



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Fall 2020

Lightning Fast...

Two very different and very fast things have shown up here at the barn in the past few months. One of them is negative and the other is very positive for some of you.

First, you've probably heard that Central Pennsylvania is being overrun with the spotted lanternfly. According to the PA Department of Agriculture, we should kill as many lanternflies as we can to reduce their spread and save grapevines, maples, black walnuts, and other trees and crops. If not contained, the spotted lanternfly potentially could drain Pennsylvania's economy of at least \$324 million annually, according to a study carried out by economists at Penn State.

Last year a few showed up at our office property, but not many. This year, they're showing up in droves, and we've been stomping on hundreds. Or, attempting to stomp on hundreds.

Those of you who have joined me in trying to stomp the little buggers have discovered that they are lightning fast at taking off and fluttering a few feet away. I would guess that my stomp to miss ratio would have me sent to the minor leagues if I were playing baseball. One thing I have discovered is that while the lanternflies are extremely quick on their first jump, they can't get it going nearly as quickly after they land. So, make sure and give it a second stomp and your average will improve greatly.

The second recent lightning fast thing that has arrived at our office is Erie's new ExpressLife product. Erie is offering both term and whole life coverage to their car insurance customers without any exam, lab work, or physician statements. You can get as little as \$10,000 of coverage and all the way up to \$500,000. A quote is automatically generated every time a car change or new car insurance quote is done, but we can also generate a quote anytime you would want to consider it.

The entire purchase process from quote to final policy takes around 10 minutes, and you get a discount on your

car insurance to boot. It's ideal for those who are too busy to take an exam, don't like getting blood work done, want to social distance during Covid, or just want great coverage in a hurry.

Maybe we could combine these two events: If you do enough stomping of the quick spotted lanternflies, the exercise could help you get a better rate on a new life insurance policy. Or, keep stomping just for the fun of it.

Steven L. Faus, CIC, CLU
President



**THE SPOTTED LANTERNFLY
2 INCH WINGSPAN**



**LATERAL VIEW OF RESTING ADULT
1 INCH BODY**



Open Enrollment for 2021

The open enrollment period for Medicare-related coverage begins on Thursday, October 15 and ends on Monday, December 7, 2020. Take advantage of this time to adjust your senior health insurance needs. Many recent enrollees are choosing Erie's Medicare Supplement or a Medicare Advantage plan to round out their coverage. Ask us for details and make an appointment.

Big Change in Pennsylvania

For those who buy individual health insurance, Pennsylvania will have its own exchange (Pennie) as of November 2020 replacing the federal marketplace website. Open enrollment, for the January 2021 policy period, begins on November 1 and ends December 15, 2021. As soon as the rates and plans are finalized and approved, we will be ready once again to help you, our good customers, select the appropriate coverage on or off the Marketplace. Remember, for most of you, this is the only time you can get or change your coverage. Your friends here at the barn are trained and ready to help you navigate the new exchange.



Fresh from the Fields

Welcome to the Barn!

We are happy to welcome Carol Sweigart to the barn. Carol began her insurance career at Encompass Insurance as a licensed property and casualty agent. For the last 14 years she has been helping customers with their personal home and auto needs and has recently added life insurance to her knowledge base.

Josh Rudisill joins The Hess Agency as our Bookkeeper. He holds a Bachelor's degree in Accounting from Messiah College, and most recently comes from a Staff Accountant position at Sight & Sound Theatres. He enjoys skiing, ping-pong, and frisbee golf in his free time. We are excited to welcome Josh to the barn.

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

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