

# ABM

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# Your one stop for insurance needs! 2021

## Our Exclusive Newsletter for Individuals

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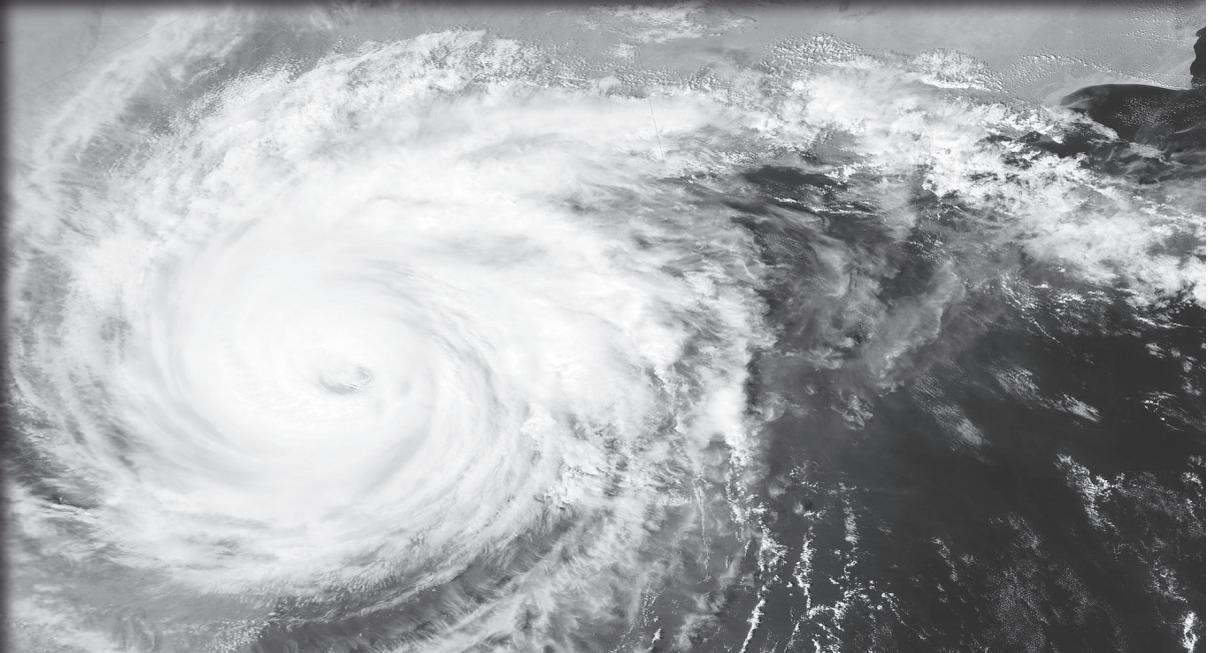
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## Hurricane season: How to Prepare Your Home and Property

Hurricane season begins June 1. Is your home ready? Here's what you need to know before the next storm heads your way.

### 1. Consider flood insurance.

Floods can happen anywhere, especially after a major storm. You don't have to live in a flood plain to need flood insurance, and homeowners policies typically don't cover floods. Talk to your agent or look online to get a flood policy. There's a 30-day waiting period before it's active, so don't wait until a storm is threatening.

### 2. Add your agent to your phone contacts.

Put your agent and insurance company in the contact list on your phone. Make copies of important documents, such as your policy's declaration page and auto and health ID cards, and email them to yourself so you can get to them if you must leave your house.

### 3. Make a home inventory.

It's easy to make a home inventory. Take pictures or videos of each room in your home. For major items, write down the serial number, what you paid, and date you bought them. Don't forget to video items inside closets and drawers. Having a home inventory is one of the best things you can do to make sure you get the full value of your claim.



## Mike's Notes

What to do at the scene of an accident?

In the aftermath of a crash, know the right actions to take.

No one wants to get into a car crash. But being prepared and knowing what to do if you are involved in an accident can save lives, reduce injuries and make the claims process simpler and easier. Call our office to request your FREE, Accident Guide, to keep with your insurance information in

your car. Hopefully, you will never need it but will always be there if you do.

Be sure to:

- Keep critical, relevant documents in your car, such as registration, proof of auto insurance, your leasing agent's name. It's also a good idea to carry important medical information (allergies, doctors names) for you and your family members.
- Ensure that your car is emergency ready. Flares, orange cones, emergency signage can help keep your loved ones and your vehicle from more harm after an accident. And, while we rely on technology, there's a chance it might fail when you need to record a phone number or license plate details—keep a pad and pen in your car.
- Make sure to have the right amount of auto coverage to fit your needs. While an insurance policy is not a substitute for health and safety, knowing you'll be covered in the case of an accident can reduce the stress.

