



# WINTER NEWSLETTER

## Welcome to Altomare Financial's Newsletter.

We are happy to be providing this newsletter periodically to you. This newsletter will provide you with reminders, recent news and seasonal information.

We appreciate your partnership and are here to assist you with all your needs. If there is something that you need or would like to see please let us know.

Tough times never last, but tough people do.

-Albert Einstein

### **EFFECTIVE 1/1/16**

**Horizon BCBSNJ is now partnering with the following Life Insurance Carriers:**

#### **UNUM:**

- 10-100 Life/ADD, LTD, STD
- Worksite marketing-All products

#### **AIG:**

- 51+ Life/ADD, LTD, STD
- Package shelf rate: life/critical illness/accident
- Worksite marketing-All products

#### **USAble:**

- 2-10 shelf rate product life/ADD, LTD, additional spouse/children coverage
- 10+ Life/ADD, LTD, STD

*Altomare Financial Group's Top 3 OMNIA plans Sold by our*

*Brokers:*

#### **Small Group**

- Silver
- Silver HSA
- Gold

#### **Individual**

- Silver
- Bronze
- Platinum

## Health Care Leaders in New Jersey Support Horizon BCBSNJ's Efforts to Transform Health Care

Summit Medical Group Chairman and CEO Dr. Jeffrey Le Benger's recent letter to the Daily Record shows support of Horizon BCBSNJ's efforts to transform health care.

Click [here](#) to read the letter

### Horizon Midsize Broker Bonus Plan:

**Effective 3/1/16 new business  
midsize bonus plan will be as  
follows:**

\$45 per head for Omnia

\$10 per head non Omnia

\$7 dental

\$5 vision

\* see broker Brief for more details

### **Should an Employee enroll in Part B Medicare if they are still working at age 65?**

When an employee is still working at age 65 and works for an Employer with **more than 20** Employees and they have insurance through their employer or union, this includes federal or state employment, but not military service (unless on active duty). It may be to their advantage to delay Part B enrollment, as *Medicare is secondary to Group coverage*.

Those working for groups **under 20** employees, *Medicare becomes primary* and Medicare Part B is required.

If you have clients with employees reaching or exceeding age 65, please contact Ira Drucks to find out more information on Medicare options.  
[ira.drucks@altomarefinancial.com](mailto:ira.drucks@altomarefinancial.com)



## **Horizon Member Online Services Tool: Deductible and Maximum Out-of-pocket Information are Now Available Online**

Horizon Blue Cross Blue Shield of New Jersey is improving the way they provide their members with access to their information. The Member Online Services tools make it easy for you to get much of the health coverage information you need, when you need it.

When the members need to know how much money has been applied to their deductibles and out-of-pocket maximums, they can simply register and sign in to Member Online Services to find out.

## ***Don't Forget:***

- Complete conversions by cutoff date
- Review applications before submitting
- Use fill-able forms to ensure accurate processing
- Utilize AgencySmart
- Always ask about adding group life insurance

### **SAVE THE DATE**

CE CLASS

**Topic:** LTD

**When:** Thursday April 14, 2016

**Time:** 9am

**Where:** North Jersey Country Club  
594 Hamburg Turnpike, Wayne NJ

**2 credits**



## Magic Bars

### Ingredients:

- No-Stick Cooking Spray
- 1 1/2 cups graham cracker crumbs
- 1/2 cup butter, melted
- 1 (14 oz.) can Sweetened Condensed Milk
- 2 cups (12 oz. pkg.) semi-sweet chocolate chips
- 1 1/3 cups flaked coconut
- 1 cup chopped nuts

### Instructions:

- HEAT oven to 350°F. Coat 13 x 9-inch baking pan with no-stick cooking spray.
- COMBINE graham cracker crumbs and butter in small bowl. Press into bottom of prepared pan. Pour sweetened condensed milk evenly over crumb mixture. Layer evenly with chocolate chips, coconut and nuts. Press down firmly with fork.
- BAKE 25 to 30 minutes or until lightly browned. Loosen from sides of pan while still warm; cool on wire rack. Cut into bars or diamonds.
- For perfectly cut cookie bars, line entire pan with foil, extending foil over edge of pan. Coat lightly with no-stick cooking spray. After bars have baked and cooled, lift up with edges of foil to remove from pan. Cut into bars.

### VARIATIONS

- SUBSTITUTE chocolate chips or nuts with candy coated pieces, dried cranberries, raisins, mini-marshmallows or butterscotch chips.

### Contact Us:

Give us a call for more information about our services:

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