

IT JUST MAKES SENSE

In an endlessly fluctuating market, opportunities are consistently available to save money and maximize your benefits.

Let your agent help you analyze your current policies to uncover potential opportunities.

A Policy Review comes at no cost and no obligation.



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Get in Touch 903-730-6120



TOP 5 REASONS TO REVIEW YOUR INSURANCE POLICY

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In our rapidly changing world it's a good idea to review your insurance coverages with a professional each year. Doing so could help you maximize benefits and save you money.

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**01**

Change in Circumstances

With each passing year policies need to be updated and changes factored in, in order to make sure you are fully covered. There are also other changes that may need to be considered in case of changes throughout the year including address, loss of a job, a new birth in the family, the need for more coverage, or even to save money. Failing to update your policies could result in non-renewal or, at worst, a claim not being covered.

02

New Features and Services

Insurance companies are constantly creating new products and services to stand out and attract customers from other insurance companies. For those who qualify, some of these new features could provide a more enticing bundle while also giving you considerable savings in the long run.

03

Available Discounts

Ensuring you have adequate coverage is not the only reason to review your insurance policy. Plans can change from year to year not only giving you possible saving opportunities but finding a plan that can provide you with better benefits. For example, a new plan might have moved into your area offering the same type of product for less! Why pay more for the same thing?

04

Increased Premiums or Coverage Changes

Insurance rates can fluctuate each year, raising or lowering premiums. An insurance company can also pull out of a local area, in the case of some Medicare or Health Insurance plans, causing many of its clients to lose coverage. By reviewing your plans each year you will be aware of any new changes that can take a serious toll on your coverage.

05

Special Enrollment Period (SEP)

For Medicare & Marketplace Insurance

Due to life changes you might qualify for an SEP which gives you the ability to select new coverage. You may qualify for a Special Enrollment Period if you or anyone in your household in the past 60 days:

- Got married. Pick a plan by the last day of the month and your coverage can start the first day of the next month.
- Had a baby, adopted a child, or placed a child for foster care. Your coverage can start the day of the event, even if you enroll in the plan up to 60 days afterward.
- Got divorced or legally separated and lost health insurance. Note: Divorce or legal separation without losing coverage doesn't qualify you for a Special Enrollment Period.
- Death. You'll be eligible for a Special Enrollment Period if someone on your Marketplace plan dies and, as a result, you're no longer eligible for your current health plan.
- Changes in residence. Moving to a new home in a new ZIP code or county.