In the event of an accident, immediately:

- Take care. Pull the vehicle to the side of the road, if possible. If the accident was triggered by road rage, take extra cautions when engaging with the other driver. If you are bumped from behind and think you might be the intended victim of a carjacking, make sure to pull off in a safe place.
- Assess possible injuries. Tend to people first—make sure everyone is okay. Call 911 if anyone is injured.
- Assess damage to the car. Once you're assured everyone is okay, review the extent of the damage to the vehicle. If possible, take pictures.
- Don't leave the scene of the accident. If you run into an unattended vehicle, try to find the owner. If you can't, leave a note with your name, address and phone number. Record the details of the accident, including the make and model of the car and the address where the accident occurred.
- Collect as much information as possible. Get the names of and contact information for everyone involved in the crash, including witnesses. Ask the other driver or drivers (if you are involved in a multi-car accident) for a license, car registration and insurance ID card, and get the makes and models of the cars involved. Note of the location of the accident, time of day and the weather conditions. Smartphones are a great way to record driver and car documentation (as well as accident details).
- Alert the police or highway patrol. If you are involved in a serious accident, let law enforcement know, especially if anyone is hurt. If necessary, the police will notify the nearest medical unit. Get the names and badge numbers of the officers on the scene and ask where you can get a copy of their accident report.
- File an accident report, even if the police can't come to the scene. Head to the nearest police department (or their website) to file an incident report. Having an official report can help in case the other driver decides to sue for damages or medical injuries, or there is more damage done to your car than initially thought. And you will need to have the report when making your insurance claim.
- Get the claims process started. Notify your insurance professional about the accident as soon as possible—the longer you wait, the harder it will be to remember the details.

### IMPORTANT AUTOMOBILE INSURANCE INFORMATION

Inside this sleeve are...

- 1) Instructions for "What To Do At The Scene Of An Auto Accident".
- 2) An Accident Report Guide.

Insert your Automobile Insurance ID Card inside this sleeve. Then place it in the glove compartment of the insured vehicle.



*Call our office to  
request your FREE,  
Accident Guide*

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**4. Consider comprehensive coverage for your car.**

Comprehensive auto insurance covers damage to your car from flood, hail, fire, or wind.

**5. Get your roof checked.**

Damaged shingles or leaks around chimneys or skylights will get worse in a storm. Have a professional secure loose shingles and check the metal flashing around openings or on roof valleys for leaks.

**6. Toughen your exterior.**

Two investments that can really pay off: storm shutters for your windows and a wind-resistant garage door. Garage doors are especially vulnerable in high winds and can collapse inward. This puts tremendous pressure on your roof and walls. If you don't have a door designed for high winds, you can add a brace to a regular garage door for added protection.

**7. Get your yard ready.**

Remove dead tree limbs and branches that hang over your house. Check for items that can become windborne, such as yard furniture or trampolines, and tie them down or bring them inside.

For any insurance question contact one of our friendly Insurance Agents at 281-448-3040 or go to [www.getagreatquote.com](http://www.getagreatquote.com) for more information.

## Fatalities Are Up Despite Drop In Crashes

Wear your seatbelt

AUSTIN— Despite a drop in the number of traffic crashes throughout the year, 2020 saw a spike in the number of fatalities overall and deaths of people in Texas from not wearing a seat belt. That's why TxDOT is reminding everyone that buckling up is the best defense in a crash.

Last year, the simple act of buckling up saved many Texans from death or serious injury in crashes. Unfortunately, in 2020 there was a 16% increase in deaths of unbuckled motorists. There were 1,073 fatalities in 2020 and 926 fatalities in 2019 due to people not wearing seat belts.

Putting on a seat belt only takes a few seconds and doing so reduces the risk of dying by up to 45% for people in the front seat of passenger cars and up to 60% for people in pickup trucks.

"This past year we have all been reminded of the simple acts we can take to protect our lives and those of our loved ones," said TxDOT Executive Director James Bass. "Wearing a seat belt is the most important step we can take to protect ourselves from serious injury or even death in a traffic crash. Instead of putting yourself and others in danger, remember: buckle up day and night, every rider, every ride."



Research shows pickup truck drivers and passengers continue to lag in seat belt use. Close to half of all pickup drivers killed in crashes last year in Texas were not wearing a seat belt. Additionally, people driving at night wear their seat belt less often, even though it's a more dangerous time to drive. Last year, 59% of all crashes in which unbuckled drivers or passengers died occurred at night.

