

CLIENT NEWSLETTER



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LETTER FROM THE PRESIDENT

Dear Clients,

I hope this newsletter finds you all well and rested after the Holidays. I'm sure you are now on a mission to plan a very prosperous 2008. Happy New Year to you all, and may you focus your 2008 on a year of Planning Priorities and Prosperities verses being Reactive to Everyday Busy-ness.

I'd like to take this time to THANK YOU, each and every one of you, for trusting MSA with your family's asset protections tools; i.e., Health Insurance, Long Term Care, Life Insurance, Short Term and/or Long Term Disability, and/or "no risk" Retirement vehicles.)

This year MSA will be focusing its attentions on its mission statement, which begins, "MSA is a unique mentoring agency which strongly believes in Independence." Our goal will be to assist our agents and clients in focusing on how awesome it is to live in a country that our forefathers died in and on to give us the privilege of INDEPENDENCE!

At MSA we believe that "THE TRUTH WILL SET YOU

FREE"!! Because most of you want to know what the TRUTH really is in this industry, especially with an election season amongst us, we will be sending you updates in our quarterly newsletters throughout the year as to how the TRUTH, or lack of it, will affect us all.

Sadly as political agendas seem to twist reality, we have had several clients ask us what is really going on. As your "Legislative Chair" for the Sarasota/Manatee County Gulf Coast Health Underwriters, I'd like to ensure you that I will find out the truth and relay it to you accordingly throughout the year. I will be in Washington for 6 days in February and then in Tallahassee for 3 days in March. I assure you before my next quarterly newsletter, I will have some TRUTH for you, and before I cast my vote or make an "opinion," both will be based on the FACTS and the WRITTEN TRUTH!

America, what an awesome country. A FREE COUNTRY!! I'd like to keep it that way, how about you? This election must not be one focused on a PARTY, aka "a club," but instead MUST be



based on the TRUTH. Without that TRUTH we could actually loose our FREEDOM one bill/law at a time. Lets all work together to "be part of the solution" and KNOW the TRUTH as the TRUTH will set and keep us FREE!

This year MSA will be closed for the WEEK of "Independence," the 4th of July, and we intend to put together an "INDEPENDENCE" Party this year and the years to come! Details will be announced in our next newsletter, but we'd like to invite you all right now.

In closing, I pray that each of you will focus on INDEPENDENCY this year!

Appreciatively,

Michele

FACES OF MSA



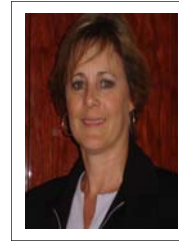
Michele Powell
President



Charma Kern
Executive Assistant



Carlton Hadley
Corporate Sales Assoc



Missy Cowan
Director of Marketing



Mary Ann Strain
Super of Admin

*Any government big
enough to give you
everything can take
everything away*

FEDERAL AND MINI COBRA

According to the Department of Labor, Employers or Health Plan Administrators are responsible to provide an "Initial General Notice" to an employee entitled to COBRA benefits. Group health plans for employers with 20 or more employees for more than 50% of its typical business days in the previous calendar years are subject to Federal COBRA. The initial notice of Federal COBRA is generally distributed during the first 90 days of coverage. A terminated employee must be instructed of his/her COBRA rights within

14 days of termination of said employee or the date of insurance termination.

State Continuation, aka Mini COBRA, is offered to groups under 20 and has to be requested by the terminated employee through the insurance carrier directly. However, it is still the responsibility of the employer to notify the eligible terminated employee that he/she must contact the insurance carrier themselves accordingly. The said employee must contact the carrier immediately as

there is a deadline to participate. An employee should expect an average of 2 weeks to process Mini COBRA applications accordingly.

For more information about COBRA, MSA recommends you call the Department of Labor directly at their toll free phone: 866-275-7922. You can also visit the Department of Labor at www.dol.gov/compliance.

We hope this information is helpful.

NEWS FROM JOHN ALDEN

John Alden is offering a one-time **Deductible Reward** to qualified Individual Medical clients.

With this new program, a **10% credit** will be applied to the clients' health insurance deductible as a thank you for being valued customers.

Those chosen for this **Deductible Reward** program include all deductibles except:

- HSA-qualified plans with individual deductibles of \$1,100 or less, family deductibles of \$2,200 or less.
- Non-HSA-qualified plans with \$0 deductibles, Short Term Medical plans, and Student Select plans do not qualify for this reward.

