

# Keeping In Touch

FALL 2011



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## INSIDE THIS ISSUE

### Page 2

Exciting Health Insurance News!  
New Quoting System  
Group Health Insurance  
PCIP  
We've Gone Social!

### Page 3

Medicare Annual Enrollment  
Period  
Vacation Laughs

### Page 4

Uninsured  
Over Age 65 Dental & Vision  
Plans  
Annuity Rates

## Hello!

It's hard to believe that it's been so long since we published a newsletter! We have been really busy keeping up with regulatory changes on healthcare reform. I'm becoming more optimistic that the health insurance portion of our business will exist after 2014 when healthcare reform is in place. With that in mind, we are making changes at Financial Arts. We have been investing in our business and planning for the future and believe the future will be bright. We know the internet will be an important part of the future insurance industry, so we've improved our webpage. If you haven't visited it lately, please do so. We have a new logo, a new quoting system, and the basic markets that we are working in are represented by the beautiful rotating pictures.

When Financial Arts, Inc. started we had a saying that "no one man knows it all". We had the sense to specialize and use our financial team to help you build a good base to accumulate money and form a strong foundation. At that time, I specialized in life and health insurance and worked with attorneys and accountants to make sure that all your financial needs were being met. We are still doing that today, but it is becoming tougher to specialize in this broad insurance field.

Dan is working mainly in our consulting business keeping track of rules and regulations and analyzing our group clients' insurance claims to make sure they are getting the best value for their group insurance dollar. He is currently completing a college class to become certified in healthcare reform, where there are literally hundreds of pages of regulations every week. He is also doing his share of life and health insurance business and providing people with a strong financial foundation. Valerie works mainly with the senior market. As you'll note elsewhere in this newsletter, the annual enrollment period is coming up soon and anyone wanting to make changes in their plan needs to do that. She takes many classes to make sure that she is up-to-date on Medicare Supplements and Advantage Plans. She is also working with Final Expense insurance and Long-Term Care insurance. I am mostly working with annuities and helping our clients get decent returns on their money safely, and helping with their estate planning.

So as you can see, Financial Arts, Inc. is moving ahead, and going strong. We are preparing for the future that we believe is very optimistic. Please take a look at the new logo, the new webpage, and watch for our advertising.

As always, remember to keep in touch.

*Jack*

# ***EXCITING HEALTH INSURANCE NEWS!!!***

## **NEW QUOTING SYSTEM**

Financial Arts now has a quoting system on our website where we can quote many different companies at the same time. You can also use this quoting system yourself by going to our website at [www.fartsinc.com](http://www.fartsinc.com). You can quote, compare the plans and apply online. This quoting system also has vision, dental, travel medical insurance, Medicare supplements, and limited benefit medical plans.

***Check it out!***

## **GROUP HEALTH INSURANCE**

We have several new group programs for employers and employees. Jack and Dan are busy getting this information out to employers to help them save money and simplify their administration of group health insurance plans. This is making it possible for employers to continue providing great group coverage for their employees. If you or someone you know is looking to save money on group health insurance,

***please contact us!***

## **PRE-EXISTING CONDITION INSURANCE (PCIP)**

If you are uninsured and cannot get coverage due to pre-existing health conditions, we are now able to help! We now assist clients with enrolling in the Federal Pre-existing Condition Insurance Plan (PCIP).

***Contact our office at 219-987-4438 to schedule an appointment today.***

***If you know anyone that needs help getting life or health insurance, please refer them to us!***

## ***We've Gone Social!***



If you blog, use Facebook or Twitter, go to our website and use the links to find us. [www.financialartsinc.com](http://www.financialartsinc.com) or [www.fartsinc.com](http://www.fartsinc.com)

***Dont' forget to "Like" us on Facebook!***



# Medicare Annual Enrollment Period

**OCTOBER 15 - DECEMBER 7**

- Review your Medicare Prescription Drug Coverage during this time
- Add Medicare Prescription Drug Coverage
- Review & Change Medicare Advantage Plans

## *Questions or concerns?*

Please call Val to make your Annual Enrollment Period less hectic and without surprises for your 2012 coverage.

## **VACATION LAUGHS!!!**

George & Sue were flying to Australia for a 2 week vacation to celebrate their anniversary.

Suddenly, over the public address system, the captain announced "Ladies & Gentlemen, I am afraid that I have some very bad news. Our engines have ceased functioning and we will attempt an emergency landing. Luckily, I see an uncharted island below us and we should be able to land on the beach."

Thanks to the skill of the flight crew, the plane landed safely on the island. An hour later, George turned to his wife and asks, "Sue, did you mail in our mortgage payment?" "No, sweetheart," she responded.

Still shaken from the crash landing, George then asked, "Did you pay our Visa bill?" "Oh no! I'm sorry, I forgot to send the check," she says.

"One last thing: Did you remember to send the car payment before we left?", he asked. "Oh, forgive me, George," begged Sue. "I didn't send that one either."

George grabbed her and gave her the biggest hug in years. She pulled away and asked him, "Why did you hug me?" George answered, "They will find us!"

When my grandson Tommy and I entered our vacation cabin, we kept the lights off until we were inside to keep from attracting pesky insects. Still, a few fireflies followed us in. Noticing them before I did, Tommy whispered, "It's no use Grandpa. The mosquitoes are coming after us with flashlights!"

**Over Age 65 Dental &  
Vision plans available!  
Ask us about them.**

**Call us at 219.987.4438**



## **ANNUITY RATES**



*Highest rates we've seen!*

**2 year - 3.00%**

**5 year - 3.45%**

**8 year - 3.85%**

*\$10,000 minimum*

**Call us today! 219.987.4438**



*Visit us on the web!*  
**[www.fartsinc.com](http://www.fartsinc.com)**

***UNINSURED?  
Pre-Existing Health Condition?***

**WE CAN HELP!**

If you or someone you know are uninsured and have a pre-existing medical condition, we can help! This is real medical insurance that is guaranteed issue and is subsidized by the federal government.

**Call Dan at 219.987.4438**