

# Health Insurance Outside of Open Enrollment

Open enrollment for individual health insurance coverage ended Jan. 31 and at this time the only way someone can enroll in a health insurance plan is if they've experienced a qualifying life event.

At this time our agency does not participate in enrollments outside of the open enrollment period. We have developed a document with information where to get assistance outside of open enrollment.

[Click here for PDF.](#)

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## Holly Shields Honored by Acadia Council of REALTORS®



Holly Shields, left,  
and Laura Pellerano.

Holly Shields, a personal insurance account manager at L.S. Robinson Co., the Southwest Harbor office of Allen Insurance and Financial, has been named 2016 Affiliate Member of the Year by the Acadia Council of REALTORS®. The award was presented by Laura Pellerano, a REALTOR® with Acadia Realty Group in Ellsworth and the council president.

The Affiliate of the Year award is voted by the council members.

The award was announced at an annual luncheon, held Jan. 26 at the Hancock County Technical Center in Ellsworth.

The Acadia Council of REALTORS® has 187 members in Hancock and Washington counties and is part of the Mid-Coast Board of Realtors and the Maine Association of REALTORS®.

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## Supporting Waldo Community Action Partners 2017

Allen Insurance and Financial has helped Waldo Community Action Partners kick off a fundraising drive to replace the commercial kitchen stove used by the WCAP Head Start program.



The stove, which has been repaired numerous times until it could be repaired no more, is used daily to prepare nutritious meals for almost 50 children and parents. Dan Bookham of Allen Insurance and Financial's business insurance division recently presented a check to WCAP Head Start Director Jessie Francis.

WCAP Head Start serves children ages three to five, four days a week, for 128 days per year. WCAP Head Start offers part-time (four hours a day) and full-times (six hours a day) options depending on the needs of the family. Placement is based on a number of criteria; the primary one is family income. There is no fee for WCAP Head Start programs. More information is online at [waldocap.org](http://waldocap.org).

Head Start was created in 1964 to give preschool children a "head start" in formal education. Throughout the decades, Head Start has expanded their services to involve the whole family. Head Start supports families in give different component areas:

health, nutrition, education, social services, and parent involvement.

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## Holly Hill-Coombs Earns ACSR Designation



Holly Hill-  
Coombs

Holly Hill-Coombs, an account manager assistant at Allen Insurance and Financial recently achieved the designation of Accredited Customer Service Representative in Commercial Lines from the Independent Insurance Agents & Brokers of America. Hill-Coombs also holds an ACSR designation in Personal Lines. She works in Allen Insurance and Financial's Special Business Unit in Camden, serving a variety of business customers from around Maine.

The ACSR designation program was developed to recognize the contribution made to each customer by the service they are provided through independent insurance agencies such as Allen Insurance and Financial.

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# Sarah Ruef-Lindquist Joins Allen Insurance and Financial



Sarah Ruef-Lindquist, JD, CTFA

Sarah Ruef-Lindquist of Camden has joined the financial services division of Allen Insurance and Financial.

Her focus on endowment building through planned giving, wealth management and estate planning with special attention to women's planning needs results from her extensive background in non-profit management and fiduciary, legal and financial advisory roles. She will be based at the company's office at 31 Chestnut Street in Camden.

Before joining Allen Insurance and Financial, Ruef-Lindquist spent more than four years as the CEO of the Maine Women's Fund where she expanded grant-making and statewide engagement, and strengthened the Fund's financial future, doubling the fund's assets during her tenure.

A lawyer and former bank trust officer who holds the Certified Trust and Financial Advisor designation, Ruef-Lindquist has also worked with the Maine Community Foundation, Union Trust, Colby College, Pen Bay Healthcare Foundation and Planning for Good, a consulting firm she founded. She is a member of the Board of Trustees at Unity College and a member of the Board of Directors of the Maine Planned Giving Council. She serves as acting chairman of Maine's Permanent Commission on the Status of Women and Girls, to which she was appointed by the former Speaker of the House, Mark Eves.

"The addition of Sarah is a huge plus for Allen Insurance and

Financial and for our clients. We're fortunate to have such a seasoned professional join our team," said Mike Pierce, agency president and head of the financial planning division.

Ruef-Lindquist lives in Camden with her husband. Outside of work, you can find her serving as a member of the National Ski Patrol at the Camden Snow Bowl, or tending to her backyard chickens. She is a member of West Bay Rotary.

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## **Dan Bookham Named Company Vice President**



Dan Bookham

Allen Insurance and Financial, a financial services, insurance and employee benefits company, has announced that Dan Bookham of Rockland has been appointed a vice president of the corporation by the board of directors.

Bookham joined the company's business insurance division in September 2012 after four years as executive director of the Penobscot Bay Regional Chamber of Commerce. He was named Business Development Director in 2013. As vice president, Bookham will join the corporation's board of directors.

Bookham holds the Accredited Adviser in Insurance designation and is a member of the International Association of Maritime & Port Executives.

In the community, Bookham serves as chairman of the Board of Trustees of the LifeFlight of Maine Foundation, on the boards of

the Penobscot Bay YMCA and the New England Ocean Cluster technology incubator, and as a member of America's Edge (a nationwide organization advocating for investment in early childhood development and education).

