out-of-pocket costs or being forced into a type of compensation or repair you don't want."

For more information contact ABM Insurance & Benefit Services at 281-448-3040.

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

**What does it sound like when a peanut sneezes?**

Cashew





**Insurance & Benefit Services, Inc.**

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Paolo at ABM is seriously the most responsive, customer oriented, hard working, insurance representative I have ever worked with. My experience could not have been any better. They really know good customer service. If your looking for a company who always answers their phone, are knowledgeable, patient and a pleasure to speak to this is the one.

-A. Guevara

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## Save with ABM Insurance - up to 37%!



If you have questions regarding your Home, Auto, Flood or RV insurance, please call our renewal expert at 281-448-3040 .

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

 Instant & FREE Home/Auto Quote	 Instant & FREE Individual Health Quote	 FREE Commercial Quote
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## ABM Referral Program

I would like to personally thank everyone of you that has referred their friends, family and colleagues to our office. Last year, we mailed out over \$25,000 in rewards – Gift Cards. We have tried to make the process easier for some of you and established a **REFERRAL REWARDS** portal. Log in, set up your portal and when your referral purchases a policy from us, you will receive notification and credit that can be downloaded into you paypal account or request prepaid visa card. You can visit on our website or go to this page:



<https://www.getagreatquote.com/client-service/referral-program/>

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