

Fortman Insurance Services



Managing Risks. Protecting Assets.

P.O. Box 364 Ottawa, OH 45875
614 N. Perry, St. Rt. 65
419-523-4500 800-686-4500
www.FortmanIns.com

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LOOK
For More
Information
INSIDE

Two Locations
11 Licensed Agents

Fortman Insurance Services



Managing Risks. Protecting Assets.

11 Licensed Agents



Our Staff is Here to Serve You!

HEALTH DEPT. - Jonathan Fortman, Catherine Fortman, Branden Fortman
Laurie Basinger, Kathy Green, Sam Brauen

AUTO/PROPERTY DEPT. - John Fortman, Zack Fortman, Amy Baker,
Pam Eichholt, Dale Metzger

CUSTOMER SERVICE - Laura Kuhlman

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Fortman Insurance Services



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News and Information Bulletin

Spring 2012

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Educational Event
for Medicare Eligible
& soon to be!

RSVP to **BRANDEN 358-4600**

When: May 19, 2012

Time: 9:00 AM

**Where: Bluffton Senior
Citizens Center
132 N. Main St., Bluffton**

RETIRING?

Before you or your family member retires, make sure to review your Health Insurance Options. There are guidelines on individual medical plans and not everyone is eligible for individual coverage.

Don't get caught without planning ahead!



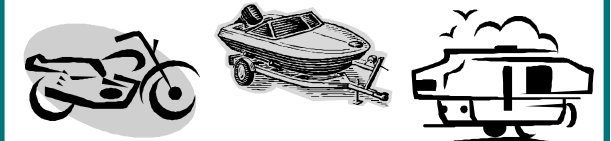
PREVENTIVE BENEFITS...

Some medical insurance plans offer certain Preventive Services at 100% coverage.

However, not all Services, ordered by a doctor, are classified as "preventive" by your plan.

Please review your benefit summary for a listing of your covered preventive benefits (some plans cover services after deductible). If you do not have a benefit summary, you can access it online or contact the company for a copy. Check before you go!

Ask us about **Disappearing Deductibles** on new Progressive Motorcycle, Boat and Recreational Vehicles!!



FOREIGN TRAVEL INSURANCE

Protecting your Travels: receive emergency medical treatment, travel assistance, benefits & services to meet your global needs. Contact us if you are planning a trip out of the country!



DALE METZGER
joined our agency in July 2011 at our newest location in downtown Bluffton.

Dale is a licensed **Property and Casualty** agent with **eight years** of experience. Dale and his wife, Deb, have been long time Bluffton residents.



www.FortmanIns.com

NEW BOAT COVERAGE

Progressive Boat Insurance can now offer Propulsion Plus coverage: This coverage pays for repairs or replacement of the lower unit of outboard motors or the upper and lower units of inboard/outboard motors, in the event of a failure caused by mechanical breakdown.

Call John, Amy, Pam, Zack or Dale for a quote!!
419-523-4500 or 419-358-4600

TWO LOCATIONS:

Ottawa: 614 N. Perry, St. Rt. 65
419-523-4500
800-686-4600



Bluffton: 115 N. Main St.
419-358-4600

COMMUNITY EVENTS

"BATTLE of the BUSINESSES" CORNHOLE TOURNAMENT

to benefit Putnam County American Cancer Society Relay for Life

Friday, May 11, 2012 - 6:00 p.m.

\$40 per team - contact us today

BLUFFTON ARTS & CRAFTS SHOW

Stop by and visit us!

**Saturday, May 12, 2012
9:00 a.m. to 4:00 p.m.**

American Cancer Society 2012 Relay for Life

of Putnam County
Come Join Us!
June 1 & 2, 2012

Fortman Insurance will be located at the East end of the O-G High School track. Stop by out tent!

www.FortmanIns.com

MISSION: With the utmost integrity, Fortman Insurance Services provides Clients quality products at the best value to meet their specific needs.

