

Cover Notes

Winter 2024

January/February

San Francisco Insurance Professionals

Affiliated with the International Association of Insurance Professionals – Photo by Marie Meadows



President's Message

-Happy New Year! 2023 passed by so quickly! Just a quick overview of events we held and attended as representatives of SFIP in 2023:

Our Community Action Chair, Jenny Chea-Vaing spearheaded the March 4th American Lung Association Fight for Air Climb in San Francisco. Our group raised \$600 for this worthy cause. Jenny, Annette and her grandkids chose to walk at Land's End instead of climbing up the stairs at the Bank of America building.

The following week, on March 11th, Jenny Chea-Vaing and Annette Ing-Firmeza volunteered with the SF Public Works Division's Arbor Day event to help beautify the SF neighborhood around Bessie Carmichael Elementary Schoolyard.

On April 9th Jenny Chea-Vaing, Annette Ing-Firmeza, Celeste Joe, and Allen Shiu volunteered at the Wa Sung 65th Annual Easter Pancake Breakfast held at Lincoln Square Park Recreation Center in Oakland. We cooked pancakes and sausage patties, cut up oranges and assembled the plates for the attendees. There was also entertainment and other community action booths. The money raised goes for Merit Scholarships and distributing free copies of the Wa Sung Community Directory.

We had two Lunch N Learn sessions: The first was on July 25th, Navigating Retirement Financial Planning sponsored by Edward Jones and JP Morgan Asset Mgmt. Thank you Josephine Palacios for coordinating and all the timely information you provided. It's never too early to start saving for your retirement. The next one was on September 20th with FBI guest speaker, Agent Gimbel telling us about past active shooter incidents and what to do in the event of being caught in this type of situation. I know the attendees thoroughly enjoyed both presentations. We are planning to ask Agent Gimbel to come back as he has a wealth of knowledge on many issues including terrorism, human trafficking, financial scams, etc.

On April 18th, Allen Shiu, Marie Meadows and Maritz Portillo volunteered at the local Food Bank in SF where they passed out bags of food.

The Regional Conference was hosted by HAIP at the Prince Hotel in Honolulu on April 27th - 29th. Representing our chapter were Allen Shiu as the Delegate, Annette Ing-Firmeza and Marie Meadows as the Alternates. This was an amazing event and the HAIP Chairs and Committee members worked hard to make this a memorable event. We even had the pleasure of seeing two lion dances! The classes were terrific. Marie, Annette and Tina Kong supported this event by selling our famous breads which raised over \$1K! It is always nice to see members from other chapters attending the conference.

The IAIP Convention was held in Providence, Rhode Island on June 23rd - 25th. Representing our chapter were Allen Shiu as the Delegate and Annette Ing-Firmeza as the Alternate. This was quite a busy event, attending classes, meetings, seeing old friends from various regions and making new friends.

Thanks to Marie Meadows and Annette Ing-Firmeza, we had a very exciting and fun-filled day at Tilden Golf Course in Berkeley on August 18th. We had 30 golfers and 8 hole sponsors. The raffle is always a fun event with many nice, donated gift cards and prizes. Sorry I can't name all the donators, but they are greatly appreciated for all their support!! We were able to sponsor Rae Lynn Zachary who is a huge supporter of the Leukemia & Lymphoma Light the Night and has raised probably over \$40K in all the years she has done this event. SFIP also supported Marie Meadows' passion for the West Coast Boxer Rescue. Two well-deserving charities we are proud to help and were able to give each charity \$200

We had our annual SF Giants Tailgate and Game event on October 1st and thank Maritza Portillo for chairing. It was highly appreciated and successful. We had delicious Mexican food and beverage! SFIP, Greg Kelson, Laura Gutierrez and John Cigavic supplied additional beverages.

The Fresno chapter hosted the Ca Council meeting on Oct. 20th – 21st. While this event didn't have as many members as we expected to attend, it was still a very successful meeting. Marie and I were asked to help support this event by selling our breads and raised over \$1K. We gladly did so and were asked again to support the upcoming Council meeting in S. Cal. Jody Nishida was voted to succeed Dawn Manzano as the Council Director in July. Representing our chapter were Allen Shiu as the Delegate and Annette Ing-Firmeza as the Alternate.

