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MSA Marketing's  
Client Newsletter**

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MSAMentoring.com

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**Letter From The President**



Dear Clients,

Did you know that October is Long Term Care Awareness month? MSA is pleased to announce that our clients will be contacted throughout this last quarter to ensure each of you is aware that without Long Term Care you may be very well financially exposed to a catastrophic financial loss. Remember, it's our job to teach you the rules of asset protection and good planning, and it's your job to follow them. Please look forward to hearing from me or one of our associates in the month to come.

Speaking of catastrophic losses, many of you came to MSA with a #1 need of saving costs on healthcare. We have made it our business to educate MSA customers on the moving parts of healthcare. Just like your auto policy insures both your car as well as liability and your homeowners policy insures your home as well as liability, both policies increase or decrease premium by moving the deductible up or down; the more the deductible, the less the premium. Since 1996, we have found that this simple mathematical reality is a blind spot for Americans where their health insurance policies are concerned. Simply put, Americans have been taught that the copay is the most important part in their policy. In comparison, that would be like saying your towing or rental riders on your auto policy are the most important part of that policy or the personal articles is the most important part of the homeowners policy. "What has happened," you may ask. We have been brainwashed.

Imagine that Gary came to MSA in 2006. He was uninsured because he couldn't afford a health insurance policy with a doctor's copay, lab copay, prescription copay, and catastrophic coverage. After speaking with me, both he and his partner purchased a one-deductible catastrophic policy that was a third of the cost of the previously mentioned fully insured plan; ie copay and deductible plan. By moving the copays from Gary's plan and purchasing just the deductible, like most of us do on our home owners policy, Gary was able to afford the coverage he needed to protect his assets. In early 2007 Gary experienced a sickness that took him out of work. He had an infection in his knee that resulted in his being hospitalized and having major surgery, which equated to \$30,000 in medical bills plus his time out of work. What might have happened to this small business owner if he hadn't met MSA and learned that there was a policy still available to the public with no copay? Because of Gary's policy, he only incurred \$1,100 out-of-pocket for the entire care, and 100% of his additional medical bills were paid through the end of the year.

Let's get back to when healthcare worked, when copays didn't exist, and our system wasn't broken. Let's face it, Gary's insurance company was on the hook for \$3,000,000 and his maximum exposure was \$1,100 per year. Compare your health policy to your home owner's and auto policies. I assure you the math is simple. How much is your knee, your heart, and your life worth? Healthcare in America is expensive. Today's family pays approximately \$750 a month for a fully insured health insurance plan with a \$500 deductible, 80/20 coinsurance plus copays. If that family knew that \$450/month of that premium was for the copays, would free Americans have agreed to that cost? How many doctor's visits and prescriptions could a family have paid for if they're saving \$5,000/year in premiums?

*Continued on page 3*

## The Faces of MSA

### PRESIDENT



**Michele Powell**

[Michele@msamarketing.com](mailto:Michele@msamarketing.com)

### Executive Assistant



**Charma Kern**  
Executive Assistant  
[Charma@msamarketing.com](mailto:Charma@msamarketing.com)

Congratulations to Charma Kern!! She has been promoted to Executive Assistant. Charma has been a key component in the day-to-day operations of MSA. While we will miss her in that capacity, we know that she will be invaluable in her role as Executive Assistant.

### ADMINISTRATION



*We Give Thanks!!*



**Diana Moore**  
Office Asst.



**Linda Sliger**  
Bookkeeper



**Mary Ann Strain**  
Administrative Supervisor  
[Maryann@msamarketing.com](mailto:Maryann@msamarketing.com)

At MSA we have many things to be thankful about this Thanksgiving season. One person we are especially thankful for is our newest team member, Mary Ann Strain. Mary Ann joined MSA as Supervisor of Administration on October 1st.

Since 1987, Mary Ann has pursued a career in administration, first in several corporate settings such as BF Goodrich, & then in two not-for-profit settings in the Cleveland, Ohio area.

Mary Ann moved to Bradenton in 2005 to assist her mother, who was experiencing several health challenges. Now free to resume her career, she looks forward to utilizing her current skills and abilities, growing beyond these abilities, & moving her career in a forward direction at MSA. She believes in pursuing personal growth through life-long learning.

Being involved in ministry through her local church is Mary Ann's main interest. Other hobbies include various crafts, writing, photography & travel.

