

# Hilburn Insurance Group LLC

*To all of our Life Insurance/Annuity clients, we say "Thank You" for the opportunity to guide you into a secure, financial future for you & your family.*

*To our loyal, long-term clients, we say "Thank-You" for believing in us to provide you with dependable customer service and competitively priced insurance products. Many of you have sent referrals to Hilburn Insurance Group. Referrals are the greatest compliment we can receive from our clients. So "Thank-You and God Bless".*

*To our friends and family, we say "Thank-You" for allowing us to stay in contact with our bi-annual newsletter, we are here to service clients in Texas, Arkansas & Louisiana.*



In every newsletter we like to share a message of hope and encouragement to all who read it. In the Bible we read in 2 Timothy 3:1-4. (KJV)

3 This know also, that in the last days perilous times shall come.<sup>2</sup> For men shall be lovers of their own selves, covetous, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy, <sup>3</sup>Without natural affection, trucebreakers, false accusers, incontinent, fierce, despisers of those are good,<sup>4</sup> Traitors, heady, highminded, lovers of pleasures more than lovers of God.

**The word "perilous" is translated from the Greek word "chalepos", which means troublesome, dangerous, harsh, fierce, full of risk, hazardous, harmful, dreadful, and threatening**

BUT.....JESUS SAID: "Do not let your heart be troubled (afraid, cowardly). Believe [confidently] in God *and* trust in Him, [have faith, hold on to it, rely on it, keep going and] believe also in Me. (AMPLIFIED VERSION) John 14:1

My hope is built on nothing less than Jesus' blood and righteousness  
I dare not trust the sweetest frame but wholly lean on Jesus' name.  
On Christ the solid rock I stand, all other ground is sinking sand.  
All other ground is sinking sand.



**Charlie Hilburn**  
**903-748-4837**

License # 1649900



**Becky Hilburn**  
**903-748-0896**

License # 1650484



**www.hilburninsurancegroup.com**

We are here to serve Texas, Arkansas and Louisiana.

# When are you eligible for Medicare?

1. At age 65
2. When you leave company insurance
3. After you have been receiving Disability for 24 consecutive months



- Hilburn Insurance Group has no affiliation with or endorsement by Medicare, CMS or any other Government agency.
- Consultation is provided at NO CHARGE AND NO OBLIGATION.
- Only as a service for general educational and informational purposes only.
- We do not offer every plan available in your area.
- Any information we provide is limited to those plans we do offer in your area.



We educate you to help you make your best choice!

Training sponsored by Hilburn Insurance Group

Contact 903.748.0896 or [hilburninsurancegroup@outlook.com](mailto:hilburninsurancegroup@outlook.com)

*This is for a no-obligation, no-cost consultation for educational purposes only.*

*Hilburn Insurance Group has no affiliation with or endorsement by Medicare, CMS or any other Government agency.*



## Warning

1. Every year, as insurance agents, we are required to certify on Medicare including FWA (Fraud, Waste & Abuse) training.
2. There are billions of dollars lost every year by Medicare FWA, starting at the top with Medicare providers all the way down to the Medicare beneficiaries.
3. Don't be a victim of scammers and unethical medical providers and/or insurance agents.
4. If you get a call, text or email asking for your Medicare number, DO NOT RESPOND!
5. Don't give ANYONE access to your Medicare card if you don't know them.
6. Check your Medicare Summary Notices (MSNs), Claim Statements and Explanation of Benefits (EOBs) very carefully to make sure you are only being billed for services that you actually received and legitimately need.
7. Check prescriptions for accuracy in amounts and costs.

*If you get strange calls and/or have questions about any of these things,*

*please call Becky (903-748-0896) Or Charlie (903-748-4837).*

*If you suspect Fraud, Waste or Abuse with doctors or other medical providers, you should immediately report it to  
1-800-MEDICARE (1-800-633-4227)*



# SCAM ALERT

Watch out! Scammers target everyone.



## Recognize scammers. They may:

- **PRETEND** to be from an agency or organization you know.
- Say there's a **PROBLEM** or promise a prize.
- **PRESSURE** you to act immediately.
- Tell you to **PAY** in a specific way.



Do not give scammers money or personal information – Ignore them!

## How to avoid a scam:

- **Remain calm.** Talk to someone you trust.
- **Hang up or ignore** the message. **DO NOT** click on links or attachments.
- **Protect your money.** Criminals will insist that you pay in a hard-to-trace manner, such as with a gift card, prepaid debit card, cryptocurrency, wire transfer, money transfer, or by mailing cash.
- **Protect your personal information.** Be skeptical of a contact you didn't initiate.
- **Spread the word.** Share your knowledge of Social Security-related scams. Post on social media using the hashtag #SlamtheScam to share your experience and warn others. Visit [ssa.gov/scam](https://ssa.gov/scam) for more information. Please also share with your friends and family.

To all of our new Medicare clients, we say "Thank You" for the opportunity to take the journey with you into the world of Medicare and/or retirement.

- *MEDICARE SUPPLEMENT PLANS*
- *MEDICARE PRESCRIPTION DRUG PLANS*
- *MEDICARE ADVANTAGE PLANS*
- *LIFE INSURANCE PLANS*
- *DENTAL/VISION PLAN*
- *RETIREMENT SOLUTIONS INCLUDING*
- *401K ROLLOVERS, IRAs and ANNUITIES*

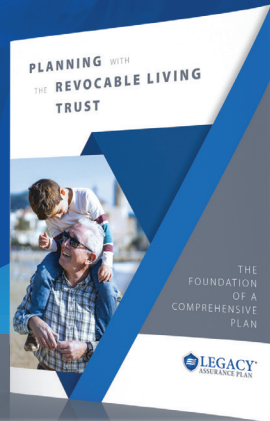
## WHAT IS A **REVOCABLE LIVING TRUST** ...AND **WHO NEEDS ONE?**

Scan the QR code to download your  
**FREE** booklet and learn more!

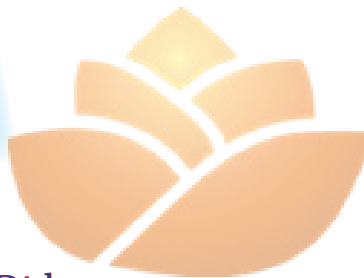


[aplan4.me/Johansen](http://aplan4.me/Johansen)

To speak with a  
qualified estate  
planning professional,  
call Jon Johansen  
at (985) 705-7527.



Stay away from negative people:  
They have a problem  
for every solution.  
*Albert Einstein*



### **This is my Family's Favorite Side Dish**

#### **Butter Steamed New Potatoes**

- 2 pounds of very small red potatoes
- 1/2 cup of butter
- 1/4 cup of water
- 1 teaspoon kosher salt, or to taste
- 1/2 teaspoon of freshly cracked black pepper



#### **Instructions**

Add the butter, water, salt and pepper to a medium saucepan and melt butter over low heat. Meanwhile, scrub the potatoes and peel a strip away from the center of each potato. Add to the saucepan, cover, and cook over low for 25 to 30 minutes until brown.

Transfer to a serving bowl, drizzling the remaining butter from the saucepan over the top. Serve immediately.



Our family enjoying  
the warmer weather  
on our porch



# Our Family in Spring 2024

Such a fun game at Linden Assembly of God



Becky ran for Linden-Kildare School Board

Becky and Charlie were honored to attend a Pastor's Cruise



Our Family



Mimi-Becky who takes care of all of us!

Mimi and all her girls



Each day is God's wondrous gift to us!

Our Sweet Sadie is Growing up!



Student of the month!



Sweet 16 for our Rae and Hannah!