Unfortunately, we were unable to have our annual Day at the Races due to the cost of the Turf Club buffet luncheon. It was sad to hear Golden Gate Fields was closing at the end of 2023.

Our final annual event was the holiday luncheon on December 14th. Our thanks to Marie Meadows and Maritza Portillo for chairing this event and Cassandra Yu for creating those cute Grinch ornaments filled with M&M's. Our raffle was fun and we raised \$500 for the Hawaii Maui Fire Relief Fund and Hawaii Humane Society. We want to thank the members for their donations to make our raffle a success!

We want to let you know that Allen Shiu, President has turned in his resignation. We wish him well in his future endeavors.

Marie and I are working on Saving the Date in February to volunteer at the White Pony Express Food Bank in Pleasant Hill. We are not sure which Saturday we will be assigned to help. Normally you come around 10am and leave by 1pm. A flyer will be coming soon.

We are working on our scholarship program and hope to have this in place soon. Stay tune for more details. We will continue to plan more events and keep the momentum going. Let us know if there is anything you would be interested in supporting and other Lunch N Learn topics. We welcome all suggestions.

All the best,

Annette Ing-Firmeza
SFIP President

AND Marie Meadows
SFIP President Elect

SFIP President Elect & Vice President 2024-2025



Co-Editors of Cover Notes 2024 - Annette Ing-Firmeza & Marie Meadows



San Francisco Insurance Professionals
Affiliated with the International Association of
Insurance Professionals

Calendar of Events

SFIP is busy planning tons of fun activities & educational opportunities for 2024.

We hope to see you soon!

Feb.

Feb 6 - Region I CLP Virtual: Employee Engagement 6pm,-8pm EST

Feb 13 - Region V Presents Career Development Virtual: Making a Difference Ethics 1-m EST

Feb 20 & 21 - CLP Renewal Virtual Navigating Difficult Conversations, 6pm-8pm EST

Feb 26 & 27 – CLP Managing teams 6-8 EST

Feb 28 – Virtual Town Hall, 1 pm EST

March

TBD - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@intactinsurance.com) know that you will be attending so you can be added to the guest list

March 7-11 Region III Conference Cruise, Port Canaveral, FL

March 9 Arbor Day 9am-1 pm

March 12 – Region V Presents I CAN A Step Above Virtual Personal Auto, 1pm EST

	<p>March 12 – CLP Renewal Virtual: Solid Business Writing, 4pm-6pm EST</p> <p>March TBD Membership Mixer/March Madness</p>
<u>April</u>	<p>April TBD – SFIP Volunteer Opportunity – White Pony Express https://www.whiteponyexpress.org/volunteer</p> <p>April 18 Lunch & Learn Katharine Nohr AI & the Insurance Industry</p> <p>Future-Proof Your Insurance Career: AI Skills and Strategies</p> <p>April 20 & 21– CA Council Glendale, CA</p> <p>April TBA Nominating Committee Report</p> <p>April 24 - Virtual Town Hall 1pm EST</p>
<u>May</u>	<p>TBD - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@intactinsurance.com) know that you will be attending so you can be added to the guest list.</p> <p>May 6 & 7– CLP Renewal Virtual: Behavioral Interviews, 4pm-6pm EST</p> <p>May 14 – Region V Presents I CAN; A step Above Virtual: Commercial Umbrella Coverage,1pm EST</p> <p>May 19-26 - IAIP Week 2024</p> <p>May 23 - TBD SFIP May Luncheon</p>
<u>June</u>	<p>June 6 Region 7 Conference, Scottsdale, AZ & Dinner</p> <p>June 7-9 - 83rd Annual International Convention in Scottsdale, AZ</p> <p>TBA Education at Regional - Katharine Nohr - AI & the Insurance Industry</p> <p>June 18 - Installation Meeting of New Board</p>
<u>July</u>	<p>TBD - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@intactinsurance.com) know that you will be attending so you can be added to the guest list.</p>

