

Introducing... YOGI!

Please welcome the newest member of our team - Yogi. He is a strong 6.5 lb Chihuahua who likes to run around and play as much as he likes to snooze in the sun. If you see him and his master Suzanne, our Marketing Director, walking around North Beach by our San Francisco office, please say hi!

Pet insurance may be the **only** insurance we don't offer...**yet!**



Inside this Issue

Take the Mystery Out of Long Term Care Insurance

LTCI provides for care when we can no longer live independently
Page 2

News You Can Use

Answers to commonly asked insurance questions
Page 3

The ABCs (and Ds) of Health Insurance

Advice from specialist Maria Poroy.
Page 4

SPOTlight on Business

LUSCIOUS NATURAL BODY CARE

The flame of inspiration for LUSCIOUS was lit one autumn day in 2003 while, in the spirit of ancient tradition, a circle of women gathered in Topanga Canyon, California to share their passion for plants, essential oil blending, health, family and the craft of hand-made treasures.

Members of this circle, Angelina Artemoff and Julianne Lampard, mothers and neighbors, discovered a shared desire to extend this tradition to other women by creating a line of bath and body care products. These would embody the essence of femininity, aromatherapy and natural body care and allow them to draw upon their own unique talents and gifts.

Their company, LUSCIOUS Natural Body Care, is dedicated to the nurturing of women's minds, bodies and spirits. The products are designed as simple tools for health and well-being. They support lymphatic detoxification, oxygenation of the blood, calming of the nervous system and the feeding of the body through the skin by indulging in the liberal use of pesticide-free, organic or wild-crafted plant essential oils, dried flowers, herbs and spices. All of them are hand-blended to perfection with their unique signature essential oil blends and are paraben-free.

Products are sold through their website, at tradeshow, fairs and house parties. Clients can return their empty containers for recycling, will receive a credit on their next order and are entered in their seasonal raffle as a reward for their trouble. A percentage of their profits are donated to *Heifer International*, a non-profit organization committed to ending world hunger and caring for the earth.

For a calendar of LUSCIOUS events, visit their website www.lusciousnaturalbodycare.com. The next one is the San Francisco Green Festival, November 9-11, 2007.



Our clients may recognize Angelina Artemoff. She is Svetlana's older daughter and spent many years with our agency before starting her family. A fine-artist by training, she's worked in the field of aromatherapy since 1993. Her natural instincts for the medicinal properties of plant healing are matched perfectly to her work with energy as a specialist in Polarity Therapy, Reiki and Craniosacral. She and her son, Rowan, now live in Santa Rosa, close to delighted family members and surrounded by a menagerie of fuzzy pets.

LUSCIOUS Natural Body Care
PO Box 252, Topanga, CA 90290
PH: (866) 902-7201
EM: thegoddess@lusciousnaturalbodycare.com





Lee Abel Bandelé is very passionate about Long Term Care Insurance –

“The devastating cost of long term care is the leading reason for financial failure among seniors today. There is so much the baby boomers can do to protect themselves right now, but first they need to take off the blinders and acknowledge the problem.”

We asked her to...

Take the Mystery Out of Long Term Care Insurance (LTCI)

WHAT IS LONG TERM CARE INSURANCE (LTCI)?

Simply put, it is insurance that covers some or all of the costs associated with long term care. This care is typically care we receive in our homes or in a facility when we can no longer live independently and need help with the daily activities of life. This can be due to an accident, illness, or the normal aging process. Many plans also help to find and coordinate caregivers in the home.

WHAT ARE MY ODDS THAT I'LL NEED LONG TERM CARE (LTC) AND HOW MUCH DOES THE CARE COST?

Almost half of us can expect to need some sort of help. With medical breakthroughs and better nutrition, people are living longer lives, often with chronic conditions. As we age, we become increasingly dependent on help from others. That help can be provided for free, such as by a family member, or it can cost us. In the San Francisco Bay Area, home care agencies charge \$18 to \$30 an hour for custodial care, Assisted Living Facilities run from \$2,500 to over \$8,000 a month with Nursing Homes even higher at \$6,000 to over \$12,000 a month.

DOESN'T MEDICARE COVER THAT?