From May 24 to June 6, as the summer driving season starts and families head out to celebrate

## ABM Bad Joke Of The Month...

**Why is Peter Pan always flying?  
Because he "Neverlands"**



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Memorial Day, Texas officers and deputies will step up enforcement of the state's seat belt and child car seat laws. Texas law requires everyone in a vehicle to be properly secured in the front or back seat or face fines and fees up to \$200. Children younger than 8 years old must be restrained in a child safety seat or booster seat unless they are taller than 4 feet 9 inches. If a child isn't secured, the driver faces fines of up to \$250.

From 2002 to 2019, the Click It or Ticket initiative in Texas is estimated to have saved more than 6,000 lives, prevented more than 100,000 serious injuries, and resulted in \$23.6 billion in economic savings, according to the National Highway Traffic Safety Administration.

The Click It or Ticket campaign is a key component of #EndTheStreakTX, a broader social media and word-of-mouth effort that encourages drivers to make safer choices while behind the wheel such as wearing a seat belt, driving the speed limit, never texting and driving, and never driving under the influence of alcohol or other drugs. November 7, 2000 was the last deathless day on Texas roadways. #EndTheStreakTX asks all Texans to commit to driving safely to help end the streak of daily deaths on Texas roadways.

## What Should You Do With Expired or Leftover Medications?

*By: Kristen Gerencher*

It can happen by accident or after the loss of a loved one: Expired and unused medications accumulate in cabinets, drawers, purses, and other places around the home.

This can leave children and pets vulnerable to discovering potentially harmful medications. For people who stop taking their prescriptions or are left with someone else's pills after a death in the family, unused medication can pose a risk to others' safety if it falls into the wrong hands.

Take-back locations available year-round can help. Many pharmacies and law enforcement offices in all 50 U.S. states offer secure kiosks for safe medication disposal. Some states also offer donation programs for unused medication.



### What happens to medications when they expire?

A medication's expiration date must be stamped on its packaging, as per requirements from the Food and Drug Administration (FDA). After the expiration date, a medication's safety and full strength is no longer guaranteed.

Medications may start losing their potency after their expiration dates. But they do so at different rates, depending on how they were stored, among other things. The length of a medication's shelf life is determined by important factors such as temperature, light, and humidity.

## Team Building



*ABM Insurance & Benefit Services  
Team Building*

ABM Insurance & Benefit Services family meet a few times a year to get out and have fun. Working 40+ hours a week, we spend more time with our work family than our actual family and it is fun to get out with our work family to let loose.

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Just how fast medicines lose their effectiveness is the source of some debate. But there is broad agreement that liquid antibiotics, insulin, and nitroglycerin are among the medications most likely to break down quickly. These are not safe to take past their expiration dates.

### **Can I flush my unwanted medications down the toilet?**

The FDA's first choice for disposal is a medication take-back location. If that's not an option, consult the FDA's Flush List before you flush old or unused medications down the toilet. Flushing medications can be bad for the water supply. But some medications can be deadly to keep around the house, such as those with opioids, like adhesive fentanyl patches. The FDA advises you to flush these.

If you can't get to a take-back location and your unwanted medications are not on the FDA-approved flush list, the next best option is to throw them in the trash carefully. To do this, keep the medications in their original state. Don't crush pills or capsules. Then mix them in a clear, sealed plastic bag with any of the following:

- Coffee grounds
- Kitty litter
- Dirt or sawdust

### **Where can I dispose of expired or leftover medications?**

Take-back locations are abundant. You can find secure drop-off locations by typing in your ZIP code at [DisposeMyMeds.org](http://DisposeMyMeds.org).

You can also dispose of unwanted prescription and over-the-counter medication at collection sites identified by the Drug Enforcement Agency's National Prescription Drug Take Back Day, which is on October 24 this year. Enter your address or ZIP code on the website for directions.

A growing number of pharmacies are getting into the action. Walgreens and CVS Pharmacy both have in-store medication-disposal kiosk programs at a number of their pharmacies nationwide.

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

**What did the Buffalo say to his son when he left for college?**

Bison



*Continued from page 5*

Before you discard your medications in a drop-off bin, be sure to use a permanent marker and block out your name and personal information on the medication labels. Check the list of acceptable items that the drop box allows.

Most drop boxes allow:

- Prescriptions, over-the-counter medications, and vitamins
- Pet medications
- Medicated topicals, ointments, and lotions

Drop boxes generally don't allow:

- Needles and syringes
- Liquid medicines
- Illegal drugs
- Thermometers
- Autoinjectors like EpiPens
- Chemotherapy medications
- Inhalers

You also can ask your pharmacist how to dispose of any unwanted medications. Some pharmacies have mail-back options that may be right for you. Some also offer a product called DisposeRx that allows for safe at-home disposal.