	July TBD SF Giants Tail Gate Party & Game–
<u>August</u>	Blackout month - No Board Meeting August
<u>Sept.</u>	TBD - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@intactinsurance.com) know that you will be attending so you can be added to the guest list. TBD – SFIP Annual Golf Tournament
<u>Oct.</u>	TBD - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@intactinsurance.com) know that you will be attending so you can be added to the guest list.
<u>Nov</u>	TBD - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@intactinsurance.com) know that you will be attending so you can be added to the guest list.
<u>Dec.</u>	TBD - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@intactinsurance.com) know that you will be attending so you can be added to the guest list. TBD – Annual Holiday Luncheon December.
<u>January</u>	TBD - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@intactinsurance.com) know that you will be attending so you can be added to the guest list.



President and Officers

PRESIDENT
PRESIDENT-ELECT
VICE PRESIDENT
TREASURER
SECRETARY
DIRECTOR
DIRECTOR

ANNETTE ING-FIRMEZA
MARIE MEADOWS
TBD
CASSANDRA YU
TBD
MARITZA PORTILLO
JENNY COLLINS (SCHAEFFLER)

2024/2025 COMMITTEES

	CHAIRPERSON	COMPANY AND EMAIL ADDRESS
ARCHIVE	TBD	OPEN
AUDIT	CASSANDRA YU	CASSANDRA_YU@ajg.com
BUDGET & FINANCE	ANNETTE ING-FIRMEZA	ANNETTELIN23@YAHOO.COM
BY-LAWS & PARLIAMENT		OPEN
CONFIDENCE WHILE COMMUNICATING		OPEN
COMMUNITY SERVICE	JENNY CHEA-VAING	JCHEAVAING@SINGLEPOINTINS.COM
FUNDRAISING / SPECIAL EVENTS		OPEN
EDUCATION/LEGISLATION		OPEN
EDUCATION ADVISORY (IEA SCHOLARSHIP)		OPEN
EMPLOYMENT	ANNETTE ING-FIRMEZA	ANNETTELIN23@YAHOO.COM
FELLOWSHIP	CASSANDRA YU	CASSANDRA_YU@ajg.com
GOLF TOURNAMENT	MARIE MEADOWS ANNETTE ING-FIRMEZA	MMEADOWS@INTACTINSURANCE.COM ANNETTELIN23@YAHOO.COM
MAY LUNCHEON	ANNETTE ING-FIRMEZA	ANNETTELIN23@YAHOO.COM
MEMBERSHIP	JENNY SCHAEFFLER	SEDGWICK JENNY.SCHAEFFLER@SEDGWICK.COM
NEW HORIZON PLANNING	ANNETTE-ING-FIRMEZA PAST PRESIDENT	ANNETTELIN23@YAHOO.COM
NOMINATING	TINA KONG	TINA.KONG@ALLIANT.COM
PROGRAM & SPEAKERS	ALL BOARD MEMBERS	
RESERVATIONS	CASSANDRA YU	CASSANDRA_YU@AJG.COM
SAFETY PROGRAMS		OPEN
TECHNOLOGY (WEBSITE & COVER NOTES)	MARIE MEADOWS	MMEADOWS@INTACTINSURANCE.COM



2024 IAIP CONVENTION

Doubletree Resort Paradise Valley-Scottsdale • June 7-9

Registration: NOW OPEN

Registration for the 2024 IAIP Convention Registration (on June 7-9), and for the Regional Hub Conferences (on Thursday, June 6) in Scottsdale, Arizona is now open.

Education

Expect to learn everything you need to know about the modern flood insurance marketplace and cannabis.

Gain an understanding of how to futureproof your career: embracing AI in the evolving insurance landscape. And much, much more!

And you will not want to miss the launch of an exciting new IAIP designation program!

