

Health Insurance Premium Payment Grace Periods: What You Need to Know

An insurer expects premiums to be paid prior to a member's specified due date. Exchange rules require a payment grace period. Although this is not a new term, the grace period for Exchange premium payments will differ between non-subsidized and subsidized members.

A grace period is the period of time after a premium payment becomes due in full without policy cancellation.

Members should pay before their due date. Beyond these grace periods if a member has not paid their outstanding premium in full, their coverage will be terminated and they will not be allowed to re-apply for Exchange insurance until the next Open Enrollment Period. Members will be notified if they are in a past due premium situation.

Grace periods:

- Non-subsidized members: A non-subsidized member will have a 1-billing-month grace period from their billing due date to pay in full.
- Subsidized members: A subsidized member will have a 3-billing-month grace period.


If you have questions, please call [Anna Moorman](#).

Choosing Health Plans When Your Business is Growing

When your business grows and you begin adding employees to meet growing customer demands, there's more to consider than making schedules and setting up new work spaces. You must begin considering health plans that meet the needs of your employees while still meeting the complex requirements of the Affordable Care Act, including the employer shared responsibility mandate. Choosing the right health coverage inspires loyalty and productivity in your workers and is a key factor in employee recruitment and retention. You also need to know exactly where your plan stands with ACA compliance, so this is something you want to get right.

[Read more now from our partners at Anthem, on their healthcare reform blog.](#)

Michael Pierce Recognized by Commonwealth Financial Network®

Michael Pierce, an independent financial advisor affiliated with Commonwealth Financial Network® and president of Allen Insurance and Financial in Camden, Maine, has achieved Commonwealth  Leaders status for 2015.

This distinction recognizes successful financial advisors based on a ranking of annual production among Commonwealth's

network of approximately 1,600 financial advisors. Commonwealth is the nation's largest privately held independent broker/dealer–RIA and the broker/dealer of choice for Pierce.

Wayne Bloom, CEO of Commonwealth, said, “We are pleased to recognize Mike Pierce with this exclusive distinction. As a highly regarded advisor within the industry and a valued member of the Commonwealth community, Mike represents the scale and stature of a Leaders-level advisor, and we look forward to his participation in our conference.”

A variety of business meetings and informative sessions spanned the weeklong conference, where attendees gained compelling insights, best practices, and recommendations from industry leaders. Numerous networking sessions and opportunities for interacting with peers allowed like-minded advisors to connect and share ideas. Overall, the conference emphasized providing the highest level of service, value, and commitment to the participants' clients.

Said Bloom: “Attending this event is just one of the many ways in which Mike displays a long-term commitment to educating himself on the best tools and strategies to meet the demands of investors.” .

About Allen Insurance and Financial

Allen Insurance and Financial has been providing individuals and organizations with financial guidance. Located at 31 Chestnut Street in Camden, the advisors of Allen Insurance and Financial pride themselves on crafting unique strategies for each client. For more information, please visit www.allenif.com. Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA, SIPC, a Registered Investment Adviser. Fixed Insurance products and services offered through Allen Insurance and Financial or CES Insurance Agency.

About Commonwealth Financial Network

Founded in 1979, Commonwealth Financial Network, member FINRA/SIPC, is the nation's largest privately held independent

broker/dealer–RIA, with headquarters in Waltham, Massachusetts, and San Diego, California. J.D. Power ranks Commonwealth “Highest in Independent Advisor Satisfaction Among Financial Investment Firms, Four Times in a Row.” The firm supports approximately 1,600 independent advisors nationwide in serving their clients as registered representatives, investment adviser representatives, and registered investment advisers, as well as through hybrid service models. For more information, please visit www.commonwealth.com.

MCHO Informational Meetings in Waldoboro, Belfast and Camden

We’d like to let the public know that Maine Community Health Options is holding meetings statewide to help its members get the best value from their MCHO plans. Locally, these meetings are scheduled in Waldoboro, Belfast and Camden.

- March 31: Waldoboro, Cooperative Extension, 377 Manktown Road, 5:30 to 7 p.m.
- April 1: Belfast, Belfast Free Library, 106 High St., 5:30 to 7 p.m.
- April 2, Camden, Camden Public Library Picker Room, 55 Main St., noon to 1:30 p.m.