No. The majority of Medicare plans, and regular health insurance for those under 65, cover only a portion of the first 100 days of skilled nursing care), and no custodial care. 95% of all people who need LTC **ONLY** need custodial care. Medicare does not cover assisted living/residential care facilities and has very limited coverage for home care.

WHAT ABOUT MEDI-CAL (MEDICAID)?

Medi-Cal is a financial needs based welfare program, the rules change regularly and it does not pay for assisted living/residential care. They cover very little home care. Most nursing homes take Medi-Cal but have a limited number of Medi-Cal beds, so your choice is limited. And don't think you can just transfer your assets to your family when the time comes and have Medi-Cal pick up the bill. There is a "look-back" period of several years, as well as penalties.

WHAT DOES LONG TERM CARE INSURANCE COVER?

All plans are designed individually. Most people take out coverage that protects them both at home and in a facility. You can decide how much of a daily or monthly benefit you want and how long you want the benefits to last. You also choose the deductible, the frequency of your premium payments, as well as the type of inflation protection you desire. Yes, it's complicated but I help people take it one step at a time.

WHAT IF I CHOOSE A SMALL PLAN TO REDUCE PREMIUM COSTS AND END UP USING ALL THE BENEFITS?

Good question. First of all, you should not buy LTCI if you don't think you'll be able to afford the premiums for the rest of your life. I'm a firm believer in **The California Partnership for Long Term Care** (www.dhs.ca.gov/cpltc/) which is a partnership between the Department of Health Services, a handful of insurance companies, and you, the consumer. It is an innovative program that allows people to take out smaller policies and still protect their assets. For every dollar the insurance company spends on your care, a dollar of your estate is exempt from Medi-Cal spend-down and from estate recovery after you die. And it doesn't cost any more than regular LTCI.

AT WHAT AGE SHOULD I CONSIDER LTCI?

The two criteria for this are: 1) an age when you are financially stable and know you can afford the premiums, and 2) when you are young and healthy enough to ensure that you can get the coverage. For most people, that would be from their mid-40s to mid-60s. Remember though, the younger you are, the less expensive the premiums will be over the course of your life; plus, you will have the coverage in place. We never know when our health might change and, when it does, LTCI may no longer be a viable option.

Lee has offered free seminars to our clients –
if you're interested, please let us know!

Lee is a Bay Area native who lives with her family in San Francisco's Potrero Hill neighborhood. In her spare time, she is an avid photographer and fundraising leader for the annual Treasure Island Alzheimer's Walk. She has been specializing in long term care insurance since 1996 and is an ongoing lecturer at California Pacific Medical Center.

Lee Abel Bandelé – Long Term Care Insurance Specialist

1212 Wisconsin Street, San Francisco, CA, 94107

PH: (415) 821-2271

FX: (415) 821-6768

EM: leeabel@mindspring.com



**Sample coverages and costs are a rough guideline – actual conditions and premiums will vary among companies.
Please email marinains@aol.com or call us for an exact quote.**

HOW MUCH UNINSURED/UNDERINSURED MOTORIST COVERAGE SHOULD I GET?

- As a minimum, coverage should always match your liability limits.
- Get additional coverage, if available, from your umbrella policy.

Some companies don't offer higher limits in California; others will go to a maximum of \$1M. Stand-alone umbrellas will usually go higher than \$1M, but you have to give up the confidence of having the same company for your umbrella as your primary auto.

- Sample cost for \$1 Million - \$135 per car

SHOULD I GET AUTO MEDICAL PAYMENTS? HOW MUCH?

Auto medical payments are provided in excess of other medical insurance, but can be used to pick up the cost of your deductible, co-payments and alternative types of care and also provide coverage for your passengers. Companies vary on the maximum limit they offer, but you should buy as much as you can.

- Sample cost for \$5,000 – \$17.50 per car
- Sample cost for \$10,000 – \$25 per car

NIGHTMARE OF REMODELING...

As the owner of a property **YOU** have primary liability for any injuries or property damage which occur, so make sure:

1. The person you hire is licensed AND insured
2. They provide you with satisfactory evidence of their liability insurance and name you as an "additional insured"
3. They carry Workers Compensation insurance for their employees – it's required by law!

Remodeling is considered a material change and companies **require** advance notification or your coverage can be null and void. Therefore, you should:

1. Check with your agent to see if the job you're considering will fit the guidelines of your current policy.
2. Find out if your limits should be increased in order to cover the higher replacement cost.
3. Find out if you need additional insurance or higher liability limits.

