

HILBURN INSURANCE GROUP LLC

SPRING 2022 NEWSLETTER



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Independent Insurance Agents serving Texas, Arkansas and Louisiana



When things go wrong as sometimes they will,
When the road you're trudging seems all uphill,
When the funds are low and the debts are high,
And you want to smile but you have to sigh,
When care is pressing you down a bit,
Rest if you must, but don't you quit.
Success is failure turned inside out,
The silver tint of the clouds of doubt,
And you never can tell how close you are,
It may be near when it seems afar,
So stick to the fight when you're hardest hit,
It's when things go wrong that you mustn't quit.

**FROM CHARLIE & BECKY, HANNAH AND SADIE
AT THE HILBURN INSURANCE GROUP**

TO OUR INSURANCE CLIENTS, FRIENDS AND FAMILY----

First of all, we must say a huge "thank you" to all of our loyal clients....many of whom have been with us since 2011. We appreciate your loyalty! We also express our appreciation for all of our clients who have sent referrals to our business. Through the pandemic, marketing efforts were shut down in many ways as far as face-to-face meetings, etc.; but our clients continued to send new business to us. Thank you so much! Through this pandemic, I think we have all come to realize that most things will never return to the way we have known them. We must adjust to that reality and find our purpose. That is the thing that will carry us through the hardest circumstances. One definition of purpose is, "It declares why you exist. It captures the heart of why you are on this earth"...

MY QUESTION FOR YOU IS, "WHAT IS YOUR PURPOSE?"

Websters dictionary defines purpose as "intention" or "determination".

Many clients we interact with have turned age 65, retired from a career of many years and are in a completely different season of life. Sometimes at that point, it is easy to lose that sense of purpose. After the loss of a spouse, a job termination, a divorce, a shattered dream, one's purpose may become meaningless, null and void. Some never regain their sense of purpose. A pastor friend of ours always made this statement----"When I touch someone's life, my purpose is to leave that person better than I found them". Wow! What a great purpose! I encourage every person reading these words to focus on finding a purpose, touching someone's life and making it better. When we do that, our lives are enriched and we find joy that we didn't even know was possible to experience.

TO EVERYTHING THERE IS A SEASON, AND A TIME TO EVERY PURPOSE UNDER THE HEAVEN.

ECCLESIASTES 3:1

DIFFERENCE BETWEEN ORIGINAL MEDICARE

(RED, WHITE & BLUE CARD) **AND A MEDICARE ADVANTAGE PLAN**

- Original Medicare and Medicare Advantage both cover hospitalization, medical appointments, and other healthcare costs; however, they are not the same.
- Original Medicare is a government-run option and not sold by private insurance companies.
- Medicare Advantage is managed and sold by private insurance companies. These companies set the prices, but Medicare regulates the coverage options.

DIFFERENCE BETWEEN A MEDICARE ADVANTAGE PLAN AND A MEDICARE SUPPLEMENT PLAN.

1. Medicare Advantage plans can have \$0 or low monthly premium
2. Medicare Supplement plans have higher monthly premiums based on the age of the client and where they live.
3. Most Medicare Advantage plans are an HMO or PPO meaning they have networks
4. Medicare Supplement plans can be used anywhere Original Medicare is accepted.
5. Medicare Advantage plans have co-payment requirements at the doctor, hospital or other medical providers
6. Medicare Supplement plans have only an Annual Deductible of \$233 then no copayments.
7. Medicare Advantage often times include Prescription Drug Coverage, and may include other supplemental benefits such as free gym membership, OTC benefits, transportation, etc.
8. Medicare Supplement plans cover only Medical expenses

**To offset the hospital co-pays in a Medicare Advantage plan,
a Hospital Indemnity plan can prove to save you money overall !**



*Our favorite family
recipe, created by Charlie's
Mom, Gylfene Hilburn*

MAMMA'S CHICKEN SALAD

- 1 can Chicken (*preferably Tyson Premium Chunk white chicken*)
- 1/4 cup toasted, sliced almonds
- 1/2 cup sliced green onions
- 1/2 cup chopped red or black grapes
- 2 TBS sweet relish
- 1/2 Miracle Whip
- 1/2 tsp. black pepper
- (No need to add salt)

Mix all ingredients together and refrigerate until ready to use.
Serving suggestions: croissant rolls, sandwich bread or crackers

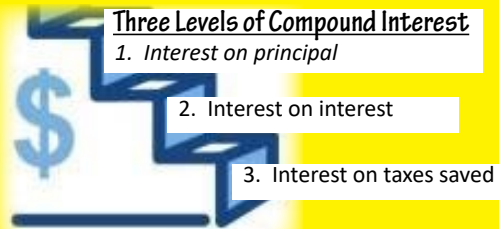


FINANCIAL AND RETIREMENT SOLUTIONS

GUIDE TO FIXED INDEX ANNUITY BASICS - SEE PAGE 4 FOR DETAILS

Annuities vary in benefits:

- Long Term Care
- Lifetime Income
- Liquidity
- Growth...*fixed index annuities capture the gains in the market without risk to principle or growth*



There are many misconceptions and misinformation about annuities.
For additional information please call us at



903.748.0896.



THE 3 BASIC TYPES OF LIFE INSURANCE

WHOLE LIFE

It's like you are buying it. It builds cash value, but with higher premiums.
Life insurance with long term care benefits is available.

TERM LIFE

It's like you are renting it.
It does not build cash value, but premiums are lower

INDEXED UNIVERSAL LIFE

It can serve as a retirement vehicle, and and builds tax-free cash value.
Living benefits if you become ill, and also carries death benefits.



DENTAL AND VISION INSURANCE

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WWW.HILBURNINSURANCEGROUP.COM

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We market these plans with ***Spirit Dental***.

Choose from SIX different plans!

As always, if you have questions, please call us at

903.748.0896