June 7-9
Scottsdale, AZ



DoubleTree Resort
Paradise Valley-Scottsdale

Time to Register!!!!!!



SAVE THE DATE!!!!

2024 CALIFORNIA COUNCIL
MEETING
September 20-21, 2024

Location: Embassy Suites
800 North Central Ave
Glendale, CA 91203

Hosted by:
South Bay Association of Insurance
Professionals
Insurance Professionals of Los Angeles
Insurance Professionals of Orange County



Marketing Director
Monthly Communication



Hot Sheet



	topic	message
1	Networking & Connections	Try a <u>Special Interest Community</u> or a <u>Mastermind group</u> ! They are a great way for MALs to connect with the IAIP community on a regular basis. There is a group for everyone! https://www.internationalinsuranceprofessionals.org/page/mastermind https://www.internationalinsuranceprofessionals.org/page/SIC
2	Education	Make a habit of checking the IAIP <u>Community Calendar</u> every week! We are constantly adding career development, CLP, CLP renewal and CLP-A courses. https://www.internationalinsuranceprofessionals.org/events/event_list.asp
3	Leadership Opportunities	Leadership opportunities are all around you! Take a moment to review the <u>convention volunteer</u> positions and find something that suits your skills! https://www.internationalinsuranceprofessionals.org/page/ConventionVolNew

Meet the Candidates for International Secretary

Published On: [January 3, 2024](#) by [Betsey Blimline](#)

[Subscribe to our Blog](#)



Candidates are allowed 350 words to answer the question posed by the International President.

2024 Candidate Question:

Membership and member retention are both key components to the success of this association. For IAIP to attract new members and retain current members, the board and our task forces work to identify ways we can improve our membership experience and the benefits offered. One important benefit of membership is the leadership opportunities provided to all members at all stages of their career. These opportunities are created to specifically help members develop leadership skills that are transferable to their workspace and to identify the future leaders of the association. What do we need to do as an association to prepare our members to take on leadership roles within the association and how can we help prepare them to also advance in their own careers?

MEET BOTH CANDIDATES:

Cactus Chat

This email is being sent by International Association of Insurance Professionals on behalf of Rae L. Zachary / rzachary@lockton.com

SAVE THE DATES FOR “Cactus Chat”
with your Region VII Leadership Team 2024 Dates

Mark your calendars and watch for the individual invites to the meetings for registration details.

- Jan 18, 2024
- Feb 8, 2024
- March 7, 2024
- April 11, 2024
- May 9, 2024
- None for June (unless something comes up)
- July 11, 2024
- None for Aug (unless something comes up)
- Sept 12, 2024
- None for Oct (unless something comes up)
- Nov 7, 2024
- None for Dec (unless something comes up)

Questions for our team? Email Terri and she will add them to the agenda for that Month.

There will be a chance to win a \$25 Gift Card at each meeting – must be present to win!!

Please RSVP to Rae Lynn at insliifer21@gmail.com and Mark at mecoberly@gmail.com
Hope to “see” everyone in the gallery !

Education Director: Sherry Gamble Marketing Director: Regina Lemanowicz
Member-at-Large (MAL) Director: Sandy Malone Membership Director: Alison Holmes
RVP Assistants: Mark Coberly and Rae Lynn Zachary
In fellowship,

Terri Brennan, Region VII – RVP
brennata@gmail.com

There have been so many recent tragedies across the United States in the past year from attending concerts, amusement parks, going to work, churches and schools. What happened to schools being a safe haven for children to learn and churches as a refuge for peace? What happened to being able to come to work and not worry that someone was having a bad day and wanted to commit violence against their colleagues? What

happened to being able to attend a concert or an amusement park for entertainment and not having to worry about someone with a hidden agenda trying to make a name for themselves or suffering from anger issues stalking innocent people?

Arbor Day Fair

HIGHEST PRIORITY Community Event



Time

Saturday, March 9

9am – 1pm PST

Location

2050 Hayes St

San Francisco, CA 94117

[Map](#)

About this event

You are invited to San Francisco Public Works' Arbor Day Fair! Bring your friends and family for a few hours of fun, hands-on activities, and info booths on urban environmental education. This event is rain-or-shine.