"This new position is a testament to Dan's ability to get things done with energy and focus. We're pleased to have him in this leadership role at our company and we look forward to the contributions he'll make," said Mike Pierce, president of Allen Insurance and Financial.

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## **Joanne Billington Serves Up Safety Workshop for Cafe Miranda**

Safety in the workplace starts with good information, translated into good practice. Recently the management staff at Rockland's Cafe Miranda joined Joanne Billington of Allen Insurance and Financial for a safety workshop designed specially for their workplace.

"This workshop is an example of the kind of attentive service we have come to expect from Joanne," said Kerry Altiero, chef/owner of Cafe Miranda.

Also that day, Joanne delivered Cafe Miranda's dividend check from MEMIC, the cafe's worker's compensation insurer. MEMIC dividend checks are possible because employers have helped prevent workplace injuries and have committed themselves to helping injured employees return to work.



Pictured, from right, are: Kerry Altiero, chef/owner of Cafe Miranda; Joanne Billington, commercial insurance specialist at Allen Insurance and Financial; Tim Schau, operations facilitator; Andrew Hansen, chef manager; and Casey Cale, front of the house manager.

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## Overtime Rule Blocked by Federal Court

On Nov. 22, a federal judge in Texas issued a preliminary injunction, halting the enforcement of the Department of Labor's (DOL) new overtime rule until further notice. The rule, which was set to take effect on Dec. 1, 2016, would have increased the salary threshold for the "white collar overtime exemptions" to \$47,476 per year.

The judge's ruling gives employers across the country a reprieve from having to raise salaries for exempt employees to the new threshold or pay them overtime. However, an appeal of the ruling is possible. The DOL said in a statement that it was reviewing the court's order and considering any next steps.

### ACTION STEPS

Employers should continue to watch for news of developments related to the overtime rule, as some uncertainty remains. Until a final decision is reached in the case, employers can rely on existing overtime exemption rules.

Employers that have already made adjustments to comply with the new rule may find it difficult to reverse any changes. However, employers may decide to postpone any changes that have not yet been made.

### **The Future of the Overtime Rule**

Supporters of the rule remain committed to what they describe as fair increases in the overtime exemption salary threshold. However, the DOL may be facing an uphill battle in implementing changes to the overtime exemptions.

In his written ruling, the judge suggested that he would side with the parties challenging the rule when resolving the case. He stated that, in issuing the rule, the DOL “exceeds its delegated authority and ignores Congress’s intent by raising the minimum salary threshold such that it supplants the duties test.” However, further steps need to be taken in the court process before the rule is permanently struck down.

Congress may also take action to stop implementation of the rule. In September, the U.S. House of Representatives passed H.R. 6094, which would delay implementation of the final rule until June 1, 2017. The bill would have to be passed by the Senate and approved by the president before it becomes law. President Obama had threatened to veto the bill, but any legislation could fare differently once President-elect Trump takes office.

It is also possible that President-elect Trump could take executive action to block the rule, but it is not clear at this time what approach he would take to change or undo the rule. If the court strikes down the rule, further congressional or executive action may be unnecessary.

### **Other Issues for Employers**

Although the changes to the overtime exemptions may not take effect for some time, if ever, employers must continue to comply with current regulations. In preparing for the rule change, many employers have discovered that employees may have been



misclassified, which is an issue that must be addressed to avoid violating the current FLSA regulations.

*Via Zywave.*

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# **Sunrise Investment Services Recommends Allen Financial and Brian Beaulieu**

Forrest Warren, long-time financial advisor at Sunrise Investment Services Inc., of Belfast, is retiring and closing his practice. He is recommending clients move their accounts to Brian Beaulieu, ChFC®, of Allen Insurance and Financial.



Brian  
Beaulieu.

“I am recommending a company I feel very strongly about and trust to be the best fit to meet clients’ needs,” said Warren.

Beaulieu is based in the Belfast office of Allen Insurance and Financial and can be reached at 338-0801. Warren and Beaulieu are colleagues and fellow Belfast Rotarians.

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# Meesha Luce Earns Award of Excellence from Safeco



Meesha Luce of Allen Insurance and Financial has earned the Safeco Insurance Award of Excellence, an honor recognizing superior underwriting skill that is achieved by a select group of agents across the country who sell Safeco Insurance.

“This award is recognition of Meesha’s providing our agency’s clients with dedicated, professional service. We are proud to say she is one of Safeco’s top agent partners again in 2016,” said Michael Pierce, president of Allen Insurance and Financial. Luce has now earned the Award of Excellence for two consecutive years. The award honors outstanding agents who have developed a solid underwriting relationship with Safeco and whose agencies have qualified for the Safeco Insurance Premier Partner Award, the company’s top recognition program. Luce is based in the agency’s Rockland office.

Luce, a resident of Hope, joined Allen Insurance and Financial in 2006. In 2013 she earned her Accredited Customer Service Representative (ACSR) designation. She has been a member of the Maine Insurance Agents Association Young Agents Committee since 2013.

Allen Insurance and Financial is a multi-year President’s Award and Premier Partner agency, recognition given only to the best independent insurance agencies that sell Safeco. Safeco is a Liberty Mutual Insurance company.