



# TLC Health Insurance

## 2018 Quarter 3 Newsletter

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### I have a WEBSITE!!! [www.jpiersonins.com](http://www.jpiersonins.com)



I have successfully now been in business for 6 years!! I love what I do but it seemed time consuming to continually post on Facebook what my business is. If you don't catch my posts that day, the algorithms are skewed, Or heaven forbid "you aren't my friend!!!" You'll miss me!! So the website is here!!!

[www.jpiersonins.com](http://www.jpiersonins.com)

I do other services besides health insurance and do not think that Facebook is the only venue to use.

So Check it OUT!! Its brand new so any suggestions are welcome!



I have a personal Facebook page, Janet Pierson and my business page is TLC Insurance. I'm not consistent and my selfies are the WORST—But they will keep you laughing.



#### **Referrals**

It is always a compliment and an honor when I get a call that is a referral from one of my clients. Thank you for placing your trust in me.



## Arizona???

I've had a few clients ask me if I was moving to Arizona! **NO** I'm not moving. I only have my AZ license to help my clients that *are* moving. I'm staying right where I am!!!

## NO MORE DONUTS!!!!



In 2019 the infamous Donut Hole is ending for Medicare Part D recipients. Most plans with **Medicare** prescription drug coverage (Part D) have a coverage gap (called a "**donut hole**"). This **means** that after you and your drug plan have spent a certain amount of money for covered drugs, you have to pay all costs out-of-pocket for your prescriptions up to a yearly limit. It's done in 2019!

### Fun Fact

The Apollo Astronauts, unable to qualify for life insurance and not insured by NASA, resorted to 'insurance autographs', signing just before launch in the expectation that the value would skyrocket in the event of their deaths.



## HOW MUCH DOES A FUNERAL COST?

Cremation or burial? Do you have the money saved? Have you already paid for your service? I have. Here is a definition of Final Expense insurance:

Final expense insurance is designed to cover the bills that your loved ones will face after your death. These costs can include medical bills **and** funeral expenses. Final expense insurance is also known as burial insurance. Unfortunately, even bare-bones funerals can cost thousands of dollars. The average cost is between \$7000 and \$10,000 depending on what you or your family chose. Call me for a quote!

## Joke of the Month

An old guy walks into a bar and the bartender asks for ID. "You've got to be kidding," he said. "I'm almost 60 years old." The bartender apologized, but said he had to see the license. The guy showed his ID, then paid and told the bartender to keep the change. "The tip's for carding me," he said. The bartender put the change in the tip cup. "Thanks," he said. "Works every time."

