

ABM

Insurance & Benefit Services, Inc. 1-800-362-2809 • www.getagreatquote.com

Your one stop for insurance needs! 2020

Our Exclusive Newsletter for Individuals

IN THIS ISSUE:

- Holiday Lights Around Houston Pg 1-4
- Mike's Notes Pg 2
- Bad Jokes of the Month Pg 5,7
- Does Individual Disability Insurance Cover COVID-19 Disability? Pg 5-6
- Meet Our Representative Pg 6
- Fostering Dogs With Unique Health Needs Can Be Pricey, but Suzanne Found a Solution Pg 6-7
- ABM Employee of the Month Pg 6
- Referral program Pg 8



Holiday Lights Around Houston

The holidays are finally here again! At the end of a very long year, we can all look forward to the shining lights and warm spirit of goodwill to all. City Lights at Avenida Houston is pulling out all the stops to transform the downtown plaza into the perfect winter wonderland - complete with ice for skating, lights for gazing, and activities to make your family's season bright. Stare in wonder at an array of gaily decorated trees courtesy of the Alley Theater. Bring the ones you love, stay nearby and make a weekend of it, become immersed in a community of joy and holiday cheer.

Deck the Trees

Nov. 21, 2020 – Jan. 3, 2021

Recurring daily

This year, The Alley's annual Deck the Trees celebration will take place at the George R. Brown Convention Center, where the display will appear in the large windowscape facing Avenida de las Americas. A Houston tradition for the past decade, the annual event coincides with the holiday production of A Christmas Carol and features a variety of festive trees decorated by Houston's premier designers, and sponsored by generous businesses and individuals.

Texas Winter Lights

Nov. 20 – Dec. 31, 2020

5 – 10 p.m. Daily



Mike's Notes

Well, we have almost made it through 2020.

COVID19, 30 named Atlantic Storms, Business lockdowns, Civil Riots and a contentious presidential election are just a few of 2020's highlights. I can not imagine 2021 providing as much drama, sadness and sorrow that 2020 has but would not place any bets on it. Despite the trouble in our world, there are many things to remain thankful for. We are extremely appreciative to our clients. Without you, our business would not exist and 23 families would not have jobs within our agency. We are thankful for our friends, family, and colleagues as well supporting us as we work to fulfill our commitment of providing protection for our clients, Life, health, income, property and businesses. It is with our sincerest regards that we wish you and your family, a Merry Christmas and Happy New Year!



Crystal Calaway



Samantha Kato



Paul Cisneros



Michelle Vincent



Edlin Juarez



Stevan Delossantos



Frank Silva



Kimberly Elliott



Lily Moreno



Rosalinda Maldonado



Stacy Mc Daniel



Misty Alanis



Maura Guevara



Debora Taylor



Phil Humber



Christa Pennington



Paula Brown



Melinda Nelson



Mike Alexander Jr.



Insurance & Benefit Services, Inc.

Tel: 281-448-3040

www.getagreatquote.com



Mike Alexander Sr.

Continued from page 1

The Marriott Marquis Houston will host Texas Winter Lights, a brand-new nightly experience on deck of their iconic Texas-shaped lazy river. Surrounding the pool will be thousands of lights to set the holiday mood while you float and relax. Cold weather is no problem, as the pool is always heated to 80 degrees. Along with the light display, there will be Instagram-worthy photo backdrops, light-up lawn games, movie nights on Thursdays and nightly s'mores kits. A holiday vacation, indeed.

Holiday Décor on Main St.

Nov. 18 – Dec. 31, 2020

Recurring Daily

Stroll, shop and sightsee at Holiday Décor on Main St. You'll experience all of the festive feels as the sun sets and the lights shine. Plan an evening to eat or grab a cocktail Downtown and then take a leisurely stroll to see all of the holiday décor in the area.

Zoo Lights

Nov. 14, 2020 – Jan. 10, 2021

5:00 p.m. – 10:30 p.m.

Zoo Lights is back! Always a family favorite, the Houston Zoo and TXU Energy have teamed up for an amazing holiday experience with plenty of attractions for even the littlest visitor. From the 125-foot-long Infinity Tunnel to the giant ice throne, socially distanced photos with Santa and a 4-D Enchanted Forest, it's a must-visit attraction this holiday season. Tickets are required for the event and will not be available for purchase at the gate.

