

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.

HealthCare.gov Resets All Consumers' Passwords

The Internet security weakness called Heartbleed has prompted HealthCare.gov to reset every consumer's password on the health insurance exchange website.

According to a Health Insurance Marketplace email sent Wednesday, April 23:

"HealthCare.gov uses many layers of protections to secure your information and we've recently enhanced our systems to add additional protections. While there's no indication that the Heartbleed vulnerability has been used against HealthCare.gov or that any personal information has ever been at risk, we have reset consumers' passwords out of abundance of caution.

"This means the next time you visit the website, you'll need to create a new password. We strongly recommend you create a unique password – not one that you've already used on other websites.

How to reset your password

1. Use the online Forgot Password feature
 2. Enter your username and click "Send email"
 3. Wait for the "Forgot Marketplace Password" email we'll send you to create a new password for your account
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Nationwide Poll: Most Young Renters Uninsured

Although data from the U.S. Census Bureau shows that more adults ages 24 to 34 are renting than ever before, increasing by more than a million from 2006 to 2011, most millennials do not have renters' insurance.

According to a recent survey conducted by Nationwide Insurance, despite renting in unprecedented numbers, 56% of millennials do not have renters' insurance, and 75% are unaware that they can get monthly coverage at a relatively low cost, reports propertycasualty360.com.

Renter's insurance can cost as little as \$20 per month – an amount less than or equal to what many people spend on coffee or online music purchases.

Survey respondents – more than 1,000 renters ages 23 to 35 – said it would cost an estimated \$5,000 to replace their belongings in the event of a catastrophe, but 40% do not see renters' insurance as a necessity, reports propertycasualty360.com.

Call your local insurance professional today to learn more.

[Renters' Insurance on our website.](http://propertycasualty360.com)

Maine Employee-Owned Companies Gather in Gorham

On Friday, April 11, representatives from 17 of the 23 employee-owned companies in Maine attended a fundraising event in Gorham

for U.S. Sen Susan Collins. Hosted by Moody's Collision Center, the event featured remarks by both the senator and by Michael Keeling, executive director of the national ESOP Association in Washington, D.C.

Representing our company were Mike Pierce, Mike Dufour, Dan Bookham and Jill Lang. Other companies in attendance were: Spinnaker Trust, SteelPro, Johnny's Seeds, Maine Manufacturers, Lanco Systems, Clark Insurance, J-S Oil, Sebago Technics, Moody's Collision Center, Howell Laboratories, Cianbro, Sargent Corp., AMI Electronics, System Engineering, Woodex Bearing Company and Portland Air Freight.

This was the first time in many people's memories that so many Maine employee-owned companies gathered in one place. Many agreed it should not be the last.

In 2014, Allen Insurance and Financial is celebrating 25 years of employee ownership.



From left: Dan Bookham, Mike Dufour, U.S. Sen. Susan Collins, Mike Pierce and Jill Lang.

The Real Insurance Value of Your Vessel

What is a vessel really worth? The answer matters, very much, not only to the vessel owner, but to his or her insurance agent. [Click to read more Gene McKeever's April column in WorkBoat Magazine.](#)