### MARKETING



**Missy Cowan**

**Director of Marketing**

[Missy@msamarketing.com](mailto:Missy@msamarketing.com)

### CORPORATE SALES TEAM



**Carlton Hadley**

**Corporate Sales Associate**

[Carlton@msamentoring.com](mailto:Carlton@msamentoring.com)



**Emilio Morales**

**Director of Voluntary Mart**

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*Continued President's Report from page 1*

At MSA, we believe the truth will set you free. Brace yourself clients and FREE Americans, an election is right around the corner, deception will be everywhere. Should FREE Americans be forced into socialized medicine, have our taxes raised 20% or more across the board simply for the process of these copays? And the scariest part is the proposals for this socialistic coverage is first dollar coverage so even after our taxes are raised FREE Americans will still be forced to purchase catastrophic coverage *out of pocket*. What will be next, socialized home owners insurance, socialized auto insurance?

FL just witnessed PIP legislative (Personal Injury Protection) changes which will cause auto policy premiums to go up 15-20%. Why? Because of the cost of healthcare in America. The cost of healthcare is not going to go down, no matter whether the government administers it or the public takes control. 1+1 still equals 2. The only way to cut costs is to cut coverage. That might not be the choice of every FREE American. Personally I'd like to get healthcare at "Stage 1." If I had cancer, some Canadians have reported they have to be at "Stage 4" to get care. These are the rules and the facts. You have to pick: which game would you choose to play?

Sincerely,

***Michele***

Michele Powell, President, CLTC

## ***October is LTC Awareness Month***

***MSA represents the entire Long Term Care industry, not a specific company. We'd like to offer you a proposal.***



## ***What is Long Term Care????***

Long-term care refers to the many services beyond medical care and nursing care used by people who have disabilities or chronic (long-lasting) illnesses. Long-term care insurance helps you pay for these services, which can be very expensive. A policy also ensures that you can make your own choices about what long-term care services you receive and where you receive them.

### **Ordinary health insurance won't cover it.**

People are living longer and longer these days. That's good news, but the flip side of that is there are more years in which there's a risk of serious health problems. And that could literally cost all of your remaining life's savings. Unfortunately, ordinary health insurance policies and Medicare usually do not pay for long-term care expenses. Medicaid, a federal/state health insurance program, will only pay for long-term care if you've already spent most of your savings or other assets. So, there's long-term care insurance.

Long-term care insurance typically covers the cost of:

- Help in your home with daily activities like bathing, dressing, eating and cleaning.
- Community programs, such as adult day care.
- Assisted living services that are provided in a special residential setting other than your own home. These services may include meals, health monitoring, and help with daily activities.
- Visiting nurses.
- Care in a nursing home.



## 4th Quarter Holiday Closings



# The Holiday Season!

### NOVEMBER



*Thursday 11/22 & Friday 11/23*

*Closed for the Holidays*



### DECEMBER



*December 6th MSA STAFF CHRISTMAS PARTY*

*December 22nd—January 1st*

*MSA IS CLOSED FOR THE HOLIDAYS*



# Season's Greetings



# Cracks in the Nest Egg

A look at the biggest **Mistakes** investors are making with their retirement savings

By GLENN RUFFENACH

**PEOPLE MAKE ALL TYPES** of mistakes, but few are more painful than those that involve the nest egg. One or two financial missteps with your retirement savings and you could pay a penalty well into later life. Until late last year, a remedy for this was close at hand.

## Top 10 "Mistakes" Investors Make

1. Failing to consider long-term care needs.
2. Failing to consider the inflation and taxes.
3. Failing to take advantage of the years immediately before retirement.
4. Making large loans to family and friends.
5. Overestimating how much you can withdraw from your nest egg.
6. Over managing a retirement portfolio.
8. Underestimating life expectancy.
9. Underestimating expenses in retirement.
10. Focusing on your nest egg to the exclusion of all else.



