

Knitting for a Cause



Paula Caputo and Abe Dugal.

Allen Insurance and Financial recently delivered dozens of hats and skeins of yarn to the Chemo Caps for Kids program run by the Commonwealth Financial Network.

In addition, hats knitted by local people were delivered last week to the Dempsey Center for Cancer Hope and Healing in Lewiston. Kimberly Edgar of Allen's Camden office is coordinating the program locally.

"We are grateful to Over the Rainbow in Rockland for yarn and hat donations and to Cashmere Goat in Camden for their help with publicity to their customers," said Edgar, noting that a large of Midcoast knitters, all pretty much anonymous, have dedicated serious time and creativity to this cause.

Anyone interested in donating yarn or knitting time to this project can call Kimberly Edgar at 230-5831.

Allen Insurance and Financial Appointed to The Hanover's President's Club

The Hanover Insurance Group, a leading provider of property and casualty insurance products and services nationwide, recently honored Allen Insurance and Financial with an appointment to its President's Club, an elite group of independent insurance agencies from across the country.

President's Club agencies meet the highest level of standards with regard to the agency's ability to deliver value to customers through strong insurance expertise and responsive service.

The Hanover partners with only 2,200 out of a total of 35,000 total independent agents in the country. Across The Hanover's agents, an elite group of only 125 are honored in its President's Club each year as the company's top performers.

"The Hanover has always partnered with the best independent agents in the country who provide real value and outstanding service for their customers," said Frederick H. Eppinger, president and chief executive officer of The Hanover. "Allen Insurance and Financial exemplifies what it means to be a truly professional independent agent, providing expert insurance advice, dedicated service and a broad range of products to meet the needs of its customers."



Mike Dufour.

The agency will be formally recognized for its President's Club achievement at a national business conference sponsored by The

Hanover.

“We are proud to have earned the honor of The Hanover’s President’s Club,” said Michael Dufour, executive vice president at Allen Insurance and Financial. This achievement is a reflection of the successful partnership we have developed with The Hanover, through which we offer specialized and innovative insurance products to meet our customers’ unique needs. We are very pleased that The Hanover has recognized our team for its excellent work and dedication on behalf of our customers.”

Sherree Craig Now NAHU Self-Funded Certified

[Sherree Craig](#), senior account executive in the insured benefits division at Allen Insurance and Financial, is now certified through the National Association of Health Underwriters’ new professional development course on self-funding. This continuing education course for agents has been approved in all 50 states.



Sherree L.
Craig, CEBS

Craig completed this three-hour course to receive the most up-to-date information on the key technical components of self-funding and is prepared to counsel Allen Insurance clients on self-funded models and strategy.

“By taking this course, Sherree has joined an elite group who is uniquely qualified to assist clients in implementing and

maintaining self-funded medical coverage,” said Janet Trautwein, NAHU chief executive officer. “She understands the benefits and risks between self-funded and fully-insured, and is in the perfect position to advise businesses on their options.”

Topics of study include:

- Implementing self-funding plan structure—technical knowledge and overview
- Fixed cost and aggregate risk
- Third party administrators—fees and services
- Stop-loss insurance
- Managing claims and controlling cost
- Plan design structure to influence consumer behavior
- Transparency

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans.

Kimberly Edgar Earns Maine Health & Life Insurance License



Kim Edgar

[Kim Edgar](#), a group benefits account manager at Allen Insurance and Financial, has obtained her license to sell life, health,

and other group insurance benefits programs in the state of Maine. She studied for the state exam through Allen's in-house education program.

Edgar joined Allen Insurance and Financial in August 2014 and is based in the company's insured benefits division, located at 31 Chestnut Street in Camden. She assists clients with questions about group benefits, including life, disability, dental, and health insurance.

Edgar lives in Lincolnville with her husband and son and their rescue dog.

Last Days to Take Advantage of Tax Season Special Enrollment Period

Uninsured tax filers who owe a fee on their 2014 taxes for not having minimum essential health coverage in 2014 have until April 30 to take advantage of a Special Enrollment Period through the Federally-facilitated Marketplace to enroll in health coverage for the remainder of 2015.

As of mid-April, more than 68,000 consumers have taken advantage of this opportunity to sign up for coverage through the Federally-facilitated Marketplace.

In order to take advantage of this Special Enrollment Period, consumers must meet all of the following requirements:

- They did not know that the health care law required them and their household to have health coverage, or they didn't understand how that requirement would affect their family.

- They owe a fee for not having minimum essential coverage for one or more months in 2014;
- They are not already enrolled in minimum essential coverage for 2015.
- They live in a state with a federally-facilitated marketplace; some state-based marketplaces are offering similar Special Enrollment Periods as well.

For those who are required to file taxes, the fee for not having minimum essential coverage in 2014 was 1 percent of household income or \$95 per person, whichever is greater. This fee will increase in 2015 to 2 percent of household income or \$325 per person, whichever is greater. The fee is pro-rated based on how many months a person is uninsured. If an individual who would otherwise have to pay a fee enrolls in coverage for the remainder of 2015, they will pay the fee only for the months they were uninsured.

Additional information for consumers: Consumers seeking to take advantage of the Special Enrollment Period can find out if they are eligible by visiting <https://www.healthcare.gov/get-coverage>. Consumers should also be aware of the following:

1. Act now to avoid owing the full fee next year. This Special Enrollment Period is only open until April 30, 2015. Consumers who don't have minimum essential coverage for the remainder of 2015 risk owing the fee for whatever portion of the year they don't have coverage.
2. Plans might be more affordable than you think. Eight out of 10 people can find minimum essential coverage for \$100 or less a month with tax credits through the marketplace.
3. You benefit from increased competition and choice. Compared to last year, there are over 25 percent more health insurance companies participating in the Marketplace in 2015. More than 90 percent of consumers will be able to choose from three or more health insurance companies—up from 74 percent in 2014- and

consumers can choose from an average of 40 health plans in their county for 2015 coverage—up from 30 in 2014.

For more information, contact [Anna Moorman](#) at Allen Insurance and Financial.

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:** [AllenIF.com](#)

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](#)