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Our Exclusive Newsletter for Individuals

IN THIS ISSUE:

When Cancer Strikes, the Risk of Disability is High Pg1-3

Mike's Notes Pg 2

ABM Bad Jokes of the Month Pg 3

10 things Dogs Can Teach us About What Matters Most in Life Pg 3-5

Why Do Only Some People Get Sick With COVID-19? Pg 5-7

Meet Our Representative Pg 6

Referral program Pg 8



When Cancer Strikes, the Risk of Disability is High

When people assume that they'll never become disabled, they may be misunderstanding what's meant by a "disability." Disability insurance covers injuries, but it also covers illnesses such as cancer. Make sure your clients understand how cancer factors into the disability risk equation and the need for paycheck protection.

The Shocking Statistics

The numbers show why the risk of cancer cannot be ignored. According to the National Cancer Institute:

- Approximately 1,806,590 new cases of cancer will be diagnosed in 2020 in the U.S. That's about 4,950 new cases each and every day.
- In 2017, approximately 15,760,939 people in the United States were living with cancer.
- Approximately 39.5% of men and women will receive a cancer diagnosis at some during their lives.
- Approximately 45.5% of people with cancer are under the age of 65.

Living with Cancer

Cancer does not have to be a death sentence. The National Cancer Institute says that the five-year survival rate for cancer is 67.4%, meaning that approximately two out of three people with cancer survive for at least five years. Many people with cancer recover fully and go on to live healthy and happy lives.



Mike's Notes

January 15th marks the 8th year that Cyndi Alexander passed away from Breast Cancer. While any medical diagnosis can be traumatic, receiving a terminal cancer diagnosis at 31 years old was debilitating to our family. I hope no one reading this has to hear their physician tell them or a loved one "You Have Cancer" but the odds are that cancer will affect your family, in your lifetime. One of every two people reading this will receive a cancer diagnosis in their lifetime (<https://bit.ly/35IHdb0>).

Cyndi was a very positive person and choose to keep a positive attitude. I firmly believe that her positive attitude and love of her family enabled her live longer than the experts predicted. Cyndi was 33 years old when she passed but she will be remembered in our hearts and minds forever.

While Cyndi was in hospice care, we had several hard conversations about her wishes. I made promises to her that I will keep for the rest of my life. She requested that we try to get everyone we know to seek an annual wellness exam to check for cancer. Cancer statistics are alarming and early detection with removal of the tumor improves outcomes dramatically. It is for this reason we ask everyone reading this message to seek an annual wellness exam (mammograms, paps, blood work, etc). If you have major medical insurance, wellness benefits are covered at 100%. Blood test and exams can detect most forms of cancer and you have to treat the disease early. Be your own health advocate and get checked.



Continued from page 1

Nevertheless, a cancer diagnosis is still devastating.

Cancer patients accrue many medical costs, and not all of them are covered by health insurance. According to the American Cancer Society, cancer patients had \$3.9 billion in out-of-pocket costs in 2014. These costs go toward prescribed medicine, emergency room visits, hospital inpatient stays, hospital outpatient or office-based visits and home health care.

Cancer patients may also face costs related to travel for medical treatment. On top of that, they will likely need to take off time from work, and many will not have enough paid time off to cover the missed work.

The resulting financial stress comes at an especially bad time, when patients should be focused on getting better and spending time with their loved ones.

Disability insurance provides essential paycheck protection. If a policyholder is diagnosed with a covered cancer, the disability insurance payouts can replace lost income. This can help patients get the medical care and rest they need without worrying about finances.

Continued from page 2

More than one in three may be diagnosed with cancer at some point. If you have a family history of cancer or other risk factors, your personal risk may be even higher. We are here to talk to you about your risk and how disability insurance can help. Call ABM Insurance and Benefit Services at 281-448-3040.

ABM Bad Joke Of The Month...

What concert costs just 45 cents?

50 Cent featuring Nickelback!



How does a penguin build its house?

Igloos it together.

10 things Dogs Can Teach us About What Matters Most in Life

This is Sadie. She is a 5 year old teacup schnauzer given to my wife as a birthday gift but if you ask my wife and kids, they will tell you she is "My dog". Sadie is a special part of our family and we treat her as such. I was never really a "dog person". Growing up, we had dogs as pets along with a wide array of other critters but never really had many pets after moving out on my own. Having had Sadie for the past five years has taught us a lot and after reading an article online "10 Things Dogs Teach Us About What Matters Most" ..By: Debbie Gisonni, I thought it would be the perfect time to share.



