

**IN THIS ISSUE:**

|   |                |
|---|----------------|
| <b>A Primer On Cardiac Arrest</b>   | <b>Pg 1-4</b>  |
| <b>Mike's Notes</b>   | <b>Pg 2-3</b>  |
| <b>4 Common Homeowners Insurance Misconceptions</b>   | <b>Pg 4-5</b>  |
| <b>Meet Our Representative</b>  | <b>Pg 4</b>    |
| <b>Joke of the Month</b>  | <b>Pg 5, 7</b> |
| <b>State Farm, Progressive refuse coverage for two major auto brands</b>  | <b>Pg 6</b>    |
| <b>Reduce your risk of getting dementia, the simplest remedies involve exercising and taking care of your body.</b> | <b>Pg 6-7</b>  |
| <b>Save with ABM Insurance - up to 37%!</b>   | <b>Pg 8</b>    |
| <b>ABM Referral Program</b>   | <b>Pg 8</b>    |



## **A Primer On Cardiac Arrest**

According to the National Heart, Blood, and Lung Institute, each year, cardiac arrest causes 300,000 to 450,000 deaths in the United States. It is more common in older men than women. This condition is fatal if it's not treated immediately. This means it's essential to know the signs of cardiac arrest and how to respond to someone experiencing it.

### **Symptoms**

Cardiac arrest is a sudden stopping of the heartbeat. This sudden stop causes a lack of blood flow to the brain and other organs, resulting in a loss of consciousness. When not treated immediately, cardiac arrest can cause the affected person to become disabled or die.

In many cases, there are no symptoms of cardiac arrest; however, someone may experience the following symptoms before the condition strikes:

- Fatigue
- Dizziness
- Shortness of breath
- Nausea
- Chest pain
- Heart palpitations

These symptoms can be life-threatening, so it's important to seek medical care immediately.

### **Causes**

There are multiple reasons someone may experience cardiac arrest. Certain preexisting heart conditions are common causes of cardiac arrest:



## **Mike's Blog**

### **Getting ready for Medicare? Here's your pre-enrollment checklist**

For many people, turning 65 means it's time to sign up for Medicare. But experts say you should start preparing for enrollment long before then — ideally, about a year or so before your big day.

That's because Medicare is different from other health insurance you've had in the past. There's an alphabet soup of Parts to learn, sign-up windows to remember, late enrollment penalties to avoid and a wide array of coverage options to explore.

The sooner you begin educating yourself about Medicare, the more you'll know and the more confident you'll feel about making your choices. The Medicare program is complicated and doesn't cover 100 percent of your costs, so it's important to learn about the best options for maximizing your benefits and minimizing your expenses. By giving yourself the time to choose the coverage that's right for you, you won't be forced into making a quick benefits decision.

*The month-by-month Medicare checklist below helps take the guesswork out of preparing for your enrollment.*  
**12 months before your 65th birthday**

At this point, you should have a general idea of what your retirement plan will be. And chances are, it will involve Medicare. Now would be the time to start educating yourself on the basics of the program. This includes learning the various parts of Medicare and what each part covers: Part A (hospital insurance), Part B (medical insurance), Part D (prescription drugs), Part C (all-in-one coverage- Medicare Advantage) and Medical Supplement Insurance (Medigap). If you plan on working past the age of 65, you also need to coordinate your workplace coverage with Medicare. Certain circumstances, such as the size of your company, can impact when you need to enroll. It is extremely important to check with your HR Department to make sure you understand if you should take Medicare Part A and/or B to avoid coverage and claim issues later down the road.

**9 months before your 65th birthday**

Now that you're familiar with the coverage options, you're ready to examine the costs associated with Medicare. As you'll come to learn, these often depend on your individual circumstances.

The first question you'll want to answer is whether you qualify for premium-free Part A. If you or your spouse worked and paid Medicare taxes for 10 years or more, you will qualify. Most people do. If you decide to enroll in Part B, you will pay a monthly premium regardless of your work history. You'll also want to find out all of the other costs associated with each part of Medicare. This includes monthly premiums, copays, coinsurance and deductibles. We can provide a breakdown of cost for you. Keep in mind that your income could impact how much you pay for certain parts of Medicare. There is a Two Year look back period. High earners, for example, pay an extra charge, called an Income-Related Monthly Adjustment Amount (IRMAA), in addition to their monthly premiums for Part B and Part D. (In 2022, that included individuals who earned \$91,000 or more or couples who earned \$182,000 or more.) If your income falls below a certain amount, you may qualify for financial assistance with Medicare.

