

Fall 2020 Newsletter



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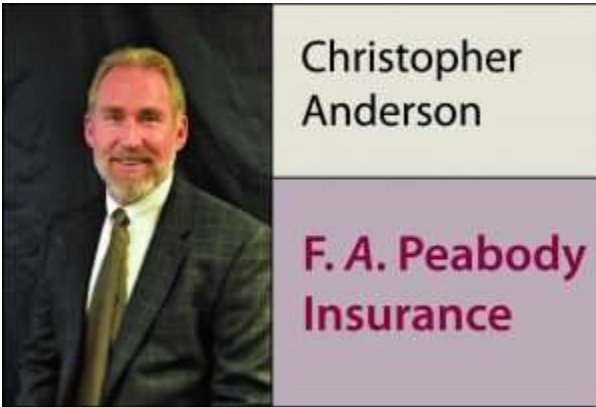
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Message from the President



Welcome to our Fall 2020 Newsletter! What a beautiful time of year! FAPCO is well into the fall season and that means Open Enrollment (Oct 15th to Dec 7th) for Medicare and the Individual ACA Health Insurance market (Nov 1st to Dec 15th). Please keep these enrollment periods in mind and be patient that you'll need to schedule an appointment either in person (COVID-safe) or by phone as this is the busiest time of the year for our Benefits Division.

We love celebrating the accomplishments of our staff and I'm very proud when someone receives a 'Golden Paperclip'. This award goes to any employee or co-worker when they are recognized by customers or other employees for a job well done! In 2019, we awarded 16 Golden Paperclips and thus far in 2020, 27 employees have received recognition.

COVID has not spared any of us from disruption however, I am hopeful it has spared you from unrecoverable hardship and despair. My thoughts are with you and your family as we muster through another few months awaiting the promise of a vaccine.

Sincerely,

[Christopher B. Anderson CPCU, WCP](#)

President



Congrats to Colby Pangburn of our Mars Hill office for winning our first annual "Insurance Nerd Day" competition!



Great Customer Feedback Earns Employees the “Golden Paperclip”

Every once in a while, a satisfied customer will send a note of thanks to an employee, or to their supervisor, for a job well done. Those unsolicited accolades eventually move up the ladder to the president’s office. At that point, FAPCO makes a company-wide announcement that an employee has earned a ‘Golden Paperclip.’

Beginning in 2016, FAPCO took this award to a new level. “We liked the idea of celebrating employee appreciation and decided to formalize the award with a traveling trophy,” explains Chelsea Henderson, VP Human Resources. The trophy itself was weeks in the design and making. “We wanted it to be substantial, so we had a local volunteer bend a large piece of gold plated rod into the shape of a paperclip and mounted it on a heavy, specially ordered wooden base,” says Henderson. Whenever an employee is recognized for their good work they will earn the right to hold the Golden Paperclip trophy in their office for at least one-week before it moves on to the next award recipient.

After time, FAPCO developed rules which also include co-worker awards. “Often, I will have an employee tell me about how another employee helped them out with a work related problem making their job easier,” says Henderson. “It is great that not only customers show their appreciation but also co-workers recognize when someone went the extra mile. This all helps build a sense of teamwork.”

According to Ms. Henderson, in 2019 FAPCO awarded 16 customer Golden Paperclip Awards. So far in 2020, 27 awards have been given. When a customer reaches out, the employee automatically earns the award. Employees nominated by their co-workers to receive the award will be reviewed monthly by management and one per month will be selected to receive the award. Henderson says, “In the end, we want to see our employees celebrated for their hard work, dedication and excellent customer service.”



Overwhelmed By Medicare Options?

We Can Help!

Are you or someone you love covered by Medicare? Are you confused about what's included in Medicare Part A and Part B, Medigap, Medicare Advantage, and prescription plans? Do you wonder which option is best for your needs?

Here is some helpful information:

- **Medicare coverage** is provided by the government for those who are eligible and covers health care costs under Part A, which includes many inpatient services, and Part B, which includes many outpatient services and doctor's visits.
- **Not all costs** are covered under Medicare coverage, and additional coverage is often desired.
- **Medigap coverage**, or Medicare supplements, can be purchased to cover the "gap." Separate prescription plans may also be purchased.
- **Medicare Advantage** plans through private insurers can be used to replace Medicare (subject to the same coverage and laws) and many plans add coverage for services not covered by original Medicare.
- **Medicare Advantage** plans are typically less expensive in premium than supplements, but often have higher out of pocket costs.
- **Open Enrollment** for Medicare Advantage and Prescription Drug Plans takes place every year from October 15th through December 7th. During this time, changes can be made to your coverage and additional policies can be joined, switched, or dropped. The effective date for this year's changes is January 1, 2021.

We know that this all may be very confusing, and that's why we have health agents with decades of experience navigating the ever-changing health insurance landscape. They are a quick phone call, email, or visit away and are ready to help you decide which option will work best for you.



Meet Your Agent – Terri Tozier

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Terri Tozier, a Washburn native, is an agent for the Life and Health Department in our Presque Isle office. Terri became a licensed insurance agent in 2007 and began working for F.A. Peabody Insurance in 2010. She became interested in working in the industry when her father-in-law was an agent in Virginia and thought she would enjoy selling insurance. He got her started in the business and helped her get licensed.

Terri says that working in life and health insurance has taught her how to adapt and to interact with different types of personalities and situations. It has also taught her how to speak up for herself and how to advocate for others.

“I love the people that I meet, the County has a lot of great people. I find it so satisfying to be able to help someone with an issue they may be having with their insurance or to help them understand what they have for coverage or how it works,” Terri says.

Contact Terri or another one of our life and health insurance experts to help you find the best coverage for your needs.



FAPCO Eighth Annual Christmas Pet Photo Contest Begins Monday, December 7!

FAPCO is making preparations for the upcoming eighth annual Christmas Pet Photo Contest on Facebook. Details are posted on our website and Facebook page. Last year we received over 940 total entries by pet owners throughout Maine. Also, for only the second time, over 50 animal shelters throughout the state of Maine received donations from FAPCO as a result of photos being entered on the shelters' behalf.

In 2019, five shelters earned over 100.00 with two shelters earning well in excess of \$200.00 each. The funding was widespread geographically throughout Maine and we donated the most funds ever from the contest.

There are several unique ways that your favorite shelter can receive donations through this contest. **This year's contest will run from Monday, December 7 through December 22!**



Downeast Maine Pumpkin Bread

Ingredients

1 (15 ounce) can pumpkin puree

4 large eggs

1 cup vegetable oil

2/3 cup water

3 cups white sugar

1 1/2 cups flour

2 teaspoons baking soda

1 1/2 teaspoons salt

1 teaspoon ground cinnamon

1 teaspoon ground nutmeg

½ teaspoon ground cloves

¼ teaspoon ground ginger

Directions

Step 1

Preheat oven to 350 degrees. Grease and flour three 7 x 3 inch loaf pans.

Step 2

In a large bowl, mix together pumpkin puree, eggs, oil, water and sugar until well blended. In a separate bowl, whisk together the flour, baking soda, salt, cinnamon, nutmeg, cloves and ginger. Stir the dry ingredients into the pumpkin mixture until blended. Pour into the prepared pans.

Step 3

Bake for about 50 minutes in the preheated oven. Loaves are done when a toothpick inserted into the center comes out clean