Here are 10 things dogs can teach us about what matters most in life:

1. Live in the moment.

Although dogs remember things like where the treats are kept, what street takes them home and who they've met before, they only access that information when they need it -- in the moment. Whether they're eating a bowl of kibble or chasing a ball, dogs live for the present moment. The past is gone; you can't do anything about it. The future is unknown. The only thing you can really enjoy and affect is the present moment.

2. Overcome fear with love.

There are plenty of stories about frightful, aggressive dogs who transformed into kind, gentle dogs after they were placed in a loving environment. Dogs can overcome their fear and insecurities through love, and so can humans. Love truly does conquer all, and the first step for us is to love ourselves. If you can replace fear and self-criticism with self-love, no matter what situation you're in, life gets easier.

3. Don't hold grudges

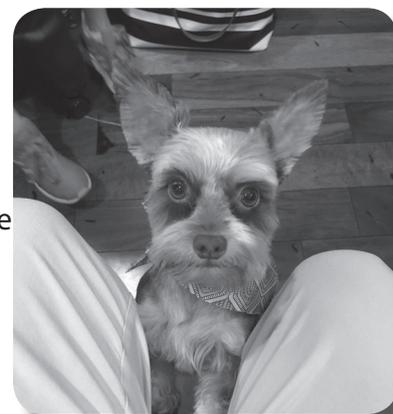
A grudge is a feeling of resentment toward someone. It originates in our mind. Humans are probably the only species that holds a grudge. A dog will never be angry with you because you didn't give him

Continued from page 3

a treat after dinner last night. Holding a grudge weighs you down emotionally and keeps you from moving forward in life. Let grudges go and you will create your own personal freedom.

4. Play every day.

Dogs love to play, which usually involves lots of movement, whether it's running, chasing or jumping. This is a good reminder for us to play and move our bodies every day as well. Playing opens up your mind and spirit to all kinds of new ideas and creativity. It's a needed break from the constant 24/7 work environment. And if you can exercise while you play, even better. Dogs actually give you a reason to get out and go walking, hiking, running, biking or even Rollerblading. (Although, I wouldn't recommend Rollerblading if you have dogs that pull like I do. Very fun for them. Very scary for you!)



5. Jump for joy when you're happy.

Have you ever seen a dog circling around or jumping up and down at the thought of getting a treat or chasing a ball? Wouldn't it be fun if we could all jump around when we're excited about something? We live life so fast that we often forget to get excited and celebrate the good times because we're already on to the next thing. We live in a miraculous world where the sun comes up every day, flowers bloom and seasons change. There is much to jump for joy about.

6. Accept yourself.

Can you imagine a terrier wishing she were a boxer or a poodle envious of a collie's mane or a pug wanting the nose of a greyhound? We humans spend a lot of time trying to make ourselves look like someone else's version of perfection instead of loving our unique features, our unique life, and yes, our unique problems. How boring it would be if all dogs (or all humans) looked and behaved alike! Love everything about yourself -- the good, the bad and the ugly!

7. Enjoy the journey.

When dogs go for a car ride, they stick their head out the window, smell the air and feel the wind against their fur. They don't care where they're going. They're just enjoying the journey. Although goals are great to set, we often forget that it's the journey that matters most. When we get too attached to the outcome, we set ourselves up for frustration, depression or even anger if our exact expectations are not met. Next time you set a goal, be open to other possibilities and enjoy every moment of excitement, creativity, fun and lessons in the journey.

8. Drink lots of water.

Dogs instinctively know when their bodies need water. They usually stop eating when they're full, and won't eat anything that seems poisonous to them, except of course, for one of my huskies who once ate an entire platter of chocolate rum balls. Anyway... Back to water. It's a good reminder for us to stay hydrated and drink when we're thirsty. In fact, drinking water when you feel hungry is good for weight management because often you just need some water. Another good practice is to drink a glass of water as soon as you wake up in the morning.

9. Be loyal and dependable.

Dogs are pack animals. They stick with their pack. They play with their pack. They defend their pack. This is a great reminder for all of us to be conscientious members of our human pack. The Golden Rule of treating others how you would like to be treated applies here. Being a loyal and dependable friend, lover, sibling, partner or parent will enrich your life in many ways.