**6-9 months before your 65th birthday**

Determine when it makes sense for you to transition from your existing coverage to Medicare. If you're planning to continue working after your 65th birthday and delay signing up for certain parts of Medicare, we recommend having a target retirement date in mind. You'll want to time your enrollment around that date to avoid penalties and gaps in coverage.

**4-6 months before your 65th birthday**

You will want to reach out to one of our Licensed Senior Benefit Consultants who can help you fine-tune your choices. This may include determining whether Original Medicare or Medicare Advantage is right for you and whether you need Part D or Medicare Supplement Insurance. During this time, you should also check that the doctors, hospitals and pharmacies you like accept Medicare or are part of the Medicare Advantage network you're considering.

### *1-3 months before your 65th birthday*

Your Initial Enrollment Period (IEP) is underway. This is the seven-month window when you can enroll in Medicare. It runs from three months before the month you turn 65, through your birthday month to three months after the month you turn 65. If your birthday is on the first of the month, your IEP begins four months before you turn 65 and ends 2 months after the month you turn 65. Set a date on your calendar to enroll and be sure it's within the seven-month window. Otherwise, you could incur late enrollment penalties.

In addition to your enrollment window, be mindful of when your coverage will begin. The start date depends on when you sign up. For example, if you enroll during the first three months of your IEP, coverage begins the first day of the month you turn 65. But if you enroll the month you turn 65, then your coverage begins one month after you sign up. Once you're enrolled in Medicare, you can decide whether to sign up for a Medicare Advantage plan, a Part D plan or Medicare Supplement Insurance.

Look for your red, white and blue Medicare card in the mail. If you have a Medicare Advantage or Part D plan, you'll receive a separate ID card. Your Evidence of Coverage (EOC), which details what benefits are covered and what your costs will be, will be posted online. You will receive a link to it by email. You can also request to have a printed copy mailed to you.

With your coverage finalized, you'll want to set up a "Welcome to Medicare" visit with your doctor. This free, one-time checkup is available within the first 12 months of signing up for Medicare and serves as a baseline for your annual wellness checkups.

Medicare can seem overwhelming, but remember we are here to help you through the transition. Please call us if you need any advice or assistance at 281-448-3040.

### *Continued from Page 1-A Primer On Cardiac Arrest*

- Arrhythmia—An arrhythmia occurs when electrical signals in the heart cause an irregular heartbeat.
- Ventricular fibrillation—This is a type of arrhythmia categorized by a rapid heartbeat that causes the heart to tremble instead of pump blood. This is the most common cause of cardiac arrest.
- Cardiomyopathy—Also known as an enlarged heart, this condition causes the heart muscle to dilate, resulting in abnormal heart contractions.
- Coronary artery disease—A type of heart disease that occurs when the coronary arteries are narrowed and thickened by plaque. This restricts blood flow to the heart, which can lead to heart failure or arrhythmias. Both arrhythmia and heart disease can lead to cardiac arrest.

### **How to Respond**

When someone is experiencing cardiac arrest, it's crucial to respond immediately. Someone may be experiencing an episode if they:

- Suddenly collapse and lose consciousness
- Are unresponsive to shouting or shaking
- Stop breathing or are gasping for air
- Lack a pulse

Someone experiencing cardiac arrest needs immediate treatment. A prompt response includes the following steps:

1. Call 911. A person who experiences cardiac arrest has a greater chance of survival and recovery when first responders arrive quickly.
2. Perform cardiopulmonary resuscitations (CPR). CPR is the first step to cardiac arrest response. This is where another person compresses the chest to increase blood flow to the body. CPR should be performed until emergency medical personnel arrive.
3. Use a defibrillator. Once emergency medical personnel has arrived, they may use a defibrillator, which sends an electric shock to the heart. This helps the heart regain function and beat as it would normally.

After these steps have been taken, emergency personnel should take the patient to the hospital for further care.

Common ways to help prevent cardiac arrest consist of basic lifestyle changes, which can include:

- Eating balanced, heart-healthy meals
- Maintaining a healthy weight
- Exercising 30 minutes daily
- Quitting smoking and using drugs
- Reducing alcohol consumption

Personal risk factors and ways to prevent cardiac arrest should be discussed with a doctor.

Knowing the signs of cardiac arrest and how to respond could save someone's life. An immediate response is critical.

If you have further questions about cardiac arrest, please reach out to your doctor.

## 4 Common Homeowners Insurance Misconceptions

Half of those surveyed (45%) said they'd had a home claim denied because they didn't have the right coverage. This lack of knowledge may lead to unrealistic expectations when they file a claim.

