

WorkBoat Column: Communication is Key

Each month, [Gene McKeever](#) publishes a column in [WorkBoat Magazine](#). In July, he discusses the importance of communication. [Click here for the article.](#)

L.S. Robinson Co. Celebrates 20-Year Partnership with Concord Insurance

L.S. Robinson Co., our Southwest Harbor office, recently celebrated 20 years of partnership with Concord Insurance, including a dinner at the Claremont in Southwest Harbor.



From left: Ken Salvatore, Bonnie Lewis, Cindy Murphy, Holly

Shields, Amanda Corson and Brad Bicknell.



Around the table, from left: Kathi Jones, Renee McKenna, Holly Shields, Amanda Corson, Jean Dutch, Bonnie Lewis, Wayne McLean, Concord Insurance; Brad Bicknell, Cindy Murphy, Michael Laliberte, Concord Insurance; John Goodwin, Concord Insurance and Ken Salvatore.



From left: Brad Bicknell, L.S. Robinson Co., Wayne McLean, Senior Vice President and COO, Concord Insurance and Ken Salvatore, L.S. Robinson Co.

[Concord Insurance.](#)

Partnering with Penobscot Bay YMCA on Capital Development Project in Rockland



From left: Bailey Curtis, Bob Fernald, president and publisher, Down East Enterprise; Jim Butler, VP Operations Downeast Enterprise and Y Board member; Leslie Eaton, YMCA Board President; Andy Clement, Business Unit Manager, Fisher Engineering; Tyler Jones, Donations Committee, Fisher Engineering; Karen Reed, Business Insurance Specialist, Allen Insurance and Financial; Mike Dufour, Executive Vice President, Allen Insurance and Financial; Jeanne Rimm, Chief Financial Officer, SteelPro; Bill Leone, Y Board member; Barrett Brown, President, CedarWorks; Troy Curtis, YMCA Executive Director and Bryce Curtis.

Local businesses and individuals are joining the Penobscot Bay YMCA in its drive to bring programs and services to southern Knox County.

By donating to the Y's \$300,000 financial development campaign for a satellite facility in Rockland, these contributors are generating funds from an anonymous \$100,000 matching opportunity.

Several local business people, mindful of the benefits the new program center will bring to the region have joined with YMCA board members and other volunteers in a Rockland Program Center Task Force to donate funds themselves and encourage others to do the same. Volunteers serving on the task force include Dan

Bookham, Jim Butler, Andrew Clement, Jim Nelson, Bill Leone, Pen Bay Y Executive Director Troy Curtis, and Y Board President Leslie Eaton.

Eaton, a local business owner, commented on the importance of volunteer leadership:

"The Penobscot Bay YMCA and this community are fortunate to have individuals who are willing to volunteer their time to ask others to financially support projects, such as the new Rockland Program Center. Without their dedication and support, it would be difficult to move these projects forward."

The planned program center at 12 Water Street will include a fitness center, indoor and outdoor exercise areas and a childcare center. Programs to be offered include day care for infants through preschoolers, after-school programming for school age children, and senior exercise offerings, along with the LIVESTRONG® at the YMCA wellness program for cancer survivors. The center is designed to make Y activities more accessible to Southern Knox County residents.

Clement, who is business unit manager at Fisher Engineering in Rockland, noted the importance of the Y's child care. "The Pen Bay Y childcare program in will provide working families in Rockland an affordable option," said Clement. "Everything from infant care to after-school programing will be available right in town."

Allen Insurance and Financial President Michael Pierce, whose company was an early contributor to the campaign, emphasized the Pen Bay Y's exceptional reputation with health and wellness programs. "The Y's expansion into Southern Knox County should give many more people access to activities that promote a healthier lifestyle," said Pierce.

Alvin Chase, co-owner of Eastern Tire, understands the value of community service. "The Pen Bay Y's expansion into the Rockland area reinforces the organization's desire to serve everyone in and around Knox County," said Chase, explaining his company's early support of this fundraising drive. "Current members of the Y will benefit from the newest location as well, since it will bring some programs and services closer to them."