I'm so optimistic, I'd go after Moby Dick in a row boat and take the tartar sauce with me.
Zig Ziglar

Let nothing dim the light that shines within.
Maya Angelou

Be happy. It is a way of being wise.
Colette

Serving the needs of others brightens each day.
Douglas Lawson

Three things in human life are important: The first is to be kind. The second is to be kind. And the third is to be kind.
Henry James

When nothing is sure, everything is possible.
Margret Drabble

WHY ARE HOMEOWNERS INSURANCE PREMIUMS INCREASING?

The short answer: Weather and Shared Risk. When storms occur, home insurance carriers across the country use premiums to pay claims for their customers. If more storms are expected, rates increase. Unfortunately, Ohio has seen several devastating storms this past year, from hail storms to thunderstorms, causing millions of dollars of insured losses. A greater frequency and severity of storms create higher premiums, regardless of whether or not you have had a claim.

While we can't control the weather, there are steps you can take to prepare for the inevitable changes. All homeowners should review their renewal documents and contact John, Amy, Pam, Zack or Dale if you have any questions or concerns. Changes in deductibles, coverage's or in some cases, switching to another carrier, may result in a lower premium.

"Tax Deductions for Natural Disasters"

Did you know that unreimbursed casualty losses from natural disasters are tax deductible? They are, and it's something you may want to be aware of. It could help cover the amount of the loss that insurance didn't, and make a big difference to your lives and businesses.

The IRS defines a natural disaster to include any sudden, unexpected or unusual event such as a flood, hurricane, tornado, fire, earthquake or even volcanic eruption. Deductions are generally available for losses to homes, household items, vehicles, businesses and a variety of other casualty losses following a natural disaster that are not covered by insurance. There are additional benefits and assistance available to those in Presidentially-declared disaster areas but you don't have to be in an official disaster area to be able to deduct.

Procrastination: A painfully shy man fell in love with a young woman. He sensed that she felt the same way, but he couldn't find the courage to ask her out. Finally he decided he would mail her a love letter every day for one year, and then ask her for a date. Faithfully, he followed his plan, and at year's end he was courageous enough to call her - only to discover she'd married the letter carrier. Moral: Don't wait - Do it Today!

"REPLACEMENT COST" vs "ACTUAL COST VALUE" vs "MARKET VALUE"

Replacement Cost = The cost to REBUILD your home and repair damages using materials that are similar in kind and quality to what your home currently has, without deducting for depreciation.
Actual Cost Value = The amount you would need to repair or replace damages after depreciation is taken into consideration.
Market Value = The amount that a seller could expect to receive upon sale of their home.



Agents, John Fortman, Zack Fortman, Amy Baker, Pam Eickholt and Dale Metzger are now certified to offer the **Snapshot Discount from Progressive.**

With enrollment in the Snapshot program, policyholders **could earn up to a 30% discount per vehicle.** The discount is based on how safely, what time of day and how often a vehicle is driven. The information collected WILL NEVER cause an increase in premium.

The Snapshot Device is installed by the customer once enrollment is completed. The device will monitor customer driving for 30 days. Progressive calculates the discount earned and applies it to the policy. The Snapshot remains in the vehicle until the end of the six month period and then must be returned to Progressive. At the end of this period, Progressive again calculates the amount of discount and applies it to the policy. This discount then stays on the policy for as long as the customer owns the policy.

Call today to find out more!

419-523-4500 in Ottawa
or 419-358-4600 in Bluffton

Janet & Sam, the first Fortman Insurance clients to complete the **SNAPSHOT PROGRAM**, reported a **26% SAVINGS!** Their monthly premium went from \$125.66 to \$92.91.

A SAVINGS OF \$32.75 PER MONTH

We now offer Auto, Home, Commercial, Life & Health Insurance through



Pekin Insurance, Pekin, IL, since 1921

AUTO • HOME • FARM • COMMERCIAL

Tips for Medicare Eligible

There is **NO annual election period for Medicare Supplements.** If you have a Medicare Supplement, you can change plans anytime throughout the year, if medically eligible.

