

IN THIS ISSUE:

Hurricanes predicted? We have tips to prepare. Pg 1-3

Mike's Notes Pg 2

ABM's Joke of the Month Pg 3, 7

Increasingly, patients with Alzheimer's, cancer, depression, chronic pain and cardiovascular disease are getting genetic testing to personalize and optimize their quality of care Pg 3-5

Meet Our Representative Pg 5

Allstate reveals warning for US motorists Pg 5-6

Preliminary hurricane forecasts are predicting another active hurricane season. Pg 6-7

ABM Referral Program Pg 7

Safeco Platinum Perks Pg 8



Hurricanes predicted? We have tips to prepare.

Texas has been hit by more than 25 major hurricanes over the years (NOAA illustration).

Texas and the U.S. could be in for another busy hurricane season.

The National Oceanic and Atmospheric Administration (NOAA) predicted that 14 to 21 named storms would develop over the Atlantic Ocean during hurricane season, which runs from June through November. The agency said there could be six to 10 hurricanes including three to six major hurricanes.

Colorado State University experts forecast 20 named storms this year with 10 becoming hurricanes, including five major hurricanes. They also warned there's a 59% chance that a hurricane comes within 50 miles of the Texas coast."

The good news is that Texans have time to prepare.

Some tips:

- Consider buying flood insurance. Flood damage isn't covered by your home insurance. Don't wait too long: It typically takes 30 days for flood policies to take effect.
- Write a family disaster plan. Start on the TexasReady.gov website
- Decide where and how far you'll go if you evacuate.



Mike's Blog

Cancer is an insidious disease that does not discriminate and affects everyone in modern society. Don Muir was well known and respected in our industry but most importantly, loved by our office. He has attended every Christmas Party ABM Insurance Benefit Services has had, since I can remember. He will be missed and using this space to honor and respect the great life of Don Muir.

Donald William Muir

JANUARY 22, 1951 – JULY 9, 2022

Donald William Muir, age 71, peacefully went to his heavenly home with the Lord on Saturday, July 9th after 14 months of battling esophageal cancer. Don was born in Indianapolis, Indiana, on January 22, 1951. He graduated from Speedway High School in 1969, and went on to receive a Bachelor of Arts in German from Indiana University in 1973.

Don was an avid athlete throughout his life. In high school, Don won the Indiana State diving championship, the first state champion for Speedway High School in any sport. He played first chair cornet in the band and ran track and cross country. His passion for diving carried through college where he became a three time NCAA Division I All-American diver at Indiana University. After college, he traveled abroad in Europe with a high-diving circus show. While there, he was featured on ABC Wide World of Sports, winning 3rd place in an international high diving competition in Athens, Greece.

A two-time hole-in-one, you could frequently find Don on the golf course with family and friends. His love of the game was infectious. Regardless of your skill level, he would lovingly say, "A good shot is one you can find." When teaching his daughters how to play he would often joke, "Keep your head down, and hit the little ball before the big ball."

Don was a dedicated, successful, and well-respected businessman. In 1979, he moved to Texas to start his own real estate brokerage for 12 years. For the past 27 years, he sold medicare health insurance, leading him to become Regional Sales Manager for Medicare with Blue Cross Blue Shield of Texas. He served as Marketing Chair for the Houston Association of Health Underwriters for many years.

Don was a much-beloved husband, father, grandfather and friend. His most endearing qualities were his integrity and determination, his caring and tender heart, his adventurous and out-going personality, and his quick wit. Don never met a stranger. He consistently put God, family, and others before himself.

The pride and joy of his life were his daughters and grandchildren, who affectionately called him Papa Don. He never missed an opportunity to be the most encouraging, supportive, generous, and engaging grandfather, and he never missed a chance to let them know how proud he was of them. Don is survived by his beloved wife of 41 years, Rhonda Gail Muir; two daughters, Krista N. Rockson (Ned Rockson), and Amanda M. Pankratz (Taylor Pankratz); and two grandchildren, Nathan and Micah Pankratz; and his siblings, James R. Muir (Karen Muir), Janet Muir Lowe (Garry Lowe); and nieces and nephews. Don is preceded in death by his parents, Richard and Helen Muir; and sister, Ruth McManus (Rob McManus).



Continued from Page 1-Hurricanes predicted? We have tips to prepare.

- Build a "go-kit" with food, medicine, clothes, pet food, and other vital supplies.
- Make a room-by-room home inventory. This could help later if you file a claim.