Down East Enterprise is another of the businesses to make an early commitment. Said President and CEO Bob Fernald, "The Pen

Bay YMCA makes a difference in countless lives, and the Rockland Program Center will only add to that good work. We're thrilled to be a part of the effort."

To join the partnership program contact YMCA Executive Director Troy Curtis at 236-3375.

Marketplace Checks on Health Insurance Subsidy Eligibility

Individuals who have signed up for health insurance under the Affordable Care Act (via healthcare.gov) may have heard from the federal government in recent days as inquiries are being made to verify information provided for subsidized health insurance.

According to [an article in the NYTimes](#) June 15, of the eight million people who signed up for health insurance through insurance exchanges under the ACA, two million reported information that differed from data already in government records.

The government has hired a company to resolve these inconsistencies and consumers are being asked for additional documents to verify their income, citizenship, immigration status, Social Security numbers and information about health insurance coverage they may have via their employer.

People who do not provide the information requested risk losing their health insurance subsidy and may have to repay subsidies next April, via their income tax return.

[7 things to know if the Marketplace asks for more information](#)
(click for article)

Contact Anna Moorman for more information at 236-4311.

Welcoming Sally Weymouth-Carlisle



Sally
Weymouth -
Carlisle

Sally Weymouth-Carlisle has joined Allen Insurance and Financial as an outside sales producer.

A native of Belfast and a graduate of the University of Maine in Orono (BS- Business Administration), Sally has nearly a decade of experience in the insurance industry, most recently for a large national insurance carrier. She is a licensed property & casualty and life & health insurance producer in Maine.

As an outside sales specialist, Sally will be working with business owners on their insurance needs as well as connecting them with other members of the Allen team who can assist with other services for their business, such as health insurance or financial planning.

“My work is about building partnerships in the business community – something I find incredibly rewarding,” she said.

Outside of work, Sally enjoys exercising, hiking and spending time with family. She and her family live in Morrill.

Welcoming Sandra Payson



Sandie
Payson

Allen Insurance and Financial is pleased to announce that Sandra L. Payson of Rockland has joined the company as a personal lines account executive.

Payson is a graduate of Rockland District High School and holds the Accredited Adviser in Insurance (AAI) and Associate in Insurance Services (AIS) designations.

"Sandie brings more than 30 years of industry experience to our personal insurance division, – from call center work to claims, to servicing complex personal insurance accounts," said Jean Dutch, chief operating officer at Allen Insurance and Financial. "She's a great addition to an already strong staff."

Said Payson: "I love insurance and believe in the products and coverages we sell. I like the complexities of our clients needs. Even after all my years in this business, there are still situations that will be new and unique. No day is ever the same and I truly believe in the good that our insurance products provide for our clients."

A resident of Rockland, Payson has three grown children and four grandchildren. Outside of work, she enjoys babysitting her grandchildren as well as traveling, gardening, kayaking and dancing.

Celebrating 25 Years of Employee Ownership

Allen Insurance and Financial recently held its annual Employee Stock Ownership Plan (ESOP) meeting and celebrated the company's 25th year of employee ownership.

The company's 70 employees gathered at Point Lookout in Northport, where they were joined by Steve Crane, former company president and Ann Montgomery, widow of David Montgomery, who established the ESOP in 1989.

The ESOP, David Montgomery wrote in a letter to employees at the end of 1988 just as the plan went into effect, allows employees to directly influence the growth in the value of the company and help create a second retirement fund, in addition to the agency's 401K plan.

In an interview with the Camden Herald in 1989, Montgomery said: "The ESOP will be an incentive to employees, reduce turnover and encourage employees to suggest ways to improve productivity and continue to provide excellent service to our customers."

That philosophy continues to work well for Allen Insurance and Financial, Michael Pierce, company president, told employees at their annual ESOP meeting.