MEDICARE ELIGIBLE?

- * Turning 65?
 - * Losing Employer Group Coverage?
 - * Eligible for Low Income Subsidy?
- Not Sure What Your Options Are?
Let Fortman Insurance HELP YOU!
Ottawa: 419-523-4500
Bluffton: 419-358-4600

IMPORTANT NOTICE

The Meadows Facilities, in Putnam County, has notified us they **NO LONGER** accept Anthem BCBS for members on Medicare Advantage Plans, or individual and group Anthem Plans for skilled nursing or therapy.

(However, they still do accept Anthem Medicare Supplements as secondary to Medicare.)

Time is a very precious gift - so precious that it is only given to us moment by moment.
Amelia Barr

Life is a promise, fulfill it.
Mother Teresa

Only you can be yourself. No one else is qualified for the job.

It is possible, as you know, to make a great painting on a small canvas.
C.D. Warner

Teachers open the door, but you must enter by yourself.
Chinese Proverb

In a child's lunchbox, a mother's thought.
Japanese Proverb

We are always the same age inside.
Gertrude Steim

Patient Safety

- ◆ Be prepared for your visit, have your questions written down and don't be afraid to ask them.
- ◆ Learn as much as you can about your conditions and treatments.
- ◆ Don't be afraid to ask all health care workers who have direct contact with you to wash their hands before caring for you.
- ◆ Ask a family member or friend to stay with you during appointments or hospitalizations so they can help you communicate and understand.
- ◆ If you are in the hospital or an outpatient setting; make sure each person checks your ID bracelet or verifies your name before giving you medications, treatments or procedures.
- ◆ Tell your physicians and pharmacist everything that you are taking. This includes prescription medicines, over-the-counter medicines, vitamins, herbs and dietary supplements. Always keep an updated list of medications with you.
- ◆ Ideally, get all of your medications from one pharmacy so it can help watch for potential drug interactions.
- ◆ Ask if there are any lab tests or other tests you should have regularly as long as you are taking the medicine.
- ◆ Ask your physician to explain any treatment plans in terms you understand.
- ◆ If you have a test, make sure you receive and understand the results. Call your doctor's office if you haven't heard back within a reasonable amount of time.
- ◆ Ensure that each physician who is providing care to you is aware of the other physicians you are seeing, as well as the medications and treatments ordered by them.
- ◆ Understand that more treatment is not always better.
- ◆ If you are having surgery, make sure that you, your physicians, and your surgeons agree on what will be done.
- ◆ Establish and maintain a personal health record that you share with your family.
- ◆ Be aware of any patient safety event that arises and discuss it with your health care providers.

Source: Anthem BCBS

ATTN: PHILIPS RETIREES

Did you, a family member or friend receive notice of a plan change from Philips Health Insurance Retirement Program?

If so, we would be happy to explain your options, which include:

- Medicare Supplements,
- Medicare Part D
- Prescription Drug Plans or
- Medicare Advantage Plans.

We can provide you with plan information, comparisons and local service to meet your needs.

DENTAL INSURANCE

We offer Individual DENTAL Insurance from Humana, PrimeStar, Medical Mutual. Dental rates as low as \$18.99 single & \$70.71 family per month.
419-523-4500
419-358-4600

24 HOURS to a LONGER LIFE

- Do Yoga, Reduce Stress
- Eat Breakfast, Look Younger
- Snack on Berries, Help Ward Off Cancer
- Take a Walk, Build Muscle,
- Eat Fish for Dinner, Boost Your Brain Health,
- Hit the Sack Early, Reset Your Internal Clock

HEALTH CARE REFORM

FOR A COMPREHENSIVE SUMMARY OF THE NEW HEALTHCARE REFORM LAW, please refer to the below website from The Henry J. Kaiser Family Foundation. This summary has been put together to explain the requirements, mandates and over all approach to expanding access to coverage in the Patient Protection and Affordable Care Act.