Self-Guided River Oaks Christmas Lights Tour

Nov. 27 – Dec. 25, 2020

If you want to see one of Houston's most beautiful neighborhoods transformed into a magical Christmas village, head to River Oaks. The residents of River Oaks spare no expense in adorning their homes and properties with thousands of Christmas lights. Start at the River Oaks Country Club and work your way around the neighborhood. The intriguing lighting displays and fanciful mansions are truly reminiscent of your favorite Hallmark holiday movies.

Houston Holiday lights in the heights

Self-Guided Christmas Lights Tour in The Heights

Dec. 1 – Dec. 25, 2020

While COVID-19 may have canceled the iconic Lights in the Heights event this year, we have no doubt that The Heights neighborhood will still have some of the best light displays in the city. Plus, this area of town has so much charm that you'll enjoy the craftsman-style architecture and other attractions that make this area of town so special. The typical Lights in the Heights route is from Highland and Omar streets, between Studewood and Florence, so give that a try and then explore more of the surrounding area.

Space Center-Galaxy Lights

Nov. 14, 2020 – Jan. 3, 2021

6 – 10 p.m. Daily

How can it get better than Space Center Houston and Christmas lights? It can't! That's right, experience Christmas lights that are out of this world at Galaxy Lights. This event combines interactive and technologically advanced displays like dozens of suspended lights that move in precise choreographed sequences to music. Galaxy Lights now offers additional open-air and safely-distanced exhibits, which are new for 2020. Space Center Houston suggests guests allocate 90 minutes to enjoy the experience.

Sugar Land Holiday Lights

Nov. 20, 2020 – Jan. 3, 2021

Sun. – Thurs. 6 pm. – 9 p.m., Fri. – Sat. 6 p.m. – 10 p.m.

Celebrate the season in the most magical way at the 7th annual Sugar Land Holiday Lights presented by Imperial Sugar. This sparkling wonderland features more than three million lights and numerous themed displays at Constellation Field, located in Sugar Land. You can also get some holiday shopping done with a variety of vendors, enjoy great food, and meet Santa! This spectacular event, located just 20 minutes south of Houston, is sure to make your holidays memorable.

Moody Garden's Festival of Lights

Nov. 21, 2020 – Jan. 2, 2021

6 p.m. – 10 p.m. Daily

This year, the holiday season will shine brighter than ever at Moody Garden's Festival of Lights. Enjoy a festive stroll along the mile-long trail featuring more than two million lights and lighted scenes themed to holiday music. Stops along trail include Star the Dancing Tree of Light, concession areas, hot chocolate, fireside s'mores, mistletoe, along with family photo opportunities! There are plenty of additional attractions at Moody Gardens like the Arctic Slide, holiday films, train rides and more.

Northwest Houston

43rd Annual Nite of Lites

Dec. 12 – Dec. 27, 2020

The residents of Prestonwood Forest in Northwest Houston have been decorating their homes in grand fashion since the 1970s. Hundreds of homes participate in the neighborhood's annual Nite of Lites event, which runs through most of December. Neighbors compete in several categories, such as best block, best all-around, best house, and even best mailbox. Start on Prestonwood Forest Drive, just off of Texas Highway 249, and you're sure to run into other cars lining up to experience the neighborhood's holiday hoopla.

The Light Park at Hurricane Harbor Splashtown

Nov. 5 – Dec. 31, 2020

5:30 p.m. – 10:30 p.m.

The Light Park is a very merry, drive-thru spectacular at Hurricane Harbor Splashtown. Brighten your holiday with this festive and safe holiday light display near Spring, Tx. The Light Park boasts millions of animated lights along with a customized radio station playing your favorite holiday hits as your drive through the park. Tickets are \$35 dollars per vehicle, so pack your cars with family members, some holiday treats and enjoy the ride.

Uptown Lighting

This year, in lieu of the lighting, Uptown management is inviting the public to submit photos and videos for a holiday countdown video, to be unveiled on Thanksgiving evening, November 26.

