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Friday, August 21, 2020

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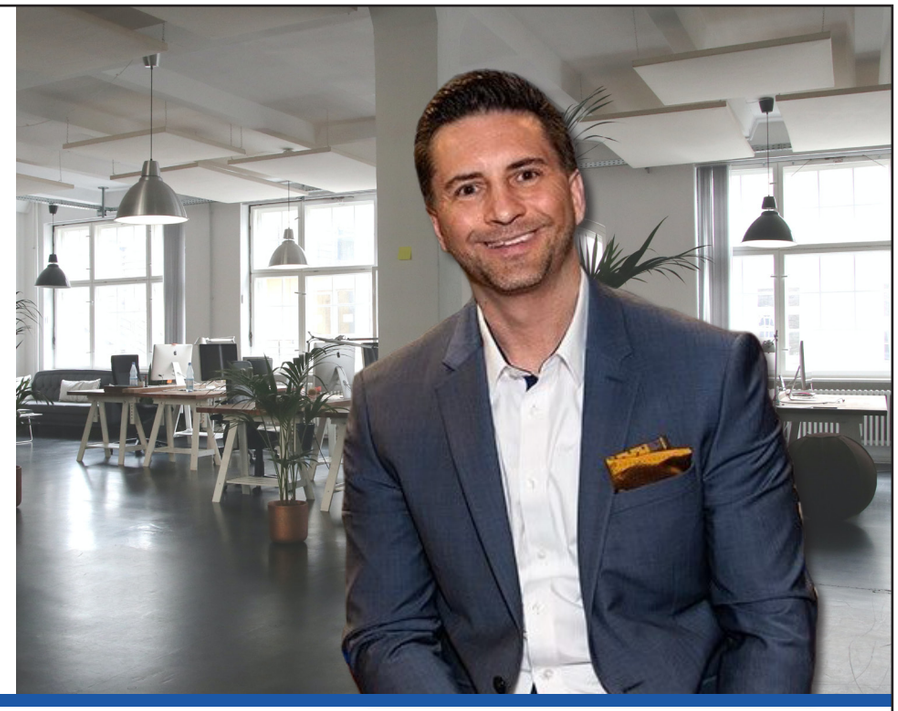

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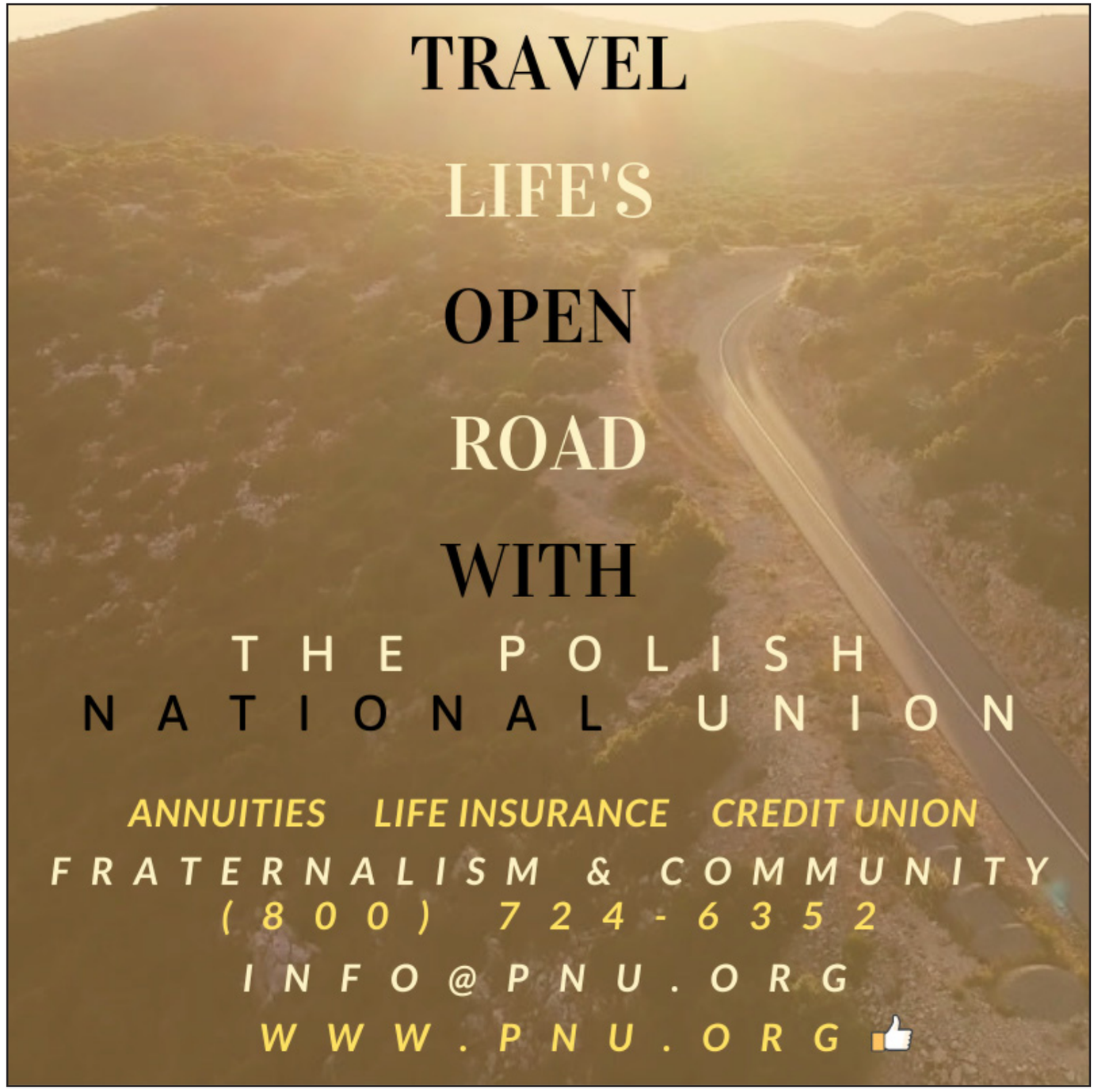
The Year That Reminded Us How Fast The Carpet Can Be Pulled From Under Our Feet