**Are You Nuts ????**

## Why Should I Buy LTC in my 30's vs. my 60's???

**For too long investors have considered Long Term Care as a senior product. That error has proven to be catastrophic to today's senior market. LTC premiums have risen faster than their investments, and many now stay uninsured rather than purchase LTC due to lack of budget.**

**Did you know you can buy LTC and pay it off in just 10 or 20 years? Purchasing LTC at age 30 versus waiting till age 65 saves you approximately 20% a year in premium alone, but it also preserves your retirement dollars later.**

**Ask your financial planner where they can invest @ \$2400 a year for the next 10 years (for a total of \$24K) and guarantee you \$72K in today's dollars or \$190K at age 80 for every year on claim for LTC services?**

**We'd be happy to get you started on your own policy and help you protect your retirement and nest egg \$.**



**Happy Thanksgiving!**





## MSA'S PRESIDENT MICHELE POWELL NAHU LEGISLATIVE CHAIR



*Dear Clients:*

### *The Florida LTC Partnership Policy*



*This upcoming election is very important to the future of "Private Sector" healthcare. You'll notice the focus of the election steering our industry and clients to get involved. Protect our future. Manage your own healthcare or brace yourself for another nonviable tax reform. Florida's new LTC Partnership Policy now requires agents receive 8 hours of continuing education before being able to sell LTC policies. Some agents, such as myself, have chosen to pursue further training and become certified in Long Term Care.*

# Hot Topic

*On October 5th the House of Representatives and Senate passed a PIP reform bill that will re-enact the \$10,000 mandatory auto coverage effective January 1, 2008. Because the PIP statute expired on October 1, drivers may choose to continue to carry the coverage and still have the tort protections offered under the expired statute.*

*The new law will have the same minimum limits of \$10,000. A modest fee schedule will be imposed on medical providers; however, there will be no utilization controls.*

## Legislative



### **Treasury Announces 2008 HSA Contribution Levels**

The U.S. Treasury recently announced new Health Savings Accounts (HSA) contribution levels. For calendar year 2008, the limitation on deductions for an individual with single coverage under a high deductible health plan is \$2,900. For calendar year 2008, the limitation on deductions for family coverage under a high deductible health plan is \$5,800.

For calendar year 2008, a "high deductible health plan" is defined as a health plan with an annual deductible that is not less than \$1,100 for single coverage or \$2,200 for family coverage, and the annual out-of-pocket expenses (deductibles, copayments, and other amounts, but not premiums) do not exceed \$5,600 for single coverage or \$11,200 for family coverage.



Dear Friends,

We have all grown accustomed to the convenience of caller ID technology. By screening calls, we can keep interruptions to a minimum and block out unwanted calls.

In recent months, fraudsters whose ultimate goal may be identity theft have begun "spoofing" caller ID systems by altering the phone number and other information sent to caller ID boxes.

In one case, a fraudster used caller ID spoofing to pose as a court officer calling to tell an individual he had missed jury duty. The caller then told the recipient that a warrant would be issued for his arrest unless he paid a fine - by giving a credit card or bank number over the phone. You can imagine the unfortunate result.

To halt this growing practice, I introduced the Truth in Caller ID Act of 2007 ([S. 704](#)), which would make caller ID spoofing illegal. The bill enjoys strong, bipartisan support from my colleagues on the Senate Commerce Committee, who voted unanimously last week to send S. 704 to the floor.

Michele Powell has been awarded a professional degree in the field of LTC, Certified in Long-Term Care (CLTC). The program is independent of the insurance industry and focuses on providing insurance professionals the tools they need to meet their client's long-term care needs.

The CLTC program is a designation program focused on LTC. The program was begun in 1999 and to date has produced more than 8,000 graduates. The CLTC course is foundationally about "planning" for long-term care. The program is offered in a 2-day Master Class format that is broken down into eight multi-disciplinary sections.



*Part A: Aging in America*  
*Part B: Long-Term Care Services*  
*Part C: What Pays for Long-Term Care*  
*Part D: Medicaid Planning*  
*Part E: Long-Term Care Insurance*  
*Part F: Proper Implementation of LTC Insurance*  
*Part G: The Ethical Promotion of LTC Insurance*  
*Part H: Estate Planning and LTC*



The CLTC course reflects the nature of long-term care which is a continuum of care, housing and services people will need when they live a long life. Students are provided the information and training needed to offer guidance to families on a range of issues including home care, assisted living, nursing homes, social services, taxes, law and most important, what will pay for these resources.

Many of my clients have experienced the devastating effects chronic illness has on their families. My responsibility as an insurance professional is to help solve my client's long term care needs. That includes explaining that government programs such as Medicare and Medicaid will not pay for the care a person will need should a catastrophic illness occur.

