




HILBURN INSURANCE GROUP

Medicare Advantage Plans / "Part D" Prescription Drug Plans / Supplements
 Retirement Solutions / 401K Rollovers
 Life Insurance with Living Benefits / Tax Free Retirement

Personalized Just for YOU



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Independent Insurance Agents serving Texas,
 Arkansas and Louisiana Since 2010
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When I talk to clients and/or brokers, many times their first question is:

"How are those girls?"

Many of our clients remember back in 2014 (on Charlie's birthday) when we became caretakers for a 14-month old baby and a 6-year-old.

It has been quite a journey but here we are in 2018 and Sadie is finishing Pre-K4 in May and will be starting Kindergarten this fall. Hannah just turned 10 and will be in 5th grade this fall. They are both very healthy, happy, extremely active and talkative girls. Our home and Hilburn Insurance Group just wouldn't be the same without them.



We are committed to serve as your personal insurance agents.

In addition to providing Medicare Advantage/Prescription Drug Plans and Supplements, we also assist clients with Retirement Solutions including 401K Rollovers. Did you know we can help create your own pension plan?

Moving forward, we will be offering Life Insurance with Living Benefits and/or Tax Free Retirement.

Insurance Personalized Just for YOU

Important!

- Conduct yearly checkups for**
- * life insurance**
 - * health insurance**
 - * financial wellness**
 - * prescription drug plans**

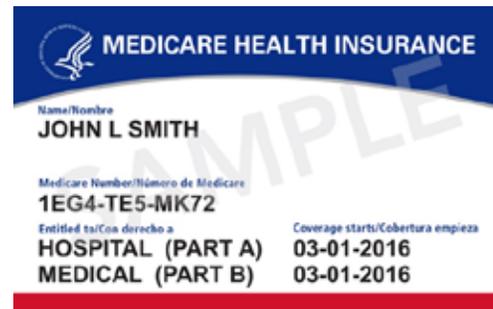
"For I know the thoughts that I think toward you, saith the LORD, thoughts of peace, and not of evil, to give you an expected end."

Jeremiah 29:11 KJV

NEW MEDICARE CARDS ARE COMING!

Medicare will mail new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. This will help protect your identity.

NEW MEDICARE CARD SNEAK PEEK



THINGS TO KNOW ABOUT YOUR NEW MEDICARE CARD

- Medicare will never ask for personal or private information to get your new Medicare Number and card.
- You don't need to take any action to get your new Medicare card.
- There's no charge for your new card.
- The new card won't change your Medicare coverage or benefits.

LEARN MORE ABOUT THE LIMITED SITUATIONS IN WHICH MEDICARE CAN CALL YOU.

Scam artists may try to get your current Medicare Number and other personal information by contacting you about your new Medicare card. They often claim to be from Medicare and use various scams to get your Medicare Number including:

- Asking you to confirm your Medicare or Social Security Number so they can send you a new card.
- Telling you there's a charge for your new card and they need to verify your personal information.
- Threatening to cancel your health benefits if you don't share your Medicare Number or other personal information.
- If someone calls you and asks for your Medicare Number or other personal information, hang up and call us at 1-800-MEDICARE (1-800-633-4227.)

DISCLAIMER: THE INFORMATION WE HAVE PROVIDED ABOVE IS PUBLISHED BY CMS – THE CENTER FOR MEDICARE/MEDICAID SERVICES.

TURNING 65? DON'T DELAY, CALL NOW!

There are rules to follow, possible penalties, many choices and decisions to make. This is a very important time of your life and we want to educate you so that you will be able to make quality choices about your health care. Call now for your personal one-on-one appointment.

IF YOU OR SOMEONE YOU KNOW IS TURNING **65** OR RETIRING
AND LOSING GROUP INSURANCE COVERAGE,
CALL US NOW AT **903-748-0896** TO SET UP AN APPOINTMENT
FOR YOUR **MEDICARE TRAINING WITH CHARLIE OR BECKY.**

Did You Know?

FUNERAL AND CREMATION FAQ'S



The average cost for cremation with services handled through a funeral home will be between \$2,000 - \$4,000. If these same services are handled directly through a crematory, you can expect to pay between \$1,500 - \$3,000. This means that the cremains in an urn may be present at the funeral service if you choose.

If you choose cremation *following* the funeral service, you can expect to pay between \$4,000 - \$6,000 at a funeral home or \$3,000 - \$4,000 at a crematory. This means that the body of the loved one will be in a temporary casket at the funeral service. Typically, these prices include the cost of the actual cremation and a basic memorial service.

Families often choose to cremate the body after first holding a viewing or funeral ceremony. This type of cremation with service can increase costs considerably by requiring you to purchase a casket and pay more for the funeral director's basic services.

You can find and compare local cremation costs at Parting.com.

Many Americans believe that Social Security will pay for their final expense needs, however, the government pays a lump sum of \$255 for those who qualify. (US Social Security Administration, July 2013)

The Veterans Administration final expense benefit, if you qualify, is only \$734. (VA, February 2014)

Oh So Good Sopapilla Cheesecake Bars

Ingredients:

- 2 8oz cans Pillsbury™ refrigerated crescent dinner rolls
- 2 8 oz packages cream cheese, softened
- 1 ½ cups sugar
- 1 teaspoon vanilla
- ½ cup butter, melted
- 1 tablespoon ground cinnamon



1. Heat oven to 350°F. Unroll 1 can dough. Place in bottom of ungreased 13x9-inch (3-quart) glass baking dish. Stretch to cover bottom of dish, firmly pressing perforations to seal.
2. In medium bowl, beat cream cheese and 1 cup of the sugar with electric mixer on medium speed until smooth. Beat in vanilla. Spread over dough in baking dish.
3. Unroll second can of dough. Carefully place on top of cream cheese layer. Pinch seams together.
4. Pour melted butter evenly over top. Mix remaining 1/2 cup sugar with the cinnamon, and sprinkle evenly over butter.
5. Bake about 30 minutes or until center is set. Cool slightly, about 20 minutes. Refrigerate for easy cutting. Cover and refrigerate any remaining bars.



**“Breakable bones, a tendency to bleed when cut,
vulnerability to germs and viruses. These are
all preexisting conditions.”**

*Used with permission
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IMPORTANT CONSIDERATIONS

Changes are happening in the world of healthcare.

Laws and rules are changing, new companies and new health plans emerge on the scene regularly. Within the next 30-60 days, I will be excited to present new possibilities for health insurance - if you know someone who needs health insurance, ask them to contact us for more details.

After major changes occur in your life such as marriage, divorce, death, adoptions or any other major changes, it is important to update all insurance policies, especially beneficiary information.

CLIENTS: NEED TO ADD TO YOUR COVERAGE?

If you need dental/vision insurance, contact us with the details of your needs and we can guide you in finding the right plan for you. Call **903-748-0896**.

RETIREMENT: 3.85% GUARANTEED

There are many ways to enable you to achieve your financial goals for retirement without risking the downside of the market. Are your financial investments providing a 3.55% fixed rate? Is your money working for you as well as your desire?

**For a free consultation to make sure your retirement is secure,
call Becky at 903-748-0896.**

SPECIAL THANKS

As independent insurance agents, the lifeblood of Charlie's and my business are referrals. When clients recommend our agency to family, neighbors, church members and co-workers, then we are able to assist new customers. We thank you for your endorsement!