10. Love unconditionally.

No matter what, dogs love you unconditionally. They wag their tails when they see you, no matter what mood you're in. They still want to give you big wet kisses, even if you've just yelled at them. And they instantly forgive you no matter how you behave. Loving others unconditionally is a difficult task, but it's the one that would surely make the world a better place if we all just tried.

So, we can learn a lot from our dogs. Their companionship, loyalty and unconditional love is unmatched by any human standards. And if you have huskies like I do, their singing will always brighten your day.

Why Do Only Some People Get Sick With COVID-19?

While we continue to learn more about COVID-19, at least one important question has yet to be answered: Why is it that some people don't have any symptoms while others develop severe disease and need to be hospitalized?

We know that certain factors like age and underlying conditions can play a large role, with older people and those with weakened immune systems at higher risk. However, this does not account for everything that we've seen so far, and scientists are still stumped.

What might people have in common that seems to prevent them from getting severe cases of COVID-19? You may have heard at least some of the theories, such as blood type and childhood vaccinations. Here we'll review what we know so far, and how this information may be useful in combating the pandemic.

Based on the latest information, the CDC estimates that approximately 40% of SARS-CoV-2 infections are asymptomatic. This estimate may change as we start screening the broader population. But even though most cases are mild or without symptoms, about 10% require a ventilator and ICU admission. We know that older people and those with underlying conditions are more likely to get severe COVID-19, making up most of the hospitalizations and deaths from the disease so far. However, we've also seen young and otherwise healthy people with severe symptoms, as well as older people without any symptoms at all.

As we better understand the virus, how it infects us, and how we can develop immunity, we may unlock some of the reasons why the disease can affect people so differently.

As with other infections, your risk for severe COVID-19 increases with age. According to the CDC, 8 out of 10 deaths from COVID-19 have been in adults over the age of 65. Compared to 18- to 29 year olds, your risk of hospitalization quadruples if you are between ages 50 to 64, and your risk of death is 30 times higher. On the other end of the spectrum, the risk of hospitalization and death is significantly lower if you are under 18 years old.

Even so, we are starting to see more cases in young adults, likely due to the reopening of social spaces (e.g., bars, nightclubs) and now college campuses, as well as a lack of social distancing measures. People are also returning to work, and over 60% of frontline workers are under 50. According to COVID-NET, which includes reporting that covers about 10% of the U.S. population, people ages 18 to 49 made up almost 28% of the hospitalizations at the beginning of March. By the end of June, that percentage increased to 40%.

Although cases in young people still tend to be mostly mild or asymptomatic, researchers have found that high rates of smoking cigarettes or using electronic cigarettes in this age group can potentially put them more at risk for severe illness. In fact, researchers have found that nearly 1 in 3 young adults are

Meet Our Representatives...



Mike Alexander Sr.

Mike has been in the insurance industry for 33 years. He has become known as an expert in the Medicare / Senior Benefits arena or as radio programs call him “The Medicare Whisperer” and works with most insurance carriers to help his clients find the best value for their benefits.

Mike works with businesses in Texas, Louisiana and Oklahoma to help them establish a comprehensive benefit program for their retired and/or senior employees. Mike is well respected in the insurance industry.

Continued from page 5

medically vulnerable to severe COVID-19 due to smoking. That risk drops to 1 in 6 young adults for non-smokers. We'll discuss later how smoking potentially affects COVID-19 severity.

COVID-19 has been shown to affect certain racial groups more than others. These groups may be infected with the virus more often and have a higher likelihood of dying from the disease. For example, Black people are dying from COVID-19 at 2.4 times and Hispanic or Latino people are dying at 1.5 times the rate of white people. And even though we think that younger people tend to be asymptomatic or have mild cases, this is not necessarily true across all racial groups. According to the CDC, Black and Hispanic people make up nearly two-thirds of COVID-19 deaths in people under age 65.

There are a number of factors that can contribute to this increased risk, including:

- Discrimination in systems like healthcare, housing, and education
- Limited access to healthcare due to transportation, child care, taking time off work, and language barriers
- Working jobs that put them more at risk of being exposed to the virus and less likely to get paid sick leave if they aren't feeling well
- Gaps in education, income, and wealth
- Housing conditions that may be crowded and that put them at higher risk of being evicted
- Higher rates of underlying conditions that put them at higher risk of severe illness
- Genetic factors, such as the sickle cell trait

But while demographic factors may affect how sick a person becomes with COVID-19, it is clear that other factors can potentially play a role as well.

