



Fall 2022

Health Insurance

Health Enrollment Periods:

November 1 – December 15

Review and Enroll in a new Health plan for a January 1, 2023, effective date.

December 16 – January 15

Review and enroll in a new Health plan with a February 1, 2023, effective date.

Special Enrollment Period

Occurs throughout the year. Most used period is open for 60 days after losing employer coverage with a first of the next month effective date.

If you are happy with your current plan, it will auto renew for 2023. NO ACTION REQUIRED.

Did you know?

LOU WHITING likes to smile, laugh, do puzzles and more than anything spend time with her family. Here she is with her husband, Dick, celebrating their grandson, Asher's recent 9th birthday! We love the positive attitude Lou shares with us all every day!



MANDY HANSEN likes to box, golf with her husband Scott, and go camping with her family and friends. Here she is with her beautiful family. We love how Mandy works tirelessly to solve issues for our clients, process enrollments and keep our data up to date.

KARLA HANSEN (on the furthest right) likes to golf, cook, and take daily walks. We love Karla's quick wit and her never ending willingness to give of her wisdom and time in the service of others.



RUTH JOHNSON & MARY ANN SPARKS (Top left & Top Middle) are sisters and love to spend time with their siblings pictured here. We love and are amazed at their ability to manage figures and Excel spreadsheets with a smile!