Activities and Vendors:

- Info booths
- Bucket truck rides
- Kid-friendly games and activities
- Build your own planter box
- Street tree ID walk at 10 AM
- Go on a tour of the new tree nursery at 11 AM
- Get free compost (bring some 5 gallon buckets)

Where is the Arbor Day Fair?

- WHERE: New Traditions Elementary School yard (2050 Hayes St)
- WHEN: Saturday, March 9 from 9 AM - 1 PM
- Admission is free
- Everyone is invited. This is a family-friendly event.

Community Partners:

San Francisco Public Works, Mayor London Breed, District 5 Supervisor Dean Preston, San Francisco Unified School District (SFUSD), SF Department of Environment, Friends of the Urban Forest

By registering for this event you are giving our staff/photographer permission to take images of you and your attendees during the event. If you wish to not be photographed, please tell the photographer.

Accessibility

- ✓ Accessible restrooms
Mainly flat ground
Wheelchair ramp
 - ⊕ Have accessibility questions? Reply to your registration email to confirm your requirements or request more information.
-

Tags

Love Our City

If you wish to participate by planting trees register to volunteer at the link below

https://www.mobilize.us/sanfrancisco/event/592858/?rname=Jenny%20&share_context=event_details&share_medium=copy_link

Jenny Chea-Vaing - Singlepoint Insurance Services - jcheavaing@singlepointins.com

INQUIRING MINDS WANT TO KNOW

1. Kohl's

Locations: Over 1,100 stores in every state but Hawaii

Age for discount: 60

Deal: On Wednesdays, shoppers 60 and older can get a 15 percent discount on in-store purchases. Dollar-off coupons, including Kohl's cash, will be applied before the age-specific discount. However, other percent-off coupons can't be combined with this deal. Also, the discount is good for one checkout per Wednesday.

2. Rite Aid

Locations: Over 2,200 stores in 17 states including California, Connecticut, Delaware, Massachusetts, Michigan, Nevada, New York and Washington

Age for discount: 65

Deal: Shoppers get 5X Rite Aid Reward points on the first Wednesday of every month. You must be a member of the free Rite Aid Rewards program. Members also get a free consultation with a store pharmacist. Every 1,000 points equals \$2 of BonusCash redeemable on future eligible purchases.

3. Pep Boys

Locations: Over 900 stores in 36 states including Alabama, Arizona, California, Florida, Georgia, Illinois, Texas, New Jersey, New York, Pennsylvania and North Carolina — plus Puerto Rico

Age for discount: 55

Deal: Customers 55 and older with a valid ID get a 10 percent discount on any in-store purchase.

4. Walgreens

Locations: Over 9,000 stores in all 50 states plus the District of Columbia, Puerto Rico and U.S. Virgin Islands

Age for discount: 55

Deal: On the first Tuesday of the month, customers age 55 and older who are members of the myWalgreens rewards program get 20 percent off in-store on regular-price items. Prescriptions and clinical services are excluded from the discount. You can't use coupons on top of the discount.

5. Goodwill

Locations: Over 4,000 stores in all 50 states and the District of Columbia

Age for discount: 55

Deal: One day a week, typically Tuesday or Wednesday, shoppers age 55 and older get 15 to 25 percent off their purchases. The deal is valid in-store and may not be offered at every location.

6. Michaels

Locations: Nationwide

Age for discount: 55

Deal: Michaels Rewards members 55 and older get 10 percent off their purchase, including sale items in-store and online. If you don't have a Michaels Rewards account, you can still receive a 10 percent discount on in-store purchases. You may need to show a valid ID at checkout as proof of age.

7. Ross Dress for Less

Locations: Over 2,000 stores in 41 states including Alabama, Arizona, California, Florida, Georgia, New Jersey, Pennsylvania and Washington

Age for discount: 55

Deal: Every Tuesday, shoppers 55 and older get 10 percent off purchases. You must notify the associate at the time of purchase, and an ID may be required.