Should you need any help or have questions about your home insurance give one of our highly trained agents a call to review your plan. You can reach us at 281-448-3040.

Increasingly, patients with Alzheimer's, cancer, depression, chronic pain and cardiovascular disease are getting genetic testing to personalize and optimize their quality of care.



Pharmacogenetics, also known as pharmacogenomics, is the study of how genes affect an individual's response to drugs. Genetic testing searches for changes or variations in genes that may signal which medication might be the most effective or have fewer side effects for a particular patient.

Genomic Testing

For example, scientists have been working to understand why antidepressants help some people but don't work for others. Humans use cytochrome P450 enzymes to process medications. These enzymes vary in different people due to inherited (genetic) traits, causing medications to affect each person differently. Your doctor can use a cytochrome P450 (CYP450) test to investigate how your body metabolizes a certain drug. The test can provide information about how you may process different medications.

Poor metabolizers have less active or inactive alleles, which are gene variations caused by chromosomal mutations. This places them at a higher risk of overdosing or experiencing an increase in toxicity with some drugs. On the other hand, ultra-rapid metabolizers can experience a lack of drug efficacy because medicine leaves their body too quickly, before they can work as intended. However, prodrugs such as clopidogrel and codeine can induce the opposite reaction after metabolism.

CYP450 2D6 Testing Available

It is possible to get a genotyping test via the internet. PUSH Health uses a licensed medical provider and Quest Diagnostics labs to collect information and samples. Results are delivered electronically in about four business days for a total of \$154.51, which is typically paid privately. (Check first to see if your health insurance provider will cover the cost of any needed testing. Some do.)

ABM Bad Joke Of The Month...

The inventor of the throat lozenge passed away the other day....

There was no cough-in at his funeral



Continued from Page 3-Increasingly, patients with Alzheimer's, cancer, depression...

The PUSH Health website states that the test checks for proteins that may play a role in "hormone, cholesterol and vitamin D metabolism," and that the test can also "help with managing dosing for medications treating mood disorders."

Genotyping tests like CYP450 are used in other areas of medicine too. A CYP2D6 test is valuable in determining which cancer drug, such as tamoxifen for breast cancer, is likely to be most effective for treatment. The CYP2C9 test can help doctors pinpoint the right dose of the common blood thinner warfarin to avert dangerous side effects.

Drugs Often Ineffective, Dangerous

While 4 billion prescriptions are written every year in the US, only about half demonstrate the expected therapeutic efficacy. Adverse drug reactions (ADRs) are the fourth leading cause of death and cost an estimated \$136 billion annually. According to research, genetic factors can impact up to 95% of a person's drug response and are estimated to be a factor in up to 20% of total reported ADRs.

Furthermore, the COVID-19 pandemic forced growth in the field of personalized care and boosted demand for pharmacogenomics, as drugs were used before FDA approval, for compassionate use, or in clinical trials. In recent years, regulatory agencies worldwide, including the FDA, have approved the aggregation and dissemination of pharmacogenomic (PGx) information on hundreds of drug labels.

Use Still Infrequent

However, doctors are not always on board. In 2012, over 10,000 US physicians conducted a nationwide survey by US physicians revealing that although 97.6% of respondents agreed that genetic variations may influence drug response, only 10.3% felt adequately informed regarding pharmacogenomic testing. Additionally, only 12.9% of the doctors had ordered such a test in the last six months, while 26.4% anticipated doing so in the next six months. Only 29% of all respondents had received any education in the field. Those who had were more likely to incorporate testing in their practice.

A 2019 study did not find much progress. Researchers noted that

"in the last years, health authorities such as Health Canada and the FDA have set PGx biomarker information on labels of over 100 and 200 drugs, respectively. Despite these recommendations, the use of PGx testing in routine clinical care remains infrequent. Reasons that explain the slow uptake of PGx in clinics include unfamiliarity of health care providers with PGx, cost associated with testing, time constraints, absence of clear clinical guidelines, lack of easily accessible tests, and several ethical considerations."

Technological Advances Enable Genotyping

It is only recently that the field of pharmacogenetics was made possible by advances in genetic research and data gathering. Electronic medical records (EMRs) have provided a massive influx of statistical data that has barely begun to be mined, covering symptoms, diagnostics, biomarkers, therapy, and adverse effects. In the future, artificial intelligence will enhance discovery and impact everything from medical devices to lifestyle management solutions.