Here are four common insurance misconceptions:

### 1) Water damage is covered by home insurance, so all water damage is covered.

To consumers, water damage is water damage. It's counterintuitive that flooding because of a running toilet is covered but flooding because of four inches of rain is not. It's equally counterintuitive that a burst pipe is covered, but that pipe leaking for two months is not.

A solution is to include seepage or leakage, water backup or sump pump and service line coverage plus a flood policy with all your home quotes. Before you talk premium, walk through each part of the policy and then each endorsement. Have your agent explain the types of water damage, how common water claims are, and how these endorsements protect you.



## Meet Our Representative



*Frank Silva*

**Name :** Frank Silva

**Title :** Insurance License Broker Agent For Life & Health & P&C

**Email :** fsilva@cobensrv.com

**How long have you worked at ABM :** 9yrs

**What do you do at ABM :** I am License agent consultant specializes in Medicare and individual and group health specialist for ABM.

**What do you love about your job :** Helping and protecting individuals and their families. I love working with people because in my heart I was born in this earth to this amazing type of work

**Why do you think ABM is a great company :** I think of any company what makes a great company is our leaders in the top that provides you the tools to succeed , the respect as a professional, creates a great positive environment and opportunity to grow professionally. This is been my past 9 years' experience with ABM this why I feel is great company to me and to work for.

**Fun Fact about yourself :** I love to travel , I love all types music because I love to dance !



## **2) All my stuff is covered.**

Few agents discuss personal property, so consumers assume everything is fully replaceable within Coverage C. It looks like a big number, but it goes faster than you'd think—especially when contents coverage is calculated as only 50% of Coverage A.

Have your agent explain how Coverage C is generated as a starting point for the average household, and then explore whether you need additional coverage. For example: What kind of furniture and appliances do you have? How full are your rooms, storage spaces and garage?

Customers with high-end appliances and furniture, antique or vintage pieces, luxury taste, or those who simply have a lot of stuff may warrant a deeper discussion about Coverage C.

## **3) It's covered no matter what happens to it.**

The worst time for you to learn about personal property covered perils and internal coverage limits on unscheduled jewelry is after you've misplaced an engagement ring.

While discussing personal property, see what items—or collections of items—you own with a replacement value over \$500. Ask yourself about:

- Luxury items like jewelry and watches.
- Inherited items, like grandma's silver.
- Items they have, or should have, in a safe like cash or coins.
- Tools, equipment or items related to their hobbies and collections.

Remember about what's in the garage, basement, attic and any outbuildings. Once you have a list, talk through covered perils—plus what isn't covered—and identify items you think should be scheduled.

## **4) I might as well file that roof claim because I've hit my deductible.**

Consumers are familiar with one type of deductible: health insurance. It makes sense that some would think home insurance deductibles work the same way.

Discuss with you agent the reasons for homeowners insurance. Understand that it isn't for maintenance issues, like replacing an aging roof. Educate yourself on the deductible and how it applies to each claim. Ask about filing a claim, even a small claim, and how it will impact my premium for at least three years and understand that you can, and should, give your agent a call before deciding whether to file a claim.

With the superpowers of ease, choice and advice, independent agents can help understand the complexities of homeowners insurance. By being aware of these misconceptions, you won't be among the 45% who have a claim denied because they have the wrong coverage.

Want to learn more about your homeowners insurance coverage (What is or is not covered), call our office at 800-362-2809 or review our homeowners insurance page at [www.getagreatquote.com](http://www.getagreatquote.com). We are always here to help.

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

**Did you know that french fries are not from France?**

**They are made in Grease.**



## State Farm, Progressive refuse coverage for two major auto brands

by Lyle Adriano

US auto insurance giants State Farm and Progressive have revealed that they are now refusing to provide coverage for Hyundai and Kia vehicles over major concerns that certain automobiles are easily targeted by car thieves.

Over the past year, thefts of vehicles produced by the two Korean automakers have seen a sharp increase. It was found that certain automobiles from the two brands that use physical ignition keys can be easily fired up and driven away while only using a USB cable. The theft is so easy to do, that there is even a YouTube channel hosting popular videos showing how the theft is done.



The auto theft cases surrounding Hyundai and Kia cars have become so severe, that even the National Insurance Crime Bureau recently turned to petitioning YouTube to take down video tutorials showing how easy it is to break into the cars.

With the theft cases still on the rise, both Progressive and State Farm have begun refusing insurance coverage for Hyundai and Kia cars – particularly in cities where the problem is at its worst, such as Columbus, OH and Denver, CO. Driving news website The Drive reported that several news outlets in those cities have independently confirmed that Kia and Hyundai owners have been denied coverage – even if their vehicles do not have physical ignition keys.