Donna Fuscaldo is a contributing writer and editor focusing on personal finance and health. She has spent over two decades writing and covering news for several national publications including The Wall Street Journal, Forbes, Investopedia and HerMoney.

Inquiring Minds want to know:

12 Things That Are Free Under Medicare

While most services come with a cost, some preventive screenings, vaccines and counseling are covered without charge

By Dena Bunis, AARP [EN ESPAÑOL](#) Published October 27, 2023

We worry a lot about what Medicare beneficiaries must pay out of pocket, such as monthly premiums, annual deductibles, and copays for doctor visits and prescription drugs. But what many enrollees may not realize is that there are services that won't cost them a cent.

You can get [vaccines](#) and screenings for a number of illnesses and see your doctor each year for a wellness visit. You can also get counseling to help you kick smoking or manage your diabetes. You won't be subject to any out-of-pocket charges for these services as long as you use a health care provider who participates in Medicare or, if you get your health care through a Medicare Advantage plan, an in-network medical professional.

Here's a look at a dozen things you can get for free from Medicare. For a full list of the program's preventive and screening services, go to [Medicare.gov](#).

1. A onetime "Welcome to Medicare" visit

This visit must be made within the first 12 months of signing up for Medicare Part B, the part of Medicare that covers doctor visits and other outpatient services.

Think of this initial visit as a [baseline check-in](#). Your provider will review your medical and personal history, see what medications you are taking, give you a flu and [pneumococcal shot](#), take your vital signs (height, weight and blood pressure), do a simple vision test, ask some mental and behavioral health questions, and offer to help you create any advance directives you might not yet have. And all this will be free.

But note that if after this general check-in, your doctor wants to order some diagnostic tests or perform some other services, the rules governing Part B will apply and you'll be responsible for 20 percent of the costs. Your coinsurance or copay may be different if you are enrolled in a Medicare Advantage plan or if you have supplemental, or Medigap, insurance.

2. A yearly wellness visit

The first thing to know about this is what it isn't: a physical. According to Medicare, this is a [once-a-year visit](#) to "update your personalized plan to help prevent disease or disability." Your doctor will probably take your vital signs (height, weight and blood pressure) and review your medical history and the medications you are taking. Providers are also expected to do a cognitive assessment to look for any signs of dementia. If during this visit your doctor needs to order some tests, such as blood work or an actual physical exam, then as with that first welcome Medicare visit, the rules governing your coinsurance under Medicare Part B will apply.

3. Vaccines

Thanks to a federal law passed in 2022, Medicare now covers most vaccines at no cost to enrollees with prescription drug coverage under Medicare Part D or as part of their Medicare Advantage plan. This includes inoculations recommended by the Centers for Disease Control and Prevention, such as the shots for shingles and RSV. Medicare Part B had already covered other vaccines, such as [seasonal flu](#) and [COVID-19](#) shots, at no charge.

4. Diabetes screenings

Medicare Part B will cover up to two [diabetes screenings](#) each year, including blood glucose tests, if your doctor determines you are at risk for developing diabetes and you have risk factors such as high blood pressure, a history of abnormal cholesterol levels, are obese or have a history of high blood sugar. Part B will also cover these screenings if two or more of the following conditions apply: you are 65 or older, you're overweight, you have a family history of diabetes or you've had gestational diabetes (diabetes while you were pregnant).

5. Depression screening

[Medicare covers one depression screening per year](#) that must happen in a primary care setting, like a doctor's office. If a provider recommends follow-up treatment or other mental health and behavioral services, then the coinsurance rules under Part B would apply. In a crisis, people can contact the free and confidential Suicide & Crisis Lifeline by calling or texting 988 24 hours a day, seven days a week.