The virtual countdown holiday video will be posted to Uptown Houston's Facebook, Instagram, and YouTube pages on Thanksgiving evening, according to a press release. The deadline for submissions is Wednesday, November 4; fans can submit their photos and video here.

Rudolph's Lightshow

Nov. 1, 2020 – Jan. 3, 2021

6:30 p.m. – 11 p.m.

For another magical drive-thru experience, visit Rudolph's Lightshow in Hockley, Tx. You'll drive through light tunnels, past giant Christmas trees, see snowmen and more in this winter wonderland. Rudolph's Lightshow features over one million lights that are merrily synced to your favorite holiday tunes. Tickets are \$30 per vehicle when purchased online and \$35 at the entrance.

Have a safe and wonderful Holiday from your friends at ABM Insurance & Benefit Services.

ABM Bad Christmas Jokes Of The Month...

What do you call a shark that delivers toys at Christmas?
Santa Jaws



Does Individual Disability Insurance Cover COVID-19 Disability?

As people go back to work, many of them are worried about catching COVID-19. Your clients may be asking you if their IDI policy will provide benefits if they get sick and are unable to work. The answer to this question depends on a few things, including the details of the IDI policy and the severity of a person's illness. Use the information below to provide your clients with a clear perspective.

To understand whether COVID-19 could trigger a disability claim, it's important to understand how waiting periods and benefit periods work in disability insurance policies.

The waiting period, also called the elimination period, determines how long you have to wait before you qualify for benefits. The benefit period determines how long you can receive benefits. Short-term disability insurance policies have shorter elimination periods and shorter benefit periods, while long-term disability insurance policies have longer elimination periods and longer benefit periods. The exact lengths will depend on the individual policies.

- A short-term disability insurance policy might have an elimination period of a week or two and a benefit period of three to six months. Some policies may have a shorter elimination period, or even no elimination period.
- A long-term disability insurance policy might have an elimination period of 90 days – although some are significantly shorter or longer – and a benefit period of multiple years. Some long-term disability insurance policies provide benefits until retirement age.

So the critical question is, how long does COVID-19 illness last?

According to Harvard Health Publishing, people with mild cases may recover in one to two weeks, while severe cases may take six weeks or longer.

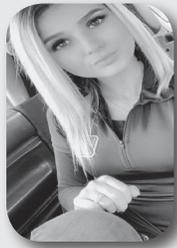
Based on these numbers, many mild cases of COVID-19 likely won't qualify for disability insurance benefits simply because recovery will occur before the elimination period ends. However, some COVID-19 cases may outlast the elimination period, especially for short-term disability insurance policies or severe cases of illness.

If the elimination period ends and you're still sick, the next question becomes whether your illness meets your policy's disability definition.

Disability Definitions

Disability insurance typically pays out if a disability prevents you from working. The exact definition of disability varies from policy to policy, and some are stricter than others. However, it typically includes both injuries and illnesses.

If you contract COVID-19 and the illness makes you unable to work, you may qualify for benefits once



Christa Pennington

Meet Our Representatives...

Christa Pennington began her career at ABM Insurance in the Fall of 2020. Christa brings an expert level of professionalism to our agency with her dedicated customer service skills while maintaining all of the incoming calls. Christa has a great work ethic and exudes a positive attitude with everyone she is in contact with. Christa plans to become licensed in property & casualty insurance so that she can further her career within our commercial lines department. In her free time, she enjoys spending time with her fiancé, Jonathan and her beloved pets.

Continued from page 5

the elimination period ends. It may also be possible to qualify for disability benefits based on longer-term COVID-19 complications that persist after recovery from the virus itself.

Because COVID-19 is a new illness, researchers are still learning about the disease. However, according to the Mayo Clinic, COVID-19 may cause damage to the heart, lungs or brain. The illness may also cause blood clots and blood vessel problems, as well as problems with mood and fatigue.

It's always important to understand the details of an individual policy. However, if a person contracts COVID-19, as long as the policy's elimination period and disability definition are met, coverage should apply.

If you have any questions, we are here to help. Contact us by calling ABM Insurance & Benefit Services at 281-448-3040.