The role of PGx in therapy optimization is continuously evolving. Currently, some applications have proven very effective. One such application is dosing for the anticoagulant warfarin, in which 60% of individual variability in dosing can be explained by the analysis of three enzymes, combined with

Meet Our Representative



Crystal Calaway

Crystal is a native Houstonian and has provided her vast knowledge of insurance expertise to her clients for over 21 years. As a licensed life and health insurance counselor, Crystal specializes in the Health and Medicare insurance industry by assisting individuals and families to find affordable solutions for ALL of their health care needs. When Crystal is not working, she loves spending time with her daughter Sharlyse (10), who will become a Black Belt In Taekwondo in November, and her husband Stevan who is also in the insurance industry. Some of her passions are spending time with her shih-tzu Oreo, traveling, listening to live music and enjoying great food.

Continued from Page 4-Increasingly, patients with Alzheimer's, cancer, depression...

an individual's age and weight.

In fact, a 2016 review of 80 studies found that 55% of those studies showed that PGx testing was cost-effective, 16% demonstrated that PGx was cost-saving, and 13% showed it was cost-dominant, defined as being both cost-saving and clinically beneficial.

One challenge that remains is implementing PGx testing on a broader level so that patients could present the information to healthcare professionals as a matter of course. The goal would be to prescribe the right drug for the right patient more often. Additionally, it would generate an enormous sum of data to improve research outcomes and speed quality and cost-effectiveness.

The quickest route to improved PGx testing is, in appropriate circumstances, for patients to request it, healthcare professionals to use it, and healthcare facilities to incorporate its use in care.

Let us know if you need help obtaining any this test, by calling 281-448-3040.

Allstate reveals warning for US motorists

By: Lyle Adriano

With summer travel activity expected to increase this year, the major US auto insurer Allstate has issued a report warning that roadways have increasingly become much riskier despite the pandemic – and even more so during the summer months.

Allstate noted that numerous roadway safety organizations, such as the National Highway Traffic Safety Administration and the National Safety Council, have detected a considerable increase in traffic fatalities during the COVID-19 pandemic these past two years. Corroborating these findings, Allstate examined its own collision data and alarmingly found a shift from below-average collision rates during the summer months before the pandemic to collision rates in the summer exceeding the monthly average by as much as 7.7% post-pandemic.

While collision totals in 2020 and 2021 were lower than previous years thanks to the effect of the pandemic on miles driven, Allstate suggests that driving activity has since picked up, and so the risk of accidents will only increase. Based on data from the insurer's mobility data and analytics partner



Continued from Page 5-Allstate reveals warning for US motorists

Arity, Allstate said that total miles driven started to exceed pre-pandemic levels as early as April 2021. And as of April 2022, national mileage is beating out last year's records.

As traffic fatality estimates for spring 2022 are projected to be higher than 2021, Allstate believes that summer 2022 will see more of the same with the collision trend getting worse.

With collision rates on the rise, insurance costs are also expected to proportionally increase as well.

Read more: Allstate CEO says insurance premiums will have to rise further.

In an interview with Bloomberg earlier this month, Allstate CEO Tom Wilson stated that the insurer would have to raise its auto insurance prices this year to recoup its losses. The leader even hinted that while Allstate had already increased its premiums by 6.5% in the past six months, it may have to "go higher from there."

Be sure to call ABM Insurance & Benefit Services should you need help with fleet insurance or multiple commercial vehicles. Call us at 281-448-3040 or online at www.getagreatquote.com

A Pharmacist's Advice to Patients: How to Save Time and Money

By: Ronilee Shye

Dear Pharmacy Patient,

We need to talk. I've been noticing that you sometimes you don't pick up your refills. Or, you're occasionally shocked at the high price of your prescriptions. Other times, you're frustrated because you have to wait in a long line or your prescription isn't ready. Believe it or not, I get it. I want to help you be healthy, and it's especially important to me that you can afford your prescriptions. So, I've prepared this list of insider tips. Follow these, and you'll have a great relationship with your pharmacist and save money the next time you have to fill a prescription.



1) Save money on prescriptions

Saving on your prescriptions can be complicated, but here's a great place to start: just ask! Don't be afraid to ask your pharmacist for help. No one knows drug prices better than we do.