The field of long term care is complex. It intersects with other professions such as financial planning, tax law, home care, government funding, and elder law. My ability to serve the community depends on understanding what resources, such as housing and services, clients will need as they age and how they will be paid for. The "CLTC" program provides a comprehensive education on those subjects.



# EMPLOYER CORNER

Strategic Partner Alliances  
Strategic Partner Alliances

## ADP

MSA has worked diligently to align ourselves with other professionals with the same values & integrity as MSA. ADP is one of MSA's strategic partners. This is a key partner for many of our Group clients. Below are some of the value added services that are provided by ADP when using them for your company's payroll solutions.

- EasyPay<sup>SM</sup> Payroll
- Delivery
- Total Tax Complete<sup>SM</sup> Services (TTCS)
- HR Help Desk
- Poster Compliance

- Signing & Stuffing
- Checkview
- TotalPay<sup>®</sup>
- PayCard
- General Ledger Interface
- Electronic Reporting

- Management Report
- Data Access Suite
- Premium Tracker
- Full Service Direct Deposit
- Checkview

## Free COBRA Administration With United Healthcare

For employers who have coverage with United Healthcare, did you know they offer at **No Cost** Cobra Section Administration 125, and FSA'S? The "Bundled Solution Program" becomes effective **9/1/07** for new business and **2/1/08** for renewals. This program encompasses the Simplified Benefit Administration for Cobra. Pre-tax Premium Plan (Section 125) which includes, health, dental, vision, disability, accident, cancer, intensive care, and group term life for employees. In addition to Flexible Spending Accounts (FSA'S). These value added services are available with customers with 20-99 eligible employees only. Please refer to the website [www.uhcservices.com](http://www.uhcservices.com) or contact our office for further questions.



## *Protect Your Right To Make Choices With LTC*

You can now apply for a BlueSecure Freedom Long-term care insurance plan with Blue Cross Blue Shield Florida. A 25% discount is applied when partners apply for coverage at the same time. This is off the already-low premiums.

A BlueSecure Freedom plan allows you to make choices:

- Daily Benefit amount starting at \$50/day
- Benefit periods of 3, 4, 5, years or lifetime
- Calendar day elimination period options: 0, 20, 60, 90, 180 days

BlueSecure Freedom plan standard benefits and covered services include:

- Monthly home health care benefits
- Supportive equipment coverage
- Respite care and caregiver training
- Family member assistance
- Personal care advisor

Optional riders are also available that allow you to customize a long-term care insurance policy that fits your needs and budget.

3 Eggs  
 1 cup sugar  
 2/3 cup pumpkin  
 1 teaspoon baking soda  
 1 teaspoon cinnamon  
 3/4 cup flour  
 1/8 teaspoon ginger  
 1/4 teaspoon nutmeg  
 1/4 teaspoon cloves  
 1/4 teaspoon allspice  
 1/4 teaspoon pumpkin pie spice

### *Pumpkin Log*



### MSA RECIPE CORNER



Mix the above in the order listed. Grease a 10 x 15 inch cookie sheet. Line the pan with wax paper. Also, grease the paper. Spread the above mixture onto greased wax paper in pan. Sprinkle with 1 cup chopped English walnuts. Bake for 15 minutes at 350 degrees F. Turn onto a towel that has been well sprinkled with confectioners sugar. Roll up jelly roll fashion, rolling from long end. Towel and wax paper is removed when the roll is cooled.

#### Filling:

1 tablespoon margarine  
 6 ounces cream cheese  
 3/4 teaspoon vanilla  
 1 cup confectioners sugar

Unroll cake and remove wax paper and towel Spread filling over cake and reroll. Refrigerate until ready to serve.