With so much to be debated in the world today there is one thing we can all agree on:

2020 and COVID-19 has turned our world upside-down and life as we know it has changed. I've canceled vacations and plans like so many. I count through the dozens of activities I'm glad I did last year. But it goes so much deeper than that. For myself personally I've reflected on how precious time is and how different tomorrow can look as I am faced with my mom's terminal illness of frontotemporal dementia (FTD). The Polish National Union of America, headquartered in Scranton, PA since 1908 helps members plan for tomorrow through financial security.

The Polish National Union of America, also known as PNU or Spójnia, is a not-for-profit fraternal benefit society which provides life insurance protection, annuities, retirement plans, credit union access, and numerous fraternal benefits to its membership. The late Prime Bishop Franciszek Hodur organized the Polish National Union of America in 1908, eleven years after he organized the Polish National Catholic Church. The PNU has deep roots, now in its 112th year providing protection to families. Today the PNU still serves

See UNION | 6



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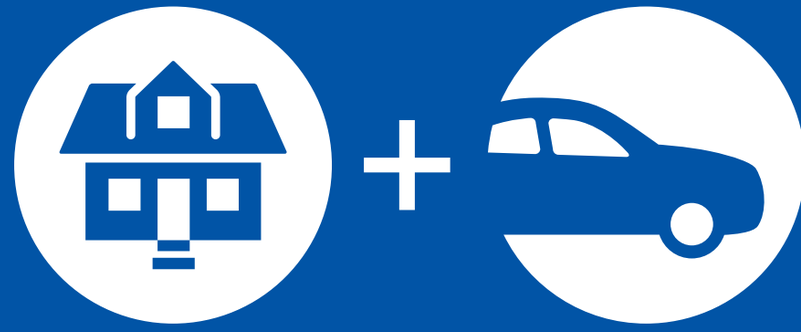

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Types of Life Insurance

If you've never shopped for life insurance policies, it can be an overwhelming experience. There are many different forms of life insurance, making it a bit tricky to land on a solid plan that makes sense for you and your family's future.

Everything from selecting the right amount of coverage to choosing the right life insurance company to buying your policy can be stressful. That's where working with a local life insurance agent makes sense. They can walk you through different options to make sure you find a solution that fits your needs.

Life Insurance: What's the Point?

Your main goal for getting life insurance should be to protect your beneficiaries financially in the event of your death. Some policies have the potential to accrue cash value over time, but return on investment is not a main selling point of life insurance policies. They are meant to give you and your family peace of mind and will provide that level of security that family members will be taken care of — at least financially — after you're gone.