6. Mammograms

Medicare will pay for a screening [mammogram](#) every 12 months if you are a woman age 40 or older. Be advised that if you get a diagnostic mammogram, which a doctor typically will order after a [screening mammogram](#) shows some suspicious results and they want to take a closer look, then the rules governing Part B will apply and you will be responsible for 20 percent of the cost. That would also apply if, for example, a doctor orders a breast ultrasound because the Medicare enrollee has [dense breasts](#). Medicare will cover diagnostic mammograms more often than once a year if a doctor says they are medically necessary.

7. Colorectal cancer screenings

Four separate screening tests for colorectal cancer are covered for free:

A [fecal occult blood test](#) every 12 months, starting at age 45. This will detect blood in the stool.

A [flexible sigmoidoscopy](#) every 48 months, also starting at age 45, with the proviso that you haven't had a colonoscopy in the past 10 years.

A [stool DNA test](#) every three years for people between 45 and 85 who are not at high risk for colon cancer and don't have any symptoms of colorectal disease.

A screening [colonoscopy](#) every 10 years if you are not at high risk for colon cancer, or every two years if you've had a history of colon problems or there's a family history of colon cancer.

8. Lung cancer screenings

Medicare will cover a [lung cancer screening](#) using low-dose computed tomography once a year if all these conditions apply:

You're between 50 and 77.

You don't have any signs or symptoms of lung cancer.

You either smoke now or quit smoking within the past 15 years.

You have a history of having smoked one pack a day for a 20-year period.

You get an order from your doctor or other health care provider.

9. Prostate cancer

Starting the day after a man turns 50, Medicare will cover a [prostate specific antigen \(PSA\) blood test](#) every 12 months. If you also need a digital rectal exam or other follow-up services, then the 20 percent coinsurance rules under Medicare Part B will apply.

10. Smoking counseling

Medicare will pay for up to eight counseling sessions over a 12-month period to [help you stop smoking](#) or using tobacco.

11. Alcohol counseling

Medicare will cover one annual alcohol misuse screening. In addition, the program will cover up to four brief face-to-face counseling sessions each year if you are someone who uses alcohol but doesn't meet the medical criteria for being alcohol dependent. You must get the counseling at a primary care setting, such as a doctor's office or clinic.

12. Nutrition therapy

Medicare will cover some [nutrition services](#) if you have diabetes or kidney disease or have received a kidney transplant in the past 36 months. These services can include an initial nutrition and lifestyle assessment, individual or group sessions, help managing the lifestyle factors that affect your diabetes, and follow-up visits to check on your progress.

Dena Bunis covers Medicare, health care, health policy and Congress. She also writes the Medicare Made Easy column for the AARP Bulletin. An award-winning journalist, Bunis spent decades working for metropolitan daily newspapers, including as Washington bureau chief for The Orange County Register and as a health policy and workplace writer for Newsday.

INQUIRING MINDS WANT TO KNOW:

February 17, 2022 / Nutrition Fish Faceoff: Wild Salmon vs. Farmed Salmon Debating the health benefits and risks

How do you prefer your salmon — wild caught or from the farm? It's a legitimate question because fish is not "just fish" when it comes to potential health benefits. Where it comes from makes a difference. We asked registered dietitian Julia Zumpano, RD, LD, for the nutritional breakdown of wild salmon and farmed salmon. Let's go fishing with her for some facts.

The different types of salmon

Salmon is the most-eaten fish in the United States, largely due to its high levels of heart-healthy omega-3 fatty acids. As a whole, fish are a great source of omega-3 fatty acids — and salmon swims at the top of the list.

The popularity of salmon has helped deplete the wild stock swimming in open waters, though. In response, farmed salmon has become more common as diner demand rises faster than high tide.

Farmed salmon is typically Atlantic salmon. Wild-caught salmon, meanwhile, is usually one of five types of Pacific salmon: chinook (king), sockeye, coho, pink and chum. (Sockeye is the most common.)

Now it's true that both Atlantic and Pacific salmon are packed with omega-3 fatty acids, says Zumpano. But if you take a deeper dive into the dietary data, there's a lot more to consider when making your choice at the seafood counter.

Here's a more detailed look.