#### **How do I get rid of old sharps safely?**

Used needles and other sharps can cause injury and exposure to infection. So used sharps have a separate disposal process than pills. Even tiny needles that retract after use, like those in autoinjectors, need to be treated like any other sharp. They should never be recycled or thrown loosely into the trash or toilet.

States and localities have different rules and regulations for properly disposing of sharps. [SafeNeedleDisposal.org](http://SafeNeedleDisposal.org) offers a map that links to each state's guidelines and points consumers to disposal locations.

#### **What do I do with used inhalers?**

The contents of old inhalers are pressurized and can be dangerous if exposed to flame or punctured. The FDA advises calling your local trash and recycling facility for guidance on how to dispose of used inhalers, following local regulations and laws.

In a notable exception, Walgreens accepts expired and unused inhalers at its medication disposal drop boxes in select Walgreens and Duane Reade stores.

#### **Can I donate unused medication to someone who needs it?**

You may be able to donate unused medication to someone who is uninsured or underinsured. This is possible when the medication is:

- Not a controlled substance
- Not expired
- Unopened

Additional rules often apply, so check with a local pharmacy or prescriber.

There's no FDA-approved redistribution program for the whole country. But some states, like Georgia and Oklahoma, have active medication reuse programs. For information on what programs may be available in your state, the National Conference of State Legislatures tracks medication reuse and recycle programs.

## What Happens After Your Telehealth Visit?

By: *Talia Lowery*

If you've never had a telehealth visit before, that first online consultation can be a big step. Preparing for your online consultation is important, but so is what you do afterwards. Here are some tips on how to make the most of their follow-up services.



If your Doctor provider writes you a prescription after your visit, they'll ask you for your preferred pharmacy and send your prescription there. Keep in mind: You may want to check GoodRx first to see where you can get the lowest price for your medication at pharmacies in your area. And if you're looking to skip the lines and have your medication delivered right to your door, they can also send your prescription to a mail-order pharmacy for fulfillment.

Just like with a standard doctor's office visit, you will need to pay for your prescription after a telehealth visit. If you're using insurance for any prescriptions, it's important to note that some plans require a pre-authorization before they will cover your medication. They can submit a request to your insurance provider for any non-elective prescriptions, such as those for acne, smoking cessation, and birth control. However, an insurance provider's approval process can take up to a week. To save time and plan accordingly, you can refer to your health plan's formulary or contact your insurance provider beforehand to check for any additional requirements. Potential delays can also happen for various reasons, like medication shortages or clerical issues. If you have any questions about a delay, patient advocates are available to help.

Depending on the reason for your telehealth visit, your provider might recommend that you get a lab test. They can order certain lab tests for you, including pregnancy, pre-diabetes, and tuberculosis tests. They will send the lab order to a lab in your area of your choosing, and they will also cover the cost of testing. Once your test results are ready, the medical team will review your test results with you, answer any questions you have, and help determine the next best steps in your care.

Treat the days and weeks after your online consultation like you would a regular doctor's visit. Take note of any changes to your symptoms or new side effects after starting any recommended treatment, and follow up if you have questions or concerns.

Even after your initial visit with the doctor, they are available if you have questions or need further support. You can always call in or chat with a patient support advocate or provider on the app. If your online visit was for behavioral care, such as smoking cessation, they will automatically follow up with you to check on your progress. If you are interested in modifying your care plan, exploring other treatment options, or getting a prescription renewed, you can ask to schedule another visit so a provider can address your needs. And depending on the status of your condition and experience with any medications or lab tests you've gotten, they may suggest a follow-up visit.

Be sure to turn on your app notifications so you'll know as soon as your provider sends a message and responds to your inquiries. Your provider will work with you to set the best course of action for you. In some cases, they may recommend you follow up with in-person medical care if your condition cannot be treated safely online. If you think you are experiencing a life-threatening emergency, call 911 instead for immediate assistance.



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I have been using ABM for years. Mike and the team do a great job at explaining what you need and why you need it. I would definitely recommend them!

- Bryant D.

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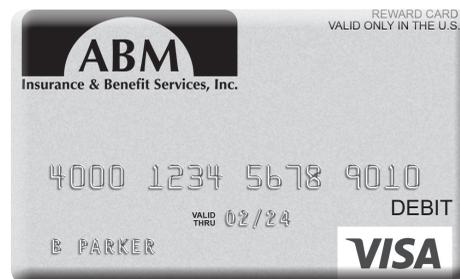
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Be sure to ask ABM about our bonus referral program which rewards our clients who send us business with \$25 Visa Gift card to use at your favorite store or restaurant.



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