Term Versus Permanent

There are major differences between the two main types of life insurance, term and permanent. Here are a few:

Length of coverage: Many term life insurance policies provide coverage for up to 30-year terms, and they

See 'TYPES' | 6

UNION

from 3

our community and beyond while priding itself on being for the members and run by the members when so many grassroots establishments have fallen to corporations.

While the entire world is united in hope for a vaccine and brighter days ahead many are thinking about ways to buckle down and prepare for the unexpected. While a supply of hand sanitizer and a couple of extra rolls of toilet paper may be high on the list for some, I encourage you all to think about life insurance. I'll be honest. Before I joined The Polish National Union (PNU) and before my mom was diagnosed with FTD, an early onset dementia often characterized by diagnosis before age 60 and the complete destruction of an individual's personality, I never gave life insurance much thought. Unfortunately neither do many families until tragedy strikes. My mom was always so smart, sharp, and an amazing RN. I know if it weren't for her change in health she would be right on the front-lines of COVID-19 with all of the other essential worker heroes. With her illness taking over we are now looking at my mom being the one who needs more direct care. It is just one of so many stories of how your tomorrow can be uprooted unexpectedly. I've made it my mission to help families think about life insurance while the waters are calm.

COVID-19 has instilled a newfound appreciation of how valuable time is and appreciating the stability of the little things. Remember how it felt to go to a concert and belt out the lyrics to your favorite song? Hold onto those precious memories. Hopefully next summer those memories will become a reality for us all again. One of the great benefits PNU members enjoy are discounted rates on renting out The Bishop Hodur Retreat Center, located in Waymart, PA. The retreat center features a beautiful new in-ground pool, overnight accommodations, a projector screen and conference room, playground, kitchen/pavilion area and who can forget to mention the peaceful nature that Waymart has to offer? Members can plan a safe gathering, graduation party, conference, or day out in the different times we now live in. Try calling one of the corporate insurance companies and ask if they have a retreat center with member discounts. PNU membership certainly has its perks!

Instead of haggling with car dealers on their interest rates, PNU members can enjoy the excellent rates that Spójnia Credit Union (SCU) has to offer. SCU is a credit union for PNU members only. Instead of being lost in the pile at a big corporate bank, our credit union has a genuine connection with its members. They know your name. They ask about your family. They are focused on providing the best service and security for you and your family. You can't find benefits like these anywhere else. PNU membership prides itself on providing the big picture instead of focusing only on making a sale. Membership is about family growth, financial security, and preserving the same value of community that it was founded on.

Confronting a family member's terminal disease is never a good time to discuss and plan for the inevitable. Plan today for a secure tomorrow. The little things are what we are all resorting to for comfort these days. A quiet walk at sunset, checking in on family, and hopefully more people are putting thought into planning for the unexpected. A little thing like securing life insurance can make all the difference. The Polish National Union of America can help.

-Melissa Cohen
Polish National Union of America Marketing Director

TYPES

from 5

are designed as flexible options. Permanent insurance, which includes whole life and universal life, is designed for lifelong financial protection.

Cost: Initially, term life premiums are generally lower than permanent life. However, term life premiums typically increase upon each renewal as you age, while permanent life premiums stay the same.

Cash value: With most types of permanent insurance, you can generate cash value as you continue to pay into your policy. You can choose to cash in or borrow against your permanent life policy, while term insurance does not feature any savings component.

Get Quality Comparisons

When obtaining price quotes on life insurance, be sure that you are comparing similar products. Term life generally has lower premiums than a permanent life policy, which can mean substantial price differences for a $50,000 term policy versus a $50,000 permanent policy.

Depending on your coverage needs, it's important to understand the main factors you should be considering. Ask your local agent for a consultation to get started on offering your family added protection and comfort.

Finding A Great Agent

When looking for new insurance or managing your current policy, a solid local agent will be your best friend.

They understand the lay of the land in your region and can help you find the insurance solutions that best fit your needs, whether you're looking for home, life, automotive or business insurance.

But how do you find a good local insurance agent, especially if you're starting from scratch? Read on for tips on landing the perfect local agent for your insurance needs.