Nutritional content

There are some key nutritional differences between wild and farmed salmon, according to the U.S. Department of Agriculture's FoodData Central. (Comparisons are between wild sockeye salmon and farmed Atlantic salmon cooked in dry heat.)

A 3-ounce fillet of wild salmon has fewer calories and half the fat content of the same amount of farmed salmon. And although farmed salmon may have more omega-3 fatty acids, it also has more than double the saturated fat content — and that's not fat you want, notes Zumpano.

The bottom line: Wild salmon gets the edge for having fewer calories and less saturated fat.

Risky pollutants

Persistent organic pollutants (POPs for short) sound dangerous. That's because they are.

POPs have been linked to several diseases, including Type 2 diabetes and obesity. Evidence suggests obesity might be even more of a risk factor for diabetes when POPs are present in your body. And specific types of POPs increase the risk of stroke in women.

Why does this matter? Because levels of PCB (polychlorinated biphenyl, which is one type of POP) are 16 times higher in farmed fish than in wild fish.

The bottom line: Wild salmon wins here, hands down.

Cancer-causing chemicals

In the wild vs. farmed debate, this is a tricky issue. Although both offer omega-3 fatty acids, eating large amounts of either type of fish in order to get their full benefits could expose you to cancer-causing chemicals.

In wild salmon, these chemicals come from potentially polluted waters where the fish swim. Farmed salmon, meanwhile, gain those higher PCB levels from what they're fed.

Your best bet is to not overdo it on your fish intake. Try considering seafood as just one piece of the puzzle when it comes to getting omega-3 fatty acids, says Zumpano. Other good sources include flaxseed, chia seeds, hemp seeds, walnuts and soy foods.

The bottom line: Both wild and farmed salmon come with risk if eaten in large quantities. But consumed in moderation, most studies conclude wild salmon is safer.

Unsafe contaminants

Studies have found contaminants in farmed salmon are generally higher than in wild salmon.

Contaminants sit below approved U.S. Food and Drug Administration (FDA) tolerance levels but exceed what's considered safe by the U.S. Environmental Protection Agency (EPA) "for frequent consumption."

Likewise, other research suggests that children, women of child-bearing age and women who are pregnant should choose wild salmon over farmed options — or select other sources of omega-3 fatty acids.

For either wild or farmed salmon, Zumpano suggests **removing the skin to decrease exposure to contaminants and pollutants.**

The bottom line: Both wild and farmed salmon contain contaminants, but wild salmon has lower levels and is considered safer overall.

Concern about antibiotics

This was a big source of debate in the late 1990s and early 2000s, when Chilean salmon imports to Japan had higher antibiotic amounts than allowed under regulations.

The concern: Too much exposure to antibiotics could lead to resistance to their effects. Antibiotic use in farmed fish is said to have been reduced, but it's unclear just how much use is still occurring.

The bottom line: Farmed salmon comes with uncertainty about antibiotic use. Wild salmon does not.

So, what's for dinner?

The American Heart Association recommends eating two 3.5-ounce servings of fish a week to help reduce the risk of heart disease and stroke. Both farmed and wild salmon have the nutrients that power that suggestion.

But research consistently shows that there are more risks associated with farmed salmon than those pulled from oceans, lakes and rivers.

The bottom line: Go wild if you have the option



Dr. Don Kim says: *"Farmed Atlantic salmon is not as healthy as wild salmon; it doesn't pack an equal amount of benefits. The crowded pens that farmed fish are kept in increase the chances of parasites and disease being spread. Atlantic salmon also have to be fed dyes in order to retain the natural pink color."*

Before you purchase salmon, be sure to inquire with the staff (or restaurant's chef) where the salmon came from. At the market look for wild salmon that legally cannot be farmed such as sockeye salmon or Alaskan salmon."

Employment -

If anyone has any positions available feel free to email either:

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SFIP Scholarship Program coming soon!

The SFIP Chapter will soon be offering scholarship funding to those in the insurance industry and who want to enhance their knowledge with related classes and/or attain an insurance or leadership designation. More to follow!

Stay tuned for details....