A spokesperson for Progressive confirmed in a statement to The Drive that it was no longer issuing new insurance policies to “some” Hyundai and Kia vehicles.

“Due to the theft risk that some Hyundai and Kia vehicles present, in many cases it makes these vehicles difficult to insure, so in certain areas of the country we have adjusted our acceptance criteria for new business (there is no change for existing customers) on some of these models,” the representative said. “We’ll continue to monitor how this issue plays out and are hopeful to be able to revisit our decision as the theft risk diminishes and community awareness improves.”

The Drive also reached out to State Farm for a statement, and the insurer pointed the news website to crime and insurance rate resources – it has been assumed that the insurer wanted the driving portal to conclude that some Hyundai and Kia cars are uninsurable.

Both Hyundai and Kia were also reached out for comment, and the two sent similar statements saying that they “regretted” the decision made by the two insurers.

## Reduce your risk of getting dementia, the simplest remedies involve exercising and taking care of your body.

Having a family history of Alzheimer’s or other dementia can be anxiety-provoking at best. But researchers have found how to reduce your risk of getting the disease, even if your parents had dementia. This protective remedy isn’t found in a pill, it doesn’t have to cost a single penny, and nearly anyone can manage it. The key is exercise.

A trio of large, long-term studies have emerged that look at how much activity and what kind is best to confer protection. The combined research looked at hundreds of thousands of participants over years, sometimes decades, to reach their conclusions.

### **Huge Study Tracks Exercise**

The first study tracked more than half a million participants who did not have dementia, asking if they had genetic variants that have been found to be associated with dementia, or if they had immediate family members with the condition.

This study looked at whether there were links between physical activity and the risk of getting dementia. Previous studies had failed to define physical activity well, so researchers wanted to know if participants regularly climbed stairs, walked, biked to work, played sports or worked out on weight machines, and on and on.



Participants were tracked for 11 years, after which 5,185 showed signs of dementia. Participants who regularly engaged in “vigorous” physical activity fared the best, reducing their risk of getting dementia by a whopping 35%. But even those who only engaged in housework had a 21% lowered risk.

Creating and continuing a habit of daily or near-daily exercise “is likely to have a very profound synergistic effect,” says Dr. Joel Salinas, an assistant professor of neurology at New York University’s Grossman School of Medicine, who specializes in treating people with dementia. “You get a lot more bang for your buck in terms of helping to promote your own health through physical activity.”

### **Study Survey Urges Any Exercise**

The second study reviewed the results of 38 research projects involving over two million people. Scientists found that after controlling for factors such as age, education and gender, participants who engaged in any form of exercise lowered their chance of getting dementia by 17% vs. those who did not. Walking, running, swimming, dancing and more all helped to fight off dementia.

### **Adults Benefit from Childhood Exercise**

Finally, a third study involving 1,200 children aged 7 to 15 for more than three decades suggested that adults who had higher levels of fitness as children functioned at a higher cognitive level in midlife.

“Your brain is part of your body and is going to benefit from anything you do that is good for your general health,” says Dr. Sandra Weintraub, a neurologist at Northwestern University’s Feinberg School of Medicine.

Aim for 150 minutes or more of moderate or high-intensity exercise per week, says Dr. Salinas. It’s “likely to have a very profound synergistic effect,” he says. “You get a lot more bang for your buck in terms of helping to promote your own health through physical activity.”

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

**What is orange and sounds like a parrot?**

A carrot



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They have answered all my questions and took care of all my medical questions and needs. They always had time to talk to me. It's been a great experience.

- C. Salazar

#### IN THIS ISSUE:

##### A Primer On Cardiac Arrest

Pg 1-4

##### Mike's Notes

Pg 2-3

##### 4 Common Homeowners Insurance Misconceptions

Pg 4-5

##### Meet Our Representative

Pg 4

##### Joke of the Month

Pg 5, 7

##### State Farm, Progressive refuse coverage for two major auto brands

Pg 6

##### Reduce your risk of getting dementia, the simplest remedies involve exercising and taking care of your body.

Pg 6-7

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

Pg 8

##### ABM Referral Program

Pg 8

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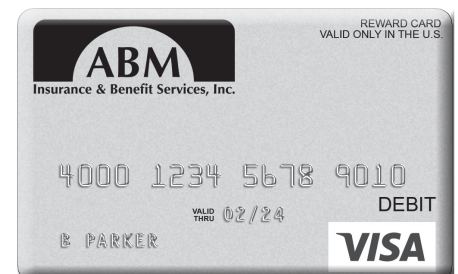
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