Trust Word of Mouth

One of the best ways an insurance agent builds his or her client base is through word of mouth. Good reviews travel fast – especially locally – so trust the experiences that your friends and family members have had with local agents. Once a local agent or insurance firm has been recommended by your network, do more homework on how long the business has been in operation and how active they are in the community. These factors will tell you a lot about the credibility and longevity of the firm.

Interview Prospective Agents

When shopping for a new agent, be sure to interview at least two or three before making your decision. You can do this remotely or in the office. Here are some questions to kick off conversations with your new potential insurance agent:

- Are you a direct agent or an independent agent?
- What are your credentials and what is your experience?
- What coverages do you offer?
- What areas do you specialize in?
- Can you provide customer references?

Think Long-Term

A good agent will keep an eye on how your insurance requirements may change over the years. As you add property, vehicles or additional homes to your portfolio, you'll likely have to make ongoing changes to your insurance policies. That's where working with someone you trust is a big advantage.

Look for agents with advanced designations such as Chartered Property Casualty Underwriter, Certified Insurance Counselor (CIC), Chartered Life Underwriter (CLU) or Accredited Adviser in Insurance (AAI). This will ensure they will be ready to help you as your insurance needs shift and evolve.

What is life insurance?

Life insurance can feel complicated and overwhelming, but at its core, it's a pretty simple way to plan for the financial future of the people you love. Learning what life insurance is now can help you make informed decisions about the right ways to keep your family protected.

At Matt Dailey State Farm®, we know from experience how much life insurance can help people when they need it most, and we work with customers every day to help them understand what life insurance is, and what a difference it can make. None of us can predict the future. Most of us hope to be around for a long time. We want to grow old with our families, run our business until we're ready to retire, give back to our communities for years to come. But one thing that's guaranteed about the future is that it has no guarantees, and we don't know how long we'll live. Life insurance is a way to help protect against this uncertainty, and it's a way we can feel more in control of the unknown.

How does life insurance work?

How life insurance works is pretty simple. You buy a life insurance policy and name a beneficiary to receive the death benefit. If the policy is active when you pass away, your beneficiary will receive that death benefit. It can be a great comfort knowing if something happened to you, your family can stay in their home, stay in the same schools, and keep living the life you've dreamed for them. While most people buy life insurance because they want to protect their family, it also offers many benefits for small business owners and can even be a way to leave money to a favorite charity. Our agency gets many questions about the cost of life insurance, and it can be helpful to look at cost in two different ways - the cost of having it, and the cost of not having it.

- The cost of having it — The cost of life insurance varies, based on factors like the type of life insurance you purchase, the amount of life insurance coverage you want, your health, and your age. The younger you are, the more affordable it typically is. That doesn't mean it becomes unaffordable as time goes on though, and most people think life insurance is more expensive than it actually is. Sitting down with a Matt Dailey State Farm agent to talk through your budget and your goals can help you find the protection that makes the most sense for you.
- The cost of not having it — This is even more important to consider. Take a moment and think about what you provide for your family now. Do you provide income they need for the mortgage and other expenses? Do you contribute to their future savings? Do you help with child care? Cooking? Shopping? Home maintenance? Now imagine if you weren't here. What would your family's life be like without you in it? How would they be affected financially? What would the cost to their future be without life insurance? That's the cost of not having it.

Types of life insurance

Though life insurance serves the same basic need (providing a death benefit if something happens to you), different types of life insurance work in different ways, and offer additional benefits. At Matt Dailey State Farm, we like to put life insurance into two categories - short-term protection and long-term protection.

- Short-Term Protection — Term life insurance falls into this category. "It's like renting or leasing car" explains Matt Dailey. “You buy a policy for a specific amount of time, commonly for 10, 20 or 30 years. If you die during that time, your beneficiary

See ‘LIFE’ | 11

Protecting Your Business

Managing risk in your business is not always directly related to financial, accounting or cyber security. It's equally important to think about the structural health of your buildings and facilities, preparing for possible damage from Mother Nature.

No matter the time of year, there is a slew of potential hazards that could impact your business. These include bad weather, lightning, natural disasters, fire or other emergencies that compromise the overall structural integrity of your buildings.

Storm Damage

Severe thunderstorms can be the biggest threat to your business. Not only do they have the ability to transform into a tornado within a moment's notice, but they often are accompanied by frequent lightning, high winds and hail. These factors can cause physical damage to your property and leave equipment in danger. Different areas of the country experience varying storm threats, so it's important to look at the most common to your area so you can build a solid plan of preparation.