## How Does the Pharmacy Work on United Healthcare's HSA Plans?

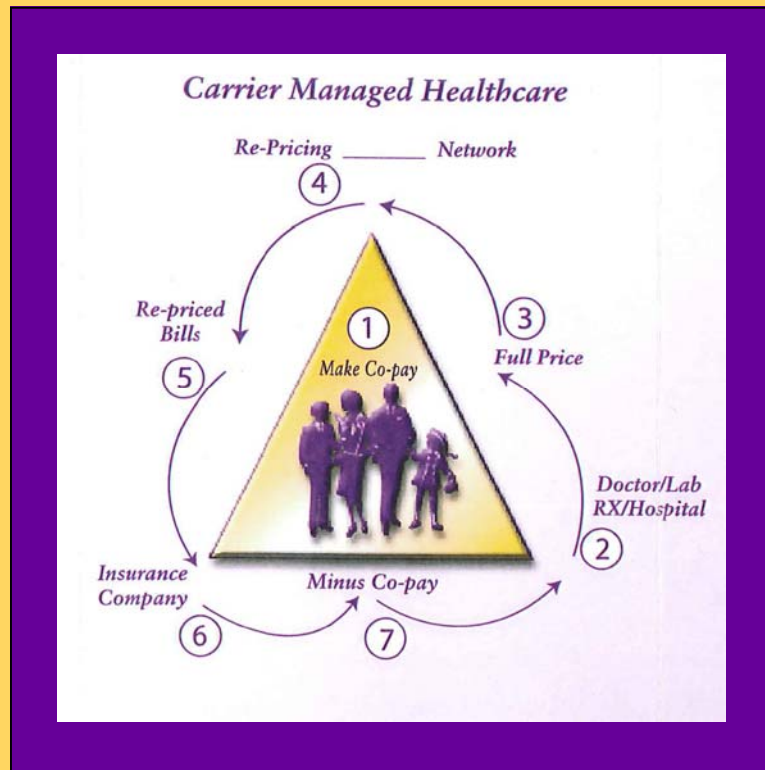
### 100% HSA Plan (now called the MM)

Under the HSA plans the pharmacy is included in the medical deductible. There are **no copays on the 100%** coinsurance HSA plans. The member would obtain prescriptions from the pharmacy at United Healthcare's negotiated rate, and that would be applied towards their medical deductible. Once the deductible is satisfied then the pharmacy and medical service are all covered at 100% for the rest of the calendar year.

### 80% HSA Plan

On the 80% coinsurance HSA plans, the above applies until the deductible is satisfied, then the medical services are covered at 80% and the pharmacy is now covered at the copay level. The coinsurance and pharmacy copays are applied towards the member's medical out-of-pocket over and above and including the deductible. Once the max out-of-pocket is met on the 80% HSA plan, **then** pharmacy and medical services are all covered at 100% for the rest of the calendar year.

*Remember, if you know the rules . . .*



*. . . You can win the game!!*



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**941-752-0224**

**Directions to MSA**

**Bayshore Gardens  
Parkway**

**63rd Ave W**

**14th St W  
(US 41)**

**Sara-Bay  
Plaza**

**66th Ave W**

**Located in the Sara-Bay Plaza**



***Inspiration To Live By***

*As we enter the 4th quarter of 2007 we will celebrate two main holidays, Thanksgiving and Christmas. Let's sharpen our focus & reflection based on these holidays: What "Scares" us, What are we "Thankful" for & Holiday "Memories".*

*We challenge each of you to think about what "fear" has a stronghold on you & to step out in faith to shed those chains. You'll be amazed what you can accomplish by "Doing it Afraid".*

*We all have many things to be thankful for. We challenge you to stay focused on "What you do have" & not on "What you don't have". You will be amazed at how sweet life can really be.*

*Finally, Is it time to re-decorate in your life? How many of us are hanging on to old aspirations? What old relationships, situations etc. have we allowed to hang on the walls of our hearts that have cobwebs on them and are casting shadows on other areas of our lives? Let's clean the walls and paint them with visions of a new day.*

**WHAT WE SEE IN OUR MIND—WE WILL ACHIEVE**



Educate and inform clients and colleagues by providing mentoring strategies and tools to assist both in understanding the complexities of the health and financial service industries.

## Goal

MSA Marketing's vision is to secure pension-like retirement income streams and debt free life styles for its clients and colleagues, while at the same time teaching both to save the free enterprise healthcare systems in America through Health Savings Accounts.

## Vision

MSA Marketing is a unique mentoring agency which strongly believes in independency. We equip clients and colleagues with the tools and strategies necessary to access financial success. Our agents represent the entire industry not a specific company and educate and inform their clients with these tools and strategies as opposed to just selling them products. Our agents are also vested day one on their client block of business therefore are in business for themselves but not by themselves.

## Mission



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