



The Idea Exchange EBX Newsletter

November 2010

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**Phil Bobadilla,
President**



**Constance Lemere,
Vice President**

The President's Corner

Thank you for reading our newsletter! This month's issue features new and exciting articles that could help improve your business and give you more insight into your insurance needs.

Regards,

Phil Bobadilla, President
We go beyond your expectations!

A Time for Appreciation

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.

~John Fitzgerald Kennedy

I don't know about you, but as we approach the holiday season I am not thinking about a day of reflection or gratitude as much as I am thinking, "Where did the year go?"

We all have been on a foot race these last two years to simply stay ahead of the economy. We have cut, reduced, and changed our habits. We have worried, prayed, and done what it takes to keep businesses going.

What a time to be thankful. In the last year especially, our family has done more with less. We have gotten much closer now that we are spending more time together at home. The business is running more efficiently and we have a better handle on what is important and what is not in terms of business overhead and day to day operations. Most all of my clients say the same thing.

I think we all feel more thankful this year because of the uncertainty of the times. We all seem to appreciate more what we have when we feel that something may change. What an accomplishment and testimony for all of you who have dealt with this tough economy and have been successful in keeping your businesses productive.



**Katelyn Sandoval,
Admin Assistant**

So I just want to thank you all for your business and for the privilege of helping you to keep your employee benefit programs as a key part of your employee retention goals. We are very thankful for our personal and business relationships with you. We also want you to know we are continually working hard to keep these benefits as cost effective as possible, while helping you and your employees with administrative issues that may arise on a monthly basis. Employee benefit services are only as good as the problems that get solved in a timely manner.



**Del Ann Norvelle,
Customer Service**

We are also thankful to our wonderful staff of administrative and service personnel. They have been the key to customer satisfaction and growth for this last year.

Phil Bobadilla
President

November is Long Term Awareness Month

What is Long Term Care Insurance?

Long-term care insurance is a type of insurance developed specifically to cover the costs of long-term care services, most of which are not covered by traditional health insurance or Medicare. These include services in your home such as assistance with Activities of Daily Living as well as care in a variety of facility and community settings.



**Blanca Mares,
Customer Service**

There is a great deal of choice and flexibility in long-term care insurance policies. You can select a range of care options and benefits that allow you to get the services you need in the settings that suit you best. The cost of your long-term care insurance policy is based on the type and amount of services you choose to have covered, how old you are when you buy the policy, and any optional benefits you choose, such as Inflation Protection. If you are in poor health or already receiving long-term care services, you may not qualify for long-term care insurance, or you may only be able to buy a more limited amount of coverage, or buy coverage at a higher "non-standard" rate.

Long-term care insurance policies have a benefit period or lifetime benefit maximum, which is the total amount of time or total amount of dollars up to which benefits will be paid. Common benefit periods for long-term care policies are two, three, four, and five years, and lifetime or unlimited coverage. Other options between five years and lifetime/unlimited coverage are also available from many companies. Most policies translate these time periods into dollar amounts and do not actually limit the number of days for which they will pay for care - just the overall



dollar amount that the policy will pay. There are fewer companies today willing to offer an unlimited/lifetime policy, although some have a "high coverage option" like a \$1 million lifetime limit.

With long-term care insurance, you pay premiums in amounts you know in advance and can budget for, and the policy pays - up to its coverage limits - for the long-term care you need when you need it. Typically, premiums are waived during the time you are receiving benefits. If you are interested in learning more about Long Term Care Insurance, please give EBX a call and we will be happy to answer all your questions.

Constance Lemere
Vice President

5 Types of Identity Theft

Identity theft criminals are equal opportunity thieves. No one expects identity theft to happen to them, but it affects millions of people each year. It's the fastest growing crime in North America today.

Five Types of Identity Theft

Financial or Credit

When existing credit cards or bank accounts are taken over by thieves, loans are taken out or new accounts are created in your name, you've been the victim of identity theft. You will need a lawyer's help to stop collection calls and a credit restoration service to get your credit straightened out. A credit monitoring service will watch your credit report and alert you of any new and possibly fraudulent activity.