Here are five strategies I use all the time:

1. **Price matching.** Most pharmacies will match the cash price of a medication if you can find it cheaper somewhere else. Your pharmacy may need to confirm the price, so have the name and phone number of the less-expensive pharmacy handy.
2. **Manufacturer discounts.** If you take a brand-name drug, make sure to check its official website for a copay card before heading to your pharmacy. Double-check the fine print though — unfortunately, most cards can't be used if you have Medicaid or Medicare.
3. **Prescription savings websites (like GoodRx!).** These can help you save money on nearly every medication available. Whether you have insurance or not, you can often find lower prices, and it's always a good idea to shop around.
4. **Mail-order pharmacies.** Many insurance plans will offer a discount if you order your prescriptions through your plan's mail-order pharmacy. Switching to a mail-order pharmacy usually requires getting a new prescription from your doctor and filling a 3-month supply at a time.

ABM Bad Joke Of The Month...



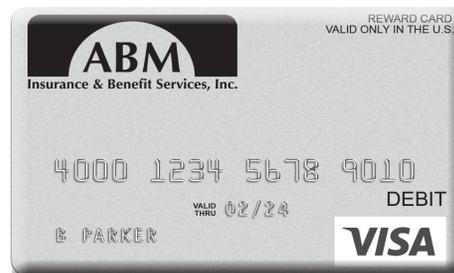
Did you know you can't run at a campground?
You have to "Ran", because it's past tents.

Continued from Page 6-A Pharmacist's Advice to Patients: How to Save Time and Money

5. Membership-based stores. Membership-based stores like Costco or Sam's Club tend to offer lower prescription prices, and you can use their pharmacies even without a membership.
- 2) Refill prescriptions as quickly as possible**
1. Contact your doctor. I recommend my patients touch base with their doctor before their refill is due. As much as you would like to think the pharmacy has a direct line to call your doctor for refills, we really don't! We call the same number as you, and 98% of the time we have to leave a message and wait for a returned call. You might need to schedule a visit before you can get a refill, but giving your doctor's office a call directly will save you time.
 2. Notify the pharmacy before you finish your medication. So many things can go wrong as you try to get a refill. You may run out of refills on your prescription, or your prescription could expire. Sometimes insurance policies change, and your drug may not be covered any more or you may need prior authorization before it is. Calling me or bringing your medication to the pharmacy when you have a 7-day supply gives us a week to fix any of these issues and make sure we have your medication in stock.
 3. Get an emergency supply. Almost none of my patients know that if you run out of a medication before you can get a refill from your doctor, you may be able to get an emergency supply while you wait for a proper refill. This will mostly apply to medications for serious, chronic conditions like high blood pressure, high cholesterol, asthma or COPD, heart conditions, and seizures.
 4. Avoid peak pharmacy times. It will make your trip faster and more pleasant. It can be hard to know when your pharmacy will be busy, but our most crowded days and times are Mondays, weekend mornings and afternoons, the beginning of the month, and holidays (and the day before or after).

ABM Referral Program

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



Be sure to ask 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

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Houston, TX 77060

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Thank you so much Crystal. You are such a blessing and in a position to help a lot of our patients' lives much easier and less stressful during an already stressful time. You are so willing to help and I want you to know you are so much appreciated.
Thank you for all that you do!

-Mavis

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IN THIS ISSUE:

Hurricanes predicted? We have tips to prepare. Pg 1-3

Mike's Notes Pg 2

ABM's Joke of the Month Pg 3, 7

Increasingly, patients with Alzheimer's, cancer, depression, chronic pain & cardiovascular disease are getting genetic testing to personalize and optimize their quality of care Pg 3-5

Meet Our Representative Pg 5

Allstate reveals warning for US motorists Pg 5-6

A Pharmacist's Advice to Patients: How to Save Time and Money Pg 6-7

ABM Referral Program Pg 7

Safeco Platinum Perks Pg 8

Safeco and Sagesure Gold and Platinum Status

As a Platinum Agent, we are able to offer our clients annual policies. With inflation running rampant, 6 month auto insurance carriers like, Geico, Allstate and State Farm, can and do raise rates every 6 months. An annual policy provides a fixed price for the entire year so you and your family can better budget insurance cost.

As a Platinum Agent, we are able to offer our clients lower deductibles. We are able to offer lower home and auto deductibles than other agencies. Call our Personal Lines team to see how we can protect your budget with Annual policies at 281-448-3040.

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Our team is here to answer questions for our clients.

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