WHY YOU SHOULD TAKE THE INSURANCE OFFERED WITH A CAR RENTAL...

1. Accidents involving a rental car usually occur where you're least familiar with the driving area. You are also responsible for hit and run damage to the rented vehicle.
2. Rental agreements vary with regard to your responsibilities and often extend to the loss of income sustained by the rental agency while the car is out of service. This is **NOT** covered by an auto policy!
3. Virtually ALL car rental situations outside of the USA are **NOT** covered by your auto policy.
4. Not all auto policies provide coverage for rental cars.

It's worth checking with your credit card company to see if your membership privileges include any protection for this type of situation before paying for the extra cost of insurance on a rental car.

SILVER, JEWELRY AND FINE ARTS

If you have acquired any of these, be aware that most home policies limit coverage. In most cases you can either increase the policy limit or schedule the articles for all risk/worldwide coverage. Typically:

Silver - limited to \$3,000 for theft

Sample:

- Can raise limit to \$5,000–\$20,000, for \$30–\$120 a year
- Can schedule items for \$5 per \$1,000

Jewelry - limited to \$1,500 per item/\$3,000 aggregate for theft

Sample:

- Can raise limit to \$5,000 per item/\$5,000 aggregate to \$5,000 per item/\$50,000 aggregate for \$28-\$228 a year
- Can schedule items for \$16 per \$1,000

Fine arts - usually unlimited BUT breakage is not covered

Sample:

- Can schedule fine art for \$2 per \$1,000
- Can add breakage for \$1.50 per \$1,000

The ABCs (and Ds) of Health Insurance



Are you “on your own” when it comes to health or dental insurance? If you don’t have group insurance, finding the best, affordable health plan is a nightmare. This is why health insurance specialist Maria Poroy has refocused her business to specialize in the needs of individuals and families. It’s where her many years of experience help her achieve the greatest success.

Individuals and families face another insurance challenge as they get older – understanding their Medicare options. However, there’s at least one good thing about turning 65.

Up until then, your health insurance costs have increased every year, but with Medicare providing for a lot of your care, you will see a dramatic reduction in costs. But do you fully understand Medicare A, B, C and D? What about all of the Medicare Supplement and Advantage Plans? It IS complicated, and you will need some good advice, which Maria can provide. This way, you may find yourself with better healthcare coverage than you’ve ever had!

In her new virtual office arrangement, Maria is just a “click” away at www.accessbenefitsgroup.com. Her website offers many online interactive options.

Maria is one of our many referral colleagues –
remember, if we can’t help you, we know someone who can!

Maria Poroy - Access Benefits Group
181 17 Mile Drive, Pacific Grove, CA 93950
PH: (877) 641-9940 | FX: (831) 641-9941
EM: maria@accessbenefitsgroup.com
www.accessbenefitsgroup.com

Cheers to our Clients, Colleagues and Companies!

*Photograph taken at our staff picnic,
Matanzas Creek Winery*




Clockwise from top left: Nick Devoulin, Steven Devoulin, Marina Devoulin, Raquel Devoulin, Kathy Lefebvre, Svetlana Artemoff, Suzanne Artemoff

Marina Associates provides their customers with regular, annual reviews. We look for ways to improve your coverage, reduce premium costs and keep you posted on changes that could affect your policies. Insurance Made Simple - Since 1963!

Visit our website at
www.marinains.com

This information has been obtained by sources believed reliable but is not necessarily complete and cannot be guaranteed. Market conditions, tax law and the economic environment are subject to change. To view our privacy statement, please visit www.marinains.com.

Printed on 100% post-consumer recycled paper with soy-based inks. Paper made with electricity generated by wind power in a chlorine free process independently certified by Green Seal and the Forest Stewardship Council (FSC). 



Marina Associates Insurance Agency

300 Broadway, Suite 12
San Francisco, CA 94133
marinains@aol.com

4918 Sonoma Highway, #C
Santa Rosa, CA 95409
marinains1@aol.com

Toll Free
voice: 877/921-8900
fax: 877/921-8903

www.marinains.com

License #0622305

BULK RATE
U.S. POSTAGE PAID
Stockton CA,
Permit 637