Social Security Number

When someone uses your SSN to obtain employment, you've been the victim of identity theft. The thief's income is reported to the IRS under your number and you're expected to pay taxes on those earnings. A lawyer can work with the IRS on your behalf to get the matter corrected.

Driver's License

When a thief using a fake ID with your driver's license number is pulled over for DWI, it's your record that's put at risk. A lawyer can have your record corrected with the police and with your insurance company.

Medical

Your medical record lets hospitals and doctors know how best to treat you. It's also used by insurance companies to determine whether to offer you coverage, and what rates you'll pay for that coverage. If someone uses your insurance to obtain medical

treatment or prescriptions your medical record can be affected. Without a lawyer's assistance, it is extremely difficult to have the records corrected.

Criminal or Character

When someone commits a crime while impersonating you, you've been the victim of identity theft. If your name appears on a sexual crimes list in your county or state, you could lose or be denied employment. Not only will you need help getting your criminal record corrected to eliminate arrest warrants, you'll also need help removing your name from watchdog lists.

For a low monthly fee, our members have access to the legal system through our Life Events Legal Plan and Identity Theft Shield. Call us today so "we can get the legal experts on YOUR side!"

Ted and Janie Northrop

Pre-Paid Legal Services
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480-329-8312 Ted
480-406-2674 Janie
www.prepaidlegal.com/hub/tnorthrop



Wellness Community

Join Us!

Connecting & Celebrating Everyone Touched by Cancer



Join the only comprehensive cancer walk in Arizona for all people at every stage of any type of cancer, their family, friends and loved ones. Come walk together in a spirit of community, hope and joy.

Date: Saturday, December 4, 2010
Time: 12:00 noon – 4:00 p.m.
Location: The Wellness Community – Arizona
Cost: Registration is FREE to Everyone!

Register online, and purchase a T-shirt for only \$15.

Register online at www.thewellnesscommunity.com.
For more information contact Darcy Ljunggren at (602) 712-1006.

Tina Bronson
The Wellness Community AZ
Director of Development & Marketing



7 Tips for Staying Healthy During the Holidays

1. **Spend time with people you love.** The merriment of the holidays is one thing that makes this time of year so special. So embrace the spirit, and put aside old grudges or differences. Letting go of old hurts does a body good, and love and laughter are like medicine for the soul.
2. **Stick to your regular exercise program.** It can be very easy to brake a workout habit, and especially so during the holidays. But if you've got one, try to maintain it and you will thank yourself when New Year's resolution time comes around.
3. **Enjoy the outdoors.** Christmas is a wonderful time to get out into nature and revel in the beauty of the earth. Maybe that means speeding down a slope, taking a leisurely walk, playing a friendly game of backyard football, or having an all-out snowball fight. It's up to you!
4. **Watch your sweets intake.** There are so many delicious treats running around this time of year, and you wouldn't want to miss out on those. So do partake of the goodies, but also take care not to over-indulge. The best rule of thumb is

small portions.

5. **Moderation is key.** This can be a time when people overdo it because of the availability of so much great food and drink. However, it is so important to eat and drink in moderation if you are trying to maintain your health over the holidays. Your waistline will thank you too.
6. **Take supplements to ward off illness.** Immune boosting supplements like Cyto-Ess, JMX-1, JMX-2, Sovereign Silver, Ester-C, and antioxidants are great ways to avoid getting sick during the holidays. Take a bunch often if you feel a twinge of something, and you can usually avoid a full-blown attack.
7. **Take a complete multi-vitamin.** This should be done throughout the year, and definitely during the holidays to maintain optimal health. Another one that you'll thank yourself for when it's time to make your New Year's resolutions. You'll already be on the right track to better health in 2011.

Taken from: <http://www.jigsawhealth.com/resources/7-tips-holiday-health>

Katelyn Sandoval

Admin Assistant

Don't forget to check out our facebook and twitter pages!

twitter: <https://twitter.com/EBXAZ>

facebook: <http://tinyurl.com/ebxfacebook>

Want to be "in the know" every month?



Sincerely,

Employee Benefit Exchange

We go beyond your expectations!

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