See 'BUSINESS' | 17

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'LIFE' from 8

receives the death benefit. If you're still alive at the end of that time, your policy ends." One benefit is you can buy a good amount of coverage for not much premium.

• Long-Term Protection — Permanent life insurance, which includes variations such as whole life insurance and universal life insurance is like owning your own car—"It's yours!", Matt describes. It's lifelong coverage and, like term coverage, provides a death benefit to your beneficiary if you die. It also offers several living benefits, including accumulation of cash value at a guaranteed interest rate and preferential tax treatment. A number of customers at Matt Dailey State Farm like the cash value aspect of a permanent policy.

Some people find that one type of policy satisfies all their needs, while others select a combination of different coverages. Every individual's situation is different and your needs will likely evolve over time too, so it's a good idea to review your policies regularly to see if you need to make adjustments as changes happen in your life.

How much life insurance do I need?

How much life insurance you need will depend on your own unique situation. Some people rely on the group life coverage they have through work, but once they sit down and look at their goals for their family, they find it's not enough. Plus, if you change jobs or lose your job, your group coverage won't go with you. It's also important to think about what you want for your family.

Is life insurance worth it?

You can probably answer this question by asking yourself another question. What would life insurance mean to my family if I wasn't here? If it would make a big difference, then your answer to "Is life insurance worth it?" is answered. There's a lot to understand about life insurance, and if you want to make sure you have all the information you need to make informed decisions about protecting the financial future of your family or business. We encourage you to learn more and discuss your unique needs with your local State Farm® agent Matt Dailey.

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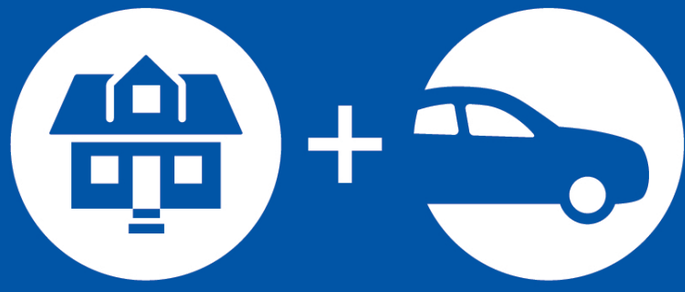

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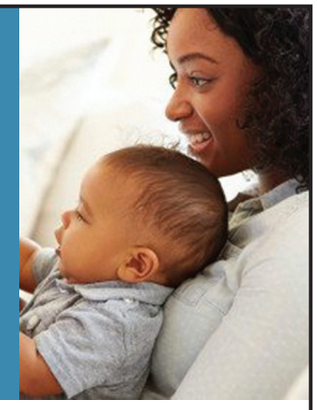
The Insurance Buffet



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Saving on Insurance

When you shop for insurance, it's best to start with a solid game plan. This takes planning and a bit of research on your part.

If you don't have the proper amount of time to invest into performing due diligence, this may not be the best moment for you to start shopping.

Key Questions to Ask

When trying to save money on your insurance costs, ask yourself these questions to start building your plan:

- How do I maximize my value and minimize my costs?
- What protections should I have?
- What are some pitfalls to avoid?
- What does the policy cover?
- What does the policy exclude?
- Are there dollar limits on the coverage, or maximums that the insurance company will pay?

Negotiation Tips

One of the first questions insurance sales professionals will ask is "How can I help you?" Avoid answering with a flippant, "I'm just shopping" remark. Instead, rely on the research you've put in to this point to tell the insurance agent that you're looking for a strong policy that is in alignment with your spending goals.

Remember that you may have to compromise a bit on your pricing requirements if you're to secure the highest quality policy. Bargain hunting may work in some cases, but it's not typically how insurance experts recommend you navigating through different policies.

Again, it all comes down to research. The more time you put into finding out about average insurance costs and common policy structures, the better prepared you will be to make an informed decision.

Know Your Deductible Goals

A deductible is the portion that you pay out of pocket at the front end of a claim before the insurance company picks up the rest of the bill. This allows you to transfer the catastrophic risk to the insurance provider while retaining the risk for some of the smaller issues that may pop up.

