# **Holiday Schedule:**

# This newsletter is packed full of good wishes and a home full of joy and peace. In observance of the holiday season, our office will be closed December 24thfor the Christmas Holiday. New Year’s Eve we will be closing at 3:00.

**HEALTH CARE NEWS OPEN ENROLLMENT** is extended this year - Nov. 1st 2021to Jan. 15th 2022 for the upcoming 2022 year. If you enroll in January the policy won’t be active till February 2022. We offer BlueCross/BlueShield and Sanford Health Care policies. The new health care plans have high deductibles and out-of-pocket maximums to be met. We spend a lot of time in our vehicles. Increasing your Personal Injury Protection (PIP) on your auto policy would help with medical expenses and loss wages regardless of who is at fault. If you received health insurance from the Marketplace (HealthCare.gov) it’s important for consumers who received unemployment compensation in 2021to know they may notice changes to their financial assistance amounts when they shop and re-enroll for Plan Year 2022. Time is running out to change your Medicare Part D Drug Coverage. The time to change is from October 15th to December 7th. When picking out a Medicare Part D-look at all the costs-the deductible, premium, copayments and coinsurance. If you have Original Medicare most people enroll in a Part D plan along with an F or G supplement. If enrolled in a Medicare Advantage Plan drug benefits are included. Read carefully so you understand rules and deductibles. Plans are available in surrounding counties except Rolette.

**Modular versus Manufactured Homes Whats the difference?** Manufactured homes are built to the HUD code (Manufactured Home Construction and Safety Standards). They display a certification label on the exterior of each section. They are built in a manufacturing plant and are transported in one or more sections on a permanent chassis. Most of them are rectangular in shape, have metal tie-downs and are built on steel beams. Modular homes are constructed with standardized units or measurements. It is not built to HUD code. It is pre-built in sections at a factory or a controlled enviromment. Assembled on-site and conforming to local and state building codes. A modular home looks just like a traditional home.

 **Life changes!** Please let us know if you have built an addition on your home, bought a car, installed a woodstove, bought a trampoline, had a teen become a legal driver or anything that could change coverages on your policy. Example: A woodstove was installed and this was never added to your homeowner’s policy. If a fire happened and the cause was the woodstove your claim could be **denied.**

First State Insurance Agency

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Public health concerns are still in the spotlight. The top stress for Americans is the same now as before COVID-19 - **money**. Our daily worries can cause a lot of stress and anxiety. We talk a lot about physical health during this time of year with Open Enrollment for our healthcare and Medicare plans. We also have some habits for good financial health as well. **1.** Watch your spending and plan ahead: Ensure your spending is less than your monthly income. Decide if you should save or invest any left over. **2**. Save regularly: Crises spring up out of nowhere. Try to have three to six months or more of your salary available for emergencies in a savings account. **3.** Borrow smart: Loans aren’t always bad. Borrowing for a home or college is usually necessary. Loans for cars or home improvement projects are OK if they fit your budget. Have a plan in place beforehand for quick repayment and avoid using credit cards to supplement lost income. **4**. Invest in your future-vacations, marriage, children or retirement. **5.** Take care of your mental and physical health **6**. Get the support you need. Meet with an advisor at your bank to review. They can give budgeting and investment guidance or connect you with help if you’re facing a financial setback.