Additional information about the **Deductible Reward** program:

- Only one deductible reward is available per plan.
- Deductible credit is calculated as 10% of the medical deductible in effect as of September 1, 2007, not the drug deductible (except for OneDeductible plans where medical and

drug deductibles are combined).

- The dollar amount of the deductible credit (e.g., 10% of \$1,000 deductible=\$100 credit) is being communicated to clients and will remain the same even if the plan deductible is changed.
- Deductible credit will be applied and may be used only once in 2008.
- Deductible credit expires on December 31, 2008.
- Deductible credit cannot be redeemed for any cash value.



LONG TERM CARE CORNER

Are you aware of the following Long Term Care costs?

Skilled Nursing Facility

- The national average for a semi-private room: \$189/day or \$66,795 annually in 2007
- Orlando: \$187/day average
- Miami: \$176/day average
- Jacksonville: \$176/day average

Source: *Mature Market Institute*, October 2007

Assisted Living Facilities

- The 2007 monthly base rate for an assisted living facility nationwide is \$2,969 or \$35,628 annually
- Jacksonville: \$2,480/month average
- Orlando: \$2,776/month average
- Miami: \$2,718/month average

Source: *Mature Market Institute*, 2007 Survey

Home Health Aide

- The average hourly rate in 2007 was \$19/hour. For homemaker/companion, it was \$18/hour
- Jacksonville: \$19/hour average—HHA
- Orlando: \$17/hour average—HHA
- Miami: \$15/hour average—HHA

Source: *Mature Market Institute*, September 2007

Adult Day Care

- 20 years old
- More than 3,500 centers serving over 150,000 Americans each day
- National average daily cost: \$61/day
- Jacksonville: \$56/day
- Orlando: \$57/day
- Miami: \$42/day

Source: *Mature Market Institute*, September 2007



A 2007 survey shows that 84% of women with a parent who had received long-term care indicated that no plans were made until care was needed

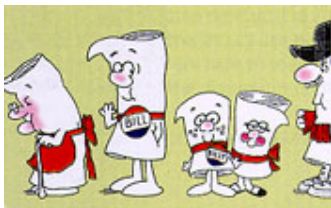
Source: Securian Financial Group Inc, 2007



Your Legislative Chair is Michele Powell! Look for updates in upcoming newsletters!

Flashback!

Do you remember . . .



Boy: Whew! You sure gotta climb a lot of steps to get to this Capitol Building here in Washington. But I wonder who that sad little scrap of paper is?

I'm just a bill.
 Yes, I'm only a bill.
 And I'm sitting here on Capitol Hill. Well, it's a long, long journey to the capital city. It's a long, long wait while I'm sitting in committee, but I know I'll be a law some day, at least I hope and pray that I will
 But today I am still just a bill . . .

Keep informed! Visit these websites as well:

GCHU (Gulf Coast Health Underwriters): www.gchu.org

NAHU (National Association of Health Underwriters): www.nahu.org

FAHU (Florida Association of Health Underwriters): www.fahu.org

TREASURY DEPARTMENT RELEASES 2008 HSA, HDHP AMOUNTS

The Treasury Department and IRS recently issued new guidance on the maximum and catch-up levels for HSAs and the maximum out-of-pocket amounts for high deductible health plans (HDHPs).

Guidelines	2007	2008
Individual minimum deductible	\$1,100	\$1,100 (no change)
Individual maximum out of pocket	\$5,500	\$5,600
Individual maximum contribution	\$2,850	\$2,900
Family minimum deductible	\$2,200	\$2,200 (no change)
Family maximum out of pocket	\$11,000	\$11,200
Family maximum contribution	\$5,650	\$5,800
Catch-up contribution	\$800	\$900

In addition, select deductible amounts on Golden Rule HSA qualified plans have been adjusted. They are:

Individual deductible

- From \$1,850 in 2007 to \$1,900 in 2008
- From \$2,850 in 2007 to \$2,900 in 2008

Family deductible

- From \$3,800 in 2007 to \$3,850 in 2008
- From \$5,650 in 2007 to \$5,800 in 2008

QUESTIONS YOU SHOULD ASK ABOUT PROTECTING YOUR INCOME

Have you considered the consequences if you should experience a disability and your income is not protected? Consider the following questions, and then contact your agent to discuss possible solutions with Disability Insurance:

- How long could you make it without a paycheck?
- Does it worry you that your bills would go unpaid if you were to become sick or hurt and couldn't work?
- Do you think affordable coverage is not feasible?
- How well could you cope if you had a disability and couldn't work?
- Does it worry you that your employer group Disability coverage isn't enough?
- If your agent could show you an affordable way to insure your income, would you be interested?
- Would it help if your agent could supplement your group Disability benefits with some individual Disability coverage?