Regardless of age or race, having certain underlying conditions can increase your risk of severe illness from COVID-19. Conditions that weaken the immune system, increase your risk of getting an infection, or affect lung function are of particular concern. According to the CDC, the following underlying conditions have the strongest evidence of an increased risk for severe illness:

- Cancer
- Chronic kidney disease
- COPD (chronic bronchitis, emphysema)
- Weakened immune system from organ transplant
- Obesity
- Heart conditions (heart failure, coronary artery disease)
- Sickle cell disease
- Type 2 diabetes



Other conditions, such as high blood pressure, asthma, liver disease, pregnancy, stroke, and cystic fibrosis have limited data but may also increase your risk of severe illness.

According to COVID-NET, high blood pressure, obesity, metabolic conditions, and cardiovascular disease make up most of the underlying conditions in hospitalized adult COVID-19 patients. Whereas most pediatric cases do not have an underlying condition, obesity, neurological conditions, and asthma are the most common underlying conditions in this age range.

How much you're exposed to the virus

The wearing of masks during the pandemic has caused much debate. It's caused push back as to whether or not they are effective or should be mandated. While hospital grade N95 masks help to protect the wearer, surgical and cloth masks work by reducing the amount of virus that gets into the air from someone who is infected.

There are eight different blood types, including A+, A-, B+, B-, O+, O-, AB+, and AB-. The A and B are antigens, or molecules on the surface of your red blood cells that can trigger an immune reaction if they are foreign to your body. The positive (+) or negative (-) is whether or not a protein called Rh factor is present. Chances are if you've donated blood before, you probably know your blood type. If not, you can find out here.

Some research has suggested that people with Type A blood may have a higher risk of respiratory failure from COVID-19 compared to other blood types. Type O blood may have a protective effect. But this study only compared people with respiratory failure to healthy people. Another study had similar findings, but those in the Type A group had a much higher number of underlying conditions, like high blood pressure and liver disease.

People with Type O were less likely to test positive.

Does this mean that you won't get COVID-19 or end up in the hospital if you have Type O blood?

The answer is no. However, more studies are needed to find if there truly is a meaningful connection between blood type and COVID-19. It is possible that the antibodies made by the different blood types play a role in how your immune system fights off infection, but we still don't completely understand if or how it may work.

When looking at people who have not been exposed to SARS-CoV-2, researchers found that about 40% to 60% had immune system cells that recognized parts of SARS-CoV-2. Even though the samples were taken before the virus existed, somehow these cells were able to recognize the virus. What's more, all of them had antibodies against two of the four "common cold" coronaviruses.

Further research is needed, but this information helps us better understand what immunity against SARS-CoV-2 might look like.

What should I do if I think I've been infected but don't have symptoms?

If you think you've been infected but don't have symptoms, contact your healthcare provider or local health department for guidance. The ability to get tested can vary by city and state depending on testing availability. At a minimum, you'll want to quarantine yourself, and take proper precautions to prevent spreading the virus if you have it. According to the latest guidance from the CDC, people who never develop symptoms can stop isolating 10 days after their first positive SARS-CoV-2 test.

For more information on testing or vaccination contact your Primary Care Physician. If you need help with Insurance or to see if you are covered for testing/vaccine give us a call at ABM Insurance & Benefit Services 281-448-3040.



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- Angela B.

IN THIS ISSUE:

When Cancer Strikes, the Risk of Disability is High Pg 1-3

Mike's Notes Pg 2

ABM Bad Jokes of the Month Pg 3

10 things Dogs Can Teach us About What Matters Most in Life Pg 3-5

Why Do Only Some People Get Sick With COVID-19? Pg 5-7

Meet Our Representative Pg 6

Referral program Pg 8

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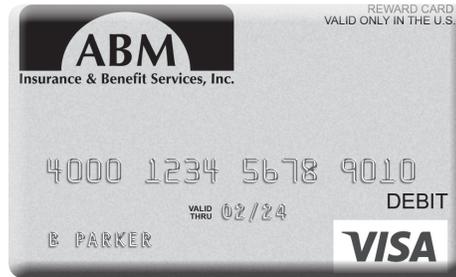
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