Registration is required at the [MCHO website, where the complete list of meetings can also be found.](#)

Allen Insurance and Financial is an independent, employee-owned insurance and financial planning services agency with offices in Rockland, Camden, Belfast and Southwest Harbor. **Online:**

Cybersecurity Tips for International Travelers

From potential hackers peeking over your shoulder to suspicious emails with dangerous attachments, there are a lot of cybersecurity threats for unwary international travelers to be aware of.

From potential hackers peeking over your shoulder to suspicious emails with dangerous attachments, there are a lot of cybersecurity threats for unwary international travelers. Within minutes of accessing compromised Wireless hotspots or mistakenly downloading a virus from the Web, travelers could have their personal information stolen. Protect yourself and your electronics while you're traveling abroad.

Here are a few tips to help keep your electronics and personal information safe during travels. For an extra level of peace of mind, consider purchasing security coverage to help cover potential losses.

Beware unsecured Wi-Fi hotspots While traveling abroad, be very wary of what Wi-Fi networks you try to use. According to Secnap Network Security, Wi-Fi networks can be hosted by hackers trying to access your information. Once you connect to these wireless services, all of your personal information could be at another person's fingertips. Secnap recommends avoiding public Wi-Fi as much as possible. If you need to access Wi-Fi services, ask the airport or hotel to confirm the name of its network. Much of the time, fake W-iFi networks will try and copy a reputable

organization's name, changing the original name only slightly. As a rule of thumb, don't transmit any information over an unsecured connection that you wouldn't want a third party seeing. Transmitted information is easy to intercept.

Unsecured Bluetooth connections In the same way Wi-Fi can be unsecured and make it easy for others to access your personal information or hack your devices to download malicious software. To prevent this from happening, turn off Bluetooth whenever you don't intend on using it. You can also manage your Bluetooth preferences to prevent wireless services from gaining access to your devices without authorization.

Use public computers cautiously □According to McAfee a device or digital service called keylogger can be used to track keystrokes and obtain personal information. Keylogger can sometimes be applied to public computers, giving cyberhackers access to any information you host from the system. To protect yourself, do your best to avoid public computers. At the very least, do not access any personal accounts or information from a public computer.

Watch for wandering eyes One of the most common and basic methods of stealing personal information is simply looking over someone's shoulder to see what they're working on.

"People forget about the over-your-shoulder problem when traveling," Sian John, UK security strategist at Symantec, told CNN. "Most people don't have a privacy screen on their laptop still, so anyone sitting next to you can look over your shoulder and see what you're doing."

That means, if you're typing in passwords, accessing your personal files or chatting with someone online, a third party could be spying on you to discover some of your personal information or even record you in an attempt to steal your data. Privacy screens can be used to blur the the monitor for bystanders who are not looking at a screen straight on. These screens can be used for all sorts of different devices and they

can help block others from viewing your work. On the other hand, being wary of who is around you spying when you're accessing sensitive materials can save you a lot of trouble.

Helpful recommendations There are many things you can do to protect your information from a cyberbreach, according to Secnap Network Security.

- Remember to update your operating system and applications before traveling.
- Make sure you're running the most recent updates on anti-virus software.
- Add passwords to your laptop and smartphone that automatically wipe personal information after a certain number of unlocking attempts.
- Enable a firewall on your laptop to prevent others from accessing it remotely.
- Link a cloud service to your smartphone and laptop to back up information and track your belongings in case they are stolen.

From potential hackers peeking over your shoulder to suspicious emails with dangerous attachments, there are a lot of cybersecurity threats for unwary international travelers to be aware of.

Source: [AIG TravelGuard](#)

A Founding Member of Maine

Employers for Safety & Health Excellence

Edwin Morong, executive director of Maine Employers for Safety & Health Excellence, stopped by our office in Camden Monday, March 9 to present us with a certificate of appreciation in recognition of Allen Insurance and Financial's role as one of the first Maine businesses to support the founding of the organization. [Mike Dufour](#), our executive vice president (at right), accepted the certificate. Online at meshementor.org



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Same Damn Wind

In this month's WorkBoat magazine, [Gene McKeever](#) writes about

how no matter what the season and what kind of precipitation a storm brings, wind is wind, and boat and boat yard owners should be prepared for the kind of damage it can bring.

[Read the column now.](#)