From left: Mike Pierce,

president, Allen Insurance and Financial; Ann Montgomery; Steve Crane, former company president and Mike Dufour, executive vice president, Allen Insurance and Financial.

Studies have shown that there is a direct correlation between being an ESOP company and increased instances of communication, information sharing and involvement in decision-making among employee-owners, according to the Washington, D.C.-based ESOP Association, of which Allen is a member.

"The strength of Allen Insurance and Financial continues to be the people who work here," said Pierce. "As we celebrate this important milestone of 25 years of employee ownership, we also know that everyone here, no matter their position, really does have an opportunity to contribute to the leadership and success of our company. This is truly a unique opportunity – for both our employees and the customers we serve."

Allen Insurance and Financial traces its roots in Camden to 1866 when it was founded by Wilder W. Perry, a prominent Camden businessman. George E. Allen bought the company and changed its name to Allen Insurance Agency in 1902. Hugh Montgomery bought the company from George Allen's son Hervey C. Allen in 1935; David Montgomery took over in 1954 after his father died. The ESOP was a way to keep the company 'in the family,' as David considered retirement.

In 1989, the company employed 22 people in offices in Rockland and Camden. Today, 70 employees work in offices in Rockland, Camden, Belfast and Southwest Harbor, where the company operates as L.S. Robinson Co.

There are 23 employee-owned companies in Maine who are members of the national ESOP Association. Of those, Allen's employee

ownership (1989) is second in duration only to Cianbro of Pittsfield (1979).

Allen Insurance and Financial is an independent insurance and financial services agency serving families and businesses in Maine, the U.S. and around the world.

Reporting Changes to the Health Insurance Marketplace

Once you have coverage through the health insurance marketplace, it's important to remember that there are some changes that should be reported before the next plan year. Some of the key life changes that you should report include:

- Getting married or divorced
- Having a child, adopting a child, or placing a child for adoption
- Having a change in income
- Moving
- Gaining or losing a dependent

You should report these changes to the marketplace as soon as possible. If these changes qualify you for a special enrollment period to change plans, in most cases you'll have 60 days from the life event to enroll in new coverage. If the changes qualify you for more or less savings, it's important to make adjustments as soon as possible.

You can report these changes in two ways:

- Online: Log in to your account, under applications,

select “report a life change.”

- By phone: Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

After you report a change, the marketplace will send you a new eligibility notice explaining whether or not you qualify for a special enrollment period that allows you to change plans. You will also receive information telling you whether you’re eligible for lower costs based on your new income, household size, etc.

[Click to visit HealthCare.gov for more information.](#)

Your Health Care Wishes: The Documents You Need, When You Need Them

What kind of medical care would you want if you were too ill or hurt to express your wishes? Advance directives are legal documents that allow you to spell out your decisions about end-of-life care ahead of time. They give you a way to tell your wishes to family, friends, and health care professionals and to avoid confusion later on.

A living will tells which treatments you want if you are dying or permanently unconscious. You can accept or refuse medical care. You might want to include instructions on

- The use of dialysis and breathing machines
- If you want to be resuscitated if your breathing or heartbeat stops

- Tube feeding
- Organ or tissue donation

A durable power of attorney for health care is a document that names your health care proxy. Your proxy is someone you trust to make health decisions for you if you are unable to do so. (source: NIH: National Cancer Institute)

The New York Times reports about a new app from the American Bar Association that allows you to keep copies of these important documents readily accessible. [Read the article about the app called My Health Care Wishes.](#)

Seasonal Income and The Affordable Care Act

Under the Affordable Care Act, if your eligibility for cost-sharing subsidies changes – if you earn money from a seasonal job, for example – you have 60 days to switch from one marketplace plan to another.

A similar though broader rule applies to eligibility for premium tax credits, enabling people to switch plans or enroll for the first time if they aren't already on the exchange.

It's important to keep track of your income and how it tracks with requirements for cost-sharing subsidies.

[Kaiser Health News \(click here\)](#) has answers to many questions about the complexities of the Affordable Care Act. Please feel free to call us, too.