



# The Old BARN POST

Quarterly Newsletter of The Hess Agency

Summer 2017

## ROLLING DOWN THE HIGHWAY...

Picture yourself driving down the open highway on a sun-shiny day with your car windows down, some old Beach Boys favorites playing on the radio, bikes on the back, and suitcases and food packed for a weeklong vacation.

Suddenly you see a string of brake lights ahead, traffic slows, and then comes to a standstill. Two lanes of bumper-to-bumper as far as the eye can see. What a bummer.



This exact scenario played out for my wife and me as we headed down Route 1 south of Dover, Delaware, a couple of Saturdays back.

Many of you may be aware that I'm not particularly savvy with technology, but I do have a smart phone with an app called Waze that provides real-time traffic and routing guidance. I normally don't bother to use this app for two reasons: 1) I usually know where I'm going and how best to get there; and/or 2) I'm a stubborn mule when it comes to directions, since I usually know where I'm going and how best to get there.

On this Saturday, Waze told us to make a U-turn, backtrack five miles, and take a completely different route to our beach destination. Against my better instincts, we obeyed the digital guide. By its own estimation, the app saved us an hour of driving time.

It occurs to me that my use of the Waze app is not

unlike how an insurance policy should be viewed: You probably won't need to use it, but it's really important to have if you get in a jam.

Another similarity between Waze and insurance policies is that you need to make sure that they're updated. Just like old maps won't do you much good if you're lost, any insurance policy needs to be kept current to be the most effective. Read your policies, make sure the information is accurate, know what is and what is not covered, and ask us questions if you need to better understand anything.

We've developed some cutting edge, customized review forms that assist you in keeping your policies current. Please call, email, text, or fax to let us know if you would like to review any policy at any time.

We're always here to help so you can keep rolling along toward your destination.

Steven L. Faus, CIC, CLU  
President

### Our Smiling Faces

**Do you ever wonder about the person you speak with when you call our office? We've recently added a new feature to our webpage that will let you connect a face to a name. We've even included some short biographical info on each of us. Just click on the photo. Clicking on our names will open an email link.**

**From the home page, click on the photo of the barn, then Steve's picture and See Our Smiling Faces or follow this link:**

**<https://hessagency.com/smiling-faces>**



## Fresh from the Fields

The future of health insurance may be up in the air, but we remain committed to helping our customers deal with the changing environment. As part of that commitment, we are happy to announce that Melissa MacMullin has joined us as our Benefits Account Executive.



Melissa brings a wealth of experience with roles at aetna, insurance programs at PA Veterinary Medical Association and the PA Chamber of Commerce. She has designed, sold and consulted on the complete spectrum of health insurance.

Melissa lives in Hummelstown with her daughter and assorted pets. When not consumed with health insurance, you'll find her painting or taking her cavalier, Oliver, to the Hershey Med Center to provide pet therapy.

## Open Enrollment

The annual Open Enrollment Period for Medicare-related insurance products (Medicare Advantage, Medicare Supplement and Rx Drug plans) runs from October 15 to December 7, 2017. We have the rates and plans that will work best for you. Call us now to schedule a review and renewal of your policies.

Open enrollment for ACA/Obamacare plans will be available from November 1 until December 15, 2017. We don't expect to have information about those plans and premiums until late October.

## Property Assessment

How will the recent County Property Reassessments affect your insurance coverage? The short answer is, "They won't." Counties base their assessments on the market value of properties. Insurance values are based on the cost to repair or replace damaged property with similar materials. While some policies provide for reduced amounts of coverage to consider wear and tear, age and depreciation, most home owner's policies pay without those adjustments.

**We are here to serve you Monday through Saturday**  
**Weekdays 8:00 a.m. - 5:00 p.m.    Thursdays 8:00 a.m. - 8:00 p.m.**  
**Saturday 8:00 a.m. - noon    Other hours by appointment**

**Receiving multiple copies of The Old Barn Post? Want yours by email instead of on paper? Let us know your preferences. Email [mikej@hessagency.com](mailto:mikej@hessagency.com) or leave a message at x239. Thank you.**

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