Bene'-Kelly Insurance Newsletter

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Health Insurance - Open Enrollment is Around the Corner.

Open Enrollment is from November 1, 2015 - January 31, 2016

Now is the time to carefully review your personal benefits and consider any changes you may want to make. Open enrollment allows you to take charge of your benefits by selecting the options most important to you and your family.

- Review the letter from your current policy. If your plan is no longer available, you may be mapped to a similar plan. If you want to investigate other options/companies, open enrollment is the time to look around.

- If you are receiving premium tax credits, make sure your income is updated to reflect 2016 projections.

- The penalty for not having insurance in 2016 is 2.5% of your income or $695/adult and $347.50 per child under 18, whichever is higher.

- Call Bene'-Kelly Insurance for help with both on and off exchange plans. There is no additional cost in premium, and we can look at multiple companies to find the best fit for your particular situation.

News Around the Office

THANK YOU to everyone who came by our office last Friday for our Kick-Off Event for Angel's Arms!

We have awesome customers and are so thankful for all of the donations received!

This will be an ongoing collection at our office throughout the month of October so please stop by with a donation and pick up some goodies!

We are partnering with Angels' Arms, a local organization, to collect <u>NEW</u> hats, gloves, and scarves for children of all ages.

Just For A Laugh!

"YOU DO HAVE CATASTROPHIC INSURANCE, BUT IT ONLY APPLIES IN CASE OF INVASION FROM OUTER SPACE."