

Insurance Made Easy

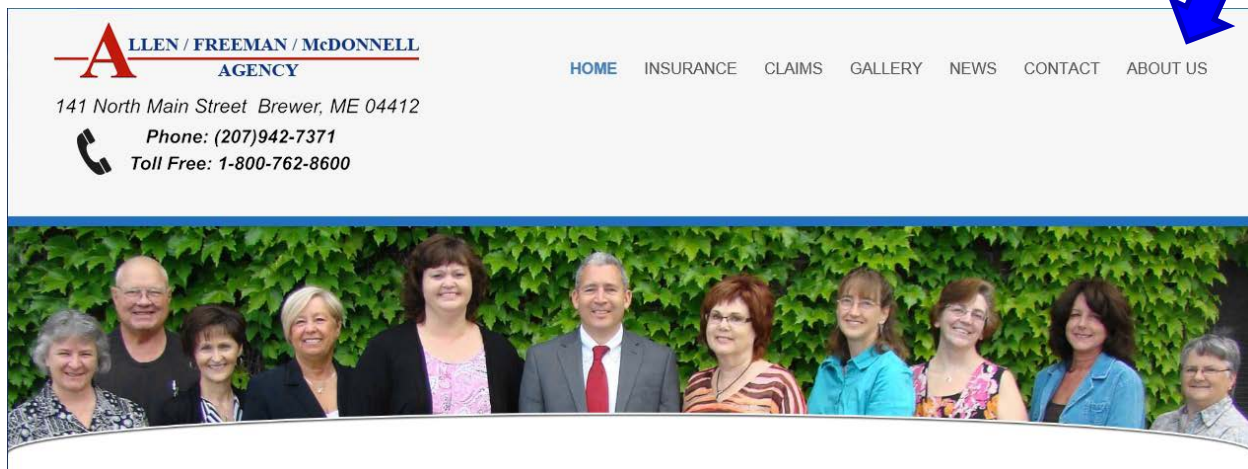
with **A** LLEN / FREEMAN / McDONNELL
AGENCY



Summer-Fall 2015

www.InsuranceMadeEasy.com • 207-942-7371 • 1-800-762-8600 • 141 N. Main Street, Brewer, ME 04412

Have you been to our website lately?



Check out "OUR STAFF" under "ABOUT US" to get to know us better!

We are now offering PET Insurance!

You may shop on-line from our website (click on **INSURANCE**, then **PET**) or stop by the office and walk through the information with Sue McKay.

Get reimbursed up to 90% of covered vet costs with Hartville Pet Health Insurance. You can also save 10% on the base plan premium for eligible multiple pets! Cover your dog or cat for accidents, illnesses, wellness care and more. Plus, you can visit any licensed veterinarian in the US or Canada. To get your quote start by clicking the **hartville** banner to the right.



LIKE our favorite PET photos on facebook!

For every LIKE we will donate ONE (1) pound of pet food* to Bangor Humane Society!

*up to 100 pounds total during June, July & August.



<https://www.facebook.com/pages/AllenFreemanMcDonnell-Agency/138790459483703>

Technology is amazing!

You can reach us by email

afma@InsuranceMadeEasy.com

or look us up on our website

www.InsuranceMadeEasy.com

or facebook!

<https://www.facebook.com/pages/AllenFreemanMcDonnell-Agency/138790459483703>

BUT you will NEVER get voice mail

—
Real People answer our phones!

1-800-762-8600 • 1-207-942-7371

Have RV/Camper, Will Travel!

Now is the season to get out of the house! Many of us cannot wait to pump up the tires on the travel trailer or RV and head out into the world. Some of us are just getting home from our "Snowbird" destinations and putting the rig up for the summer months. Owning a Recreational Vehicle (RV) or Travel Trailer comes with lots of enjoyable memories and several potential headaches! We represent several different companies with options for RV and Travel Trailer coverage that should keep you enjoying your time rather than worrying about your investment.

The type of policy you need is based on what type of recreational vehicle you own. Is it a travel trailer, pop-up camper or fifth-wheel? It may be as simple as adding to your personal auto policy or you may want more specialized coverage and opt for a stand alone Travel Trailer policy. Is it a motor home or motor coach? These typically will need a separate Motor Home policy.

There are many options for coverages depending on how and where you use your recreational vehicle: accessory coverage, total loss replacement coverage, emergency vacation expense coverage, and more. We are here to sort through the choices with you so that you can make informed decisions as to what is important to you.

There are also many available discounts; claim-free discount, multi-vehicle and policy discounts, and payment plan discounts to name a few. With so many options, call us and we will go through them with you.

As with so many experiences in life, we can be motoring along smoothly only to hit that hole in the road...we are here to help you prepare for that possibility and to keep you enjoying your travel more fully.

SOME IMPORTANT

2016 Enrollment Dates for Health Insurance:

Individual: Nov.1, 2015: Open Enrollment starts

Jan.1, 2016: date 2016 coverage can start

Jan.31, 2016: Open Enrollment ends

A Special Enrollment Period for those who miss the Open Enrollment Period Nov.1, 2015-Jan.31, 2016, may be granted for a life changing event.

Small Businesses (SHOP), Medicaid recipients, or Children's Health Insurance Program (CHIP):

NO limited enrollment period – enroll any time!

Medicare Parts A, B & D:

Initial Enrollment Period:

3 months before your 65th birthday month until 3 months after (for a total of 7 months).

Medicare Part C (Medicare Advantage):

Annual Election Period: Oct 15 – Dec 7, 2015

Medicare Advantage Disenrollment Period:

Jan 1 – Feb 14, 2016

Medigap (Medicare Supplement):

Open Enrollment Period: 6 months starting

1st month with Part B & 65 years old

Special Enrollment Options may be available for

certain situations (ie. those under 65 years of age.).

Call us with questions!

NOTE: The principles contained in this material are general in scope and, to the best of our knowledge, current at the time of publication. The insurance companies, IIBA and AFMA specifically disclaim all liability for damages or personal injury alleged to arise from reliance on the information contained in this document.