<http://www.kff.org/healthreform/upload/8061.pdf>

We can help you with all Lines of Insurance: Auto, Home, Commercial, Farm, Medical, Life, Long Term Care, Disability Income, Dental, Vision, etc.

Contact one of our offices today - Stop By, Call or E-mail

MEDICAL • INDIVIDUAL & GROUP BENEFITS • LIFE • ANNUITY • IRA

**Are you paying too much for your Life Insurance?
Check out these low cost rates.**

Preferred Non-Smoker

| | | <u>\$100,000</u> | | | | | | <u>\$250,000</u> | | | | | | | |
|------|---------|------------------|----------|--------|---------|---------|---------|------------------|---------|----------|----------|--------|---------|---------|----------|
| | | Monthly Premium | | | | | | Monthly Premium | | | | | | | |
| Male | 10Year | 20Year | 30Year | Female | 10Year | 20Year | 30Year | Male | 10Year | 20Year | 30Year | Female | 10Year | 20Year | 30Year |
| 25 | \$8.12 | \$11.15 | \$13.71 | 25 | \$7.63 | \$9.69 | \$11.94 | 25 | \$11.81 | \$16.45 | \$23.82 | 25 | \$10.97 | \$14.11 | \$18.64 |
| 30 | \$8.12 | \$11.24 | \$14.05 | 30 | \$7.63 | \$9.74 | \$12.36 | 30 | \$11.81 | \$16.86 | \$24.28 | 30 | \$10.97 | \$14.36 | \$20.25 |
| 35 | \$8.16 | \$11.29 | \$15.49 | 35 | \$7.63 | \$10.58 | \$13.20 | 35 | \$12.01 | \$17.49 | \$25.98 | 35 | \$10.97 | \$15.81 | \$21.52 |
| 40 | \$9.76 | \$14.39 | \$20.04 | 40 | \$9.17 | \$12.32 | \$16.50 | 40 | \$15.38 | \$22.16 | \$36.54 | 40 | \$13.49 | \$19.61 | \$28.51 |
| 45 | \$12.93 | \$19.38 | \$30.37 | 45 | \$11.83 | \$16.48 | \$22.00 | 45 | \$22.75 | \$34.63 | \$56.88 | 45 | \$19.20 | \$27.44 | \$42.44 |
| 50 | \$18.21 | \$26.37 | \$43.40 | 50 | \$14.98 | \$22.27 | \$32.65 | 50 | \$32.16 | \$51.84 | \$87.50 | 50 | \$25.96 | \$38.86 | \$60.88 |
| 55 | \$26.86 | \$40.27 | \$70.62 | 55 | \$20.09 | \$30.37 | \$44.05 | 55 | \$47.25 | \$78.24 | \$150.97 | 55 | \$35.88 | \$55.99 | \$89.41 |
| 60 | \$39.48 | \$65.95 | \$111.27 | 60 | \$27.87 | \$44.84 | \$60.61 | 60 | \$73.33 | \$128.92 | \$252.59 | 60 | \$51.26 | \$90.34 | \$130.74 |