If you figure a 5% increase each year, a 35-year old making \$50,000 a year will earn \$3,322,000 by 65. Isn't that worth protecting?

INSPIRATION TO LIVE BY

Wow! This brand new year holds a lot of *great opportunities* for us, and we must recognize them when they come. Also recognize that attached to them will be some very *serious obstacles*. As we wisely invest in our opportunities, one of our greatest assets will be effective communication. WORDS! Our choice of them is very important.

We may have **"terrorists"** in our midst! Not the ones that want to destroy our nation, but those who want to use words that are strapped with bombs:

- Innuendo
- Gossip
- Criticism
- Outright *frontal attacks* with *no holds barred*

That's what these people do—they are **"verbal terrorists,"** and they are lurking everywhere! You find them in the office where you work. Some may be living under the same roof with you. Others may be sitting in the pew next to you on Sunday singing, *Oh, How I Love Jesus!* When they have finished their assault and the smoke clears, you may feel as though your life is in ruin.

One author (Blaine Allen, Kre-

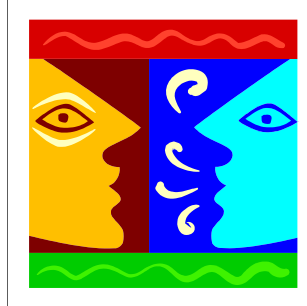
gel Publications, *When People Throw Stones*) gave a comparison between verbal terrorists and a pauper's funeral. In simple terms, a pauper's funeral is called a "straight drop." It is burial with nothing more than a simple grave liner for a pine box. There is a very brief graveside service and then the lowering of the body. Thus, a **"straight drop!"**

Nobody wants to be **"straight dropped"** - bludgeoned with a verbal axe, thrown into a body bag, and tossed into dirt! Many a co-worker, teacher, & counselor have felt just that. Someone was not pleased with their work, and the critic let them know it.

Here are some words to think about:

- Harsh Words
- Unfair Words
- False Words
- Abusive Words
- Insulting Words
- Damaging Words
- Provoking Words
- Annoying Words
- Crushing Words

- Exasperating Words
- Teasing Words
- Harassing Words
- Tormenting Words



Words destroy people. Words can maul you to an emotional death. We do have some options, though, in how we react to vindictive words. We can:

1. Die by just giving up!
2. Get angry and become vindictive!
3. Just say nothing and go on . . . or
4. Bite our tongue and let the pain take our mind somewhere else!

We can also seek to use good words and have good responses to those who don't use good words. Communications, *our words*, will either make us or break us. Let's be part of the building crew, not the wrecking crew!

Choose your words carefully in this new year!

Adapted from a blog written by Pastor Ed Sears, Grace Baptist Temple

We may have "terrorists" in our midst! Not the ones that want to destroy our nation, but those who want to use words that are strapped with bombs



RECIPE CORNER

AWESOME SUPERBOWL RECIPE! TWIST—A—RONIS

1 T Extra Virgin Olive Oil
1 Small Onion Chopped
1/2 Green Pepper Chopped
1 T Red Pepper Flakes
1 15-oz Can Fire Roasted Crushed Tomatoes

Salt/Pepper
1 Tube Ready Made Pizza Dough
24 Slices Pepperoni
1 Cup Shredded Mozzarella Cheese
Cooking Spray

Sauce:

Heat small saucepan over medium/high heat with Olive Oil. Add onion, pepper, and crushed red pepper flakes, stirring until vegetables are soft. Add tomatoes and salt & pepper. Simmer 10 minutes.

Unravel pizza dough onto lightly floured surface. Stretch into rectangle. In even layer on 1/2 of the dough, place pepperoni leaving 1" border and sprinkle with mozzarella cheese. Fold over the dough to close. Press edges to close halves together. Use a knife or pizza cutter to cut 8-10 strips 1" thick

Pick up strip and gently twist. Place on baking sheet. Spray the entire tray, including twists with cooking spray. Bake 10-15 minutes at 375°. Serve sauce on the side.



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Mission

*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, they are in business for themselves but not by themselves.*

Vision

MSA Marketing's vision is to secure pension-like retirement income streams and debt free lifestyles 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.

Goal

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



*Let your "Yes" be yes, and your "No", no . . .
James 5:12b*

We're on the Web!

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