Fostering Dogs With Unique Health Needs Can Be Pricy, but Suzanne Found a Solution

By: Talia Lowery

Suzanne lives in Ponte Vedra Beach, Florida and has been volunteering with her local foster dog organization, KC Pet Rescue & Adoption, for the past 14 years. KC Pet Rescue is the oldest no-kill shelter in Northeast Florida and is always seeking donations and volunteers to help with care and placement for the animals. Suzanne takes in senior dogs who are especially difficult to rehome due to age, health, and behavioral issues. She currently fosters 9 dogs! Each of the pups has its own unique health needs, and their necessary prescriptions can get quite expensive.



Suzanne's first experience with GoodRx was when her boyfriend, who was uninsured at the time, needed a pricey prescription filled after a trip to the hospital. They were both worried about how he'd be able to afford it. Fortunately, Suzanne had heard of GoodRx and this dawned on her as the perfect time to try it. They were relieved to find out how much less it would cost with a GoodRx coupon at their local Publix pharmacy, and even more grateful when it actually worked. They saved money and her boyfriend was able to recover.

Continued from page 6

After that, Suzanne realized she could use GoodRx to save on medications for her canine friends, too! One of her current foster dogs has bladder cancer and requires prazosin. Another senior pup has arthritis and needs pain relief medications. Suzanne was happy to report that she saves an average of 60% to 75% each time she refills a prescription for them. She's also brought the monthly cost of medication for her chihuahua down from \$20 to \$7.

Suzanne herself is insured, but also always checks prices on GoodRx for her medications. Aside from the coupons, GoodRx also helps her compare prices in local pharmacies. She appreciates how much of a difference GoodRx makes in the cost of caring for all the foster dogs. Much of her time is dedicated to the animals, alongside working full-time. Now she doesn't have to constantly worry about expenses and can focus on having a little more fun and relaxation in her downtime. GoodRx applauds Suzanne's volunteerism and commitment to her furry friends!

If you are interested in adopting a furry friend contact the Houston Humane Society at 713-433-6421. You will be glad you did!

ABM November Employee of The Month

We would like to announce Debora Taylor as our November Employee of the Month. Thank you Debora for all your hardwork and taking care of our number one priority-Our Clients.



ABM Bad Christmas Jokes Of The Month...

Where do snowmen keep their money?

In a Snow bank

What's Santa's favorite type of music?

Wrap!

What do you get when you cross a snowman with a vampire?

Frostbite!





Insurance & Benefit Services, Inc.

333 N Sam Houston Pkwy #750
Houston, TX 77060

www.getagreatquote.com



ABM was super helpful in reducing our total insurance costs. Rosalinda was awesome. We are excited to be their partner going forward.

-The Barkers

IN THIS ISSUE:

Holiday Lights Around Houston
Pg 1-4

Mike's Notes Pg 2

Bad Jokes of the Month Pg 5,7

Does Individual Disability Insurance Cover COVID-19 Disability? Pg 5-6

Meet Our Representative Pg 6

Fostering Dogs With Unique Health Needs Can Be Pricey, but Suzanne Found a Solution
Pg 6-7

ABM Employee of the Month
Pg 7

Referral program Pg 8

PRSRT STD
US POSTAGE
PAID
SPRING, TX
PERMIT 600

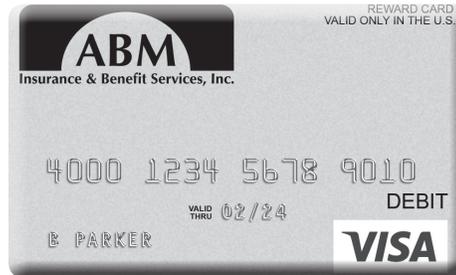
ABM Referral Program

Be sure to ask ABM about our bonus referral program which rewards our clients who send us business with \$25 Visa Gift card to use at your favorite store or restaurant.



www.getagreatquote.com

ABM offers \$25 gift certificate for those who refer a client to us and they buy a policy with ABM.



Save with ABM Insurance - up to 37%!



Instant & FREE Home / Auto Quote

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.

1-800-362-2809 or visit www.getagreatquote.com

 Instant & FREE Home/Auto Quote	 Instant & FREE Individual Health Quote	 FREE Commercial Quote
---	--	---