Preferred Smoker

| | | <u>\$100,000</u> | | | | | | <u>\$250,000</u> | | | | | | | |
|------|---------|------------------|----------|--------|---------|----------|----------|------------------|----------|----------|----------|--------|----------|----------|----------|
| | | Monthly Premium | | | | | | Monthly Premium | | | | | | | |
| Male | 10Year | 20Year | 30Year | Female | 10Year | 20Year | 30Year | Male | 10Year | 20Year | 30Year | Female | 10Year | 20Year | 30Year |
| 25 | \$15.49 | \$19.80 | \$24.11 | 25 | \$12.50 | \$15.31 | \$19.12 | 25 | \$27.64 | \$37.94 | \$51.04 | 25 | \$21.75 | \$29.04 | \$39.16 |
| 30 | \$16.10 | \$20.73 | \$28.68 | 30 | \$13.65 | \$17.26 | \$21.40 | 30 | \$28.71 | \$41.01 | \$62.78 | 30 | \$23.21 | \$32.36 | \$45.23 |
| 35 | \$17.14 | \$24.03 | \$35.11 | 35 | \$14.44 | \$20.90 | \$26.99 | 35 | \$30.19 | \$48.21 | \$77.92 | 35 | \$24.89 | \$40.81 | \$57.09 |
| 40 | \$22.17 | \$32.38 | \$52.04 | 40 | \$18.87 | \$26.65 | \$35.19 | 40 | \$40.13 | \$66.38 | \$113.56 | 40 | \$33.78 | \$54.76 | \$80.56 |
| 45 | \$32.11 | \$50.34 | \$83.65 | 45 | \$25.80 | \$38.07 | \$57.97 | 45 | \$63.20 | \$111.23 | \$186.66 | 45 | \$49.23 | \$80.76 | \$125.21 |
| 50 | \$42.79 | \$75.17 | \$115.23 | 50 | \$35.78 | \$52.88 | \$91.96 | 50 | \$95.16 | \$166.51 | \$267.66 | 50 | \$68.89 | \$117.16 | \$196.34 |
| 55 | \$67.96 | \$114.38 | \$161.07 | 55 | \$47.95 | \$78.05 | \$133.62 | 55 | \$145.31 | \$253.49 | \$391.62 | 55 | \$90.95 | \$173.71 | \$294.50 |
| 60 | \$97.65 | \$164.40 | \$221.15 | 60 | \$69.92 | \$114.97 | \$179.23 | 60 | \$218.43 | \$373.73 | \$541.84 | 60 | \$139.12 | \$264.06 | \$408.57 |

Premiums are guaranteed level for term period shown. This is not an offer for insurance. Medical and Financial underwriting is required.

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OTTAWA

Tel: 419-523-4500
Fax: 419-523-0045

614 N. Perry, St. Rt. 65
P.O. Box 364
Ottawa, OH 45875

BLUFFTON

Tel: 419-358-4600
Fax: 419-358-0046

115 N. Main St.
Bluffton, OH 45817

Now Is The Best Time To Complete An Insurance Review

You will be surprised at what you can achieve from an insurance review. You can save money, improve your coverage and uncover other important insurance needs!

Why complete an insurance review?

- Term Life Insurance rates are at an all time low. Even if you have life insurance, reviewing your policy now might save you money.
- If you bought a term policy within the last 8 years and are in the same health you might save money and extend your protection for the same price.
- Your term insurance might be coming to the end of its period.
- If your health has changed, you might benefit by converting to a permanent plan. If you quit smoking, you might be paying twice as much as you should be.
- If you have bought non-competitive products, you might be paying twice as much.
- Buy / Sell agreements need to be updated.
- Disability insurance, Long Term Care and Annuity need to be addressed.
- Cash value policies are not keeping up with projected values and are in danger of lapsing. Save premium by doing a 1035 rescue.

Other important things to look for in your insurance review:

- Recently married or divorced? New child or dependent?
- Purchased a new home? Have More Debt?
- Own a business? Need to cover a key employee or fund a buy/sell arrangement?
- Planning to transfer ownership of your business during your lifetime?
- Receive an inheritance?
- Income replacement needs. Need to plan for retirement?
- Need to support someone with special needs or an elderly family member?
- Need to fund educational needs of children?
- A change of employment or increase in salary?
- Children left the household? Death of spouse or child? Burial expense needs?

Insurance reviews are an important way to take good care of your insurance needs and to be assured you have correct and cost-effective coverage.

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HOURS: MONDAY-FRIDAY 8:00 a.m. - 5:00 p.m.
EVENINGS & WEEKENDS BY APPT.

OTTAWA

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