If you have to make a small insurance claim, you may want to pay out of pocket instead of filing a claim because claims activity often increases your premiums. In general, a no-deductible plan will cost the most, and a high-deductible option will cost the least.

Consult with a local insurance agent on these types of discussions to identify your appetite for risk.

Switching Auto Insurance

If you're overpaying for auto insurance and not receiving adequate coverage, it may be the perfect time to switch providers. The marketplace is more competitive than ever before, which has driven prices down and increased the quality of many auto insurance plans out there.

When you begin shopping for a new provider, consider the state you live in. Louisiana, Michigan, Florida, New Jersey and New York were deemed the most expensive states in terms of auto insurance costs, according to a 2019 study by the National Association of Insurance Commissioners.

Working with your local insurance providers to find the best deal should be a painless experience that can result in big savings for you and your family.

Plan Accordingly

Switching your auto insurance policy can be a time-consuming exercise, especially on the front end. You'll have to spend time with your new potential provider going through your driving history, vehicles' make and model, and other key details. Carve out at least an hour of your time to focus on scouting

See ' AUTO' | 17

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Protect Your Assets

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People fear change. As the owner of an insurance agency, I've seen first-hand that this fear can cost people hundreds of dollars for themselves and their families.

For example, I recently spoke with a family who felt that we could not give them a better deal than their current agency, which they'd been loyal customers of for years and years who were happy with their coverage.

Although they were skeptical, I provided them with a quote for their home, automobiles, motorcycle and a rental property. When I showed them a side-by-side comparison, they switched providers immediately.

When I initially told them that we could save them $400.00, they assumed that it was an annual savings, that it would disappear in the short term due to fee increases, or that the coverage in our quote wasn't the same. Even the idea that their family could save some money wasn't enough to get them to consider making a change.

However, once we sat down and compared the quote I provided to their current plan, they saw the coverage was the same and that they could be saving $400.00 per month, not per year.

Our lives change and, as time passes, so does the coverage we need. Often, the policy that was right for us when we bought our first car or first home doesn't adapt to accommodate our new circumstances. That's why I offer every client I speak with the opportunity to review their policies to make sure they have the right coverage at a good price.

The family I mentioned above fell victim to small increases every year driving up what they paid when, with maybe an hour or two of work or an honest conversation, they could have found out much earlier that they could be saving money each month. I can't tell you that your policy is too expensive or just re-quote a policy without your permission – that's not legal, and with each fam-

See 'ASSETS' | 17

BUSINESS from 9

What's Your Plan?

If there is a possibility of long-term disruption to your business, a contingency plan is critical. Proper preparation is key to quickly recovering from damage and minimizing the overall impact on your business. Make sure your plan includes the accommodation of employees and the transition into a temporary location that will help you keep operations running as smoothly as possible. You should also understand which local insurance and emergency relief agencies you'd be working during response efforts.

Plan and Take Action

Once you have created plans to respond to disasters, it's time to put into place all of the necessary parts of your plan. Follow these examples of advance preparations from the Better Business Bureau:

- Backups of important information. This may include insurance documentation and computer hard drive backups to make sure you don't lose valuable data that is crucial to your business.
- Spare equipment stored offsite. This is dependent on the type of business you are running.
- Copies of disaster and recovery plans for all employees so there are no communication gaps if disaster strikes.
- Arrangements for alternative workspace or backup locations.

AUTO from 15

new insurance companies. Once you find one that works for your budget and insurance coverage needs, you'll also need to dedicate some time to studying your new potential policy.

Read the entire contract so you fully understand the pricing breakdown and specific coverages you will receive.

COVID-19 Relief

Many auto insurance companies are reimbursing policyholders portions of their monthly payments due to the travel restrictions and decreased amounts of driving during the COVID-19 pandemic.

When shopping for a new policy, ask what kinds of pandemic relief plans the company has in place. You should also inquire about any other deals or policy reduction policies they offer. Every dollar counts when trying to lower your overall monthly expenses.

Request Your Refund

Most auto insurance policies are not bound to a specific contract timeline. If you've found a better deal elsewhere, you should be able to cancel and switch anytime. Check with your insurance provider on this detail. If you decide to cancel in the middle of a cycle, your insurer should refund you the unused portion of your premium. Ensure this is true by asking your provider their policy on refunds due to switching policies. The only factor that may hold this up is if you have made a claim and are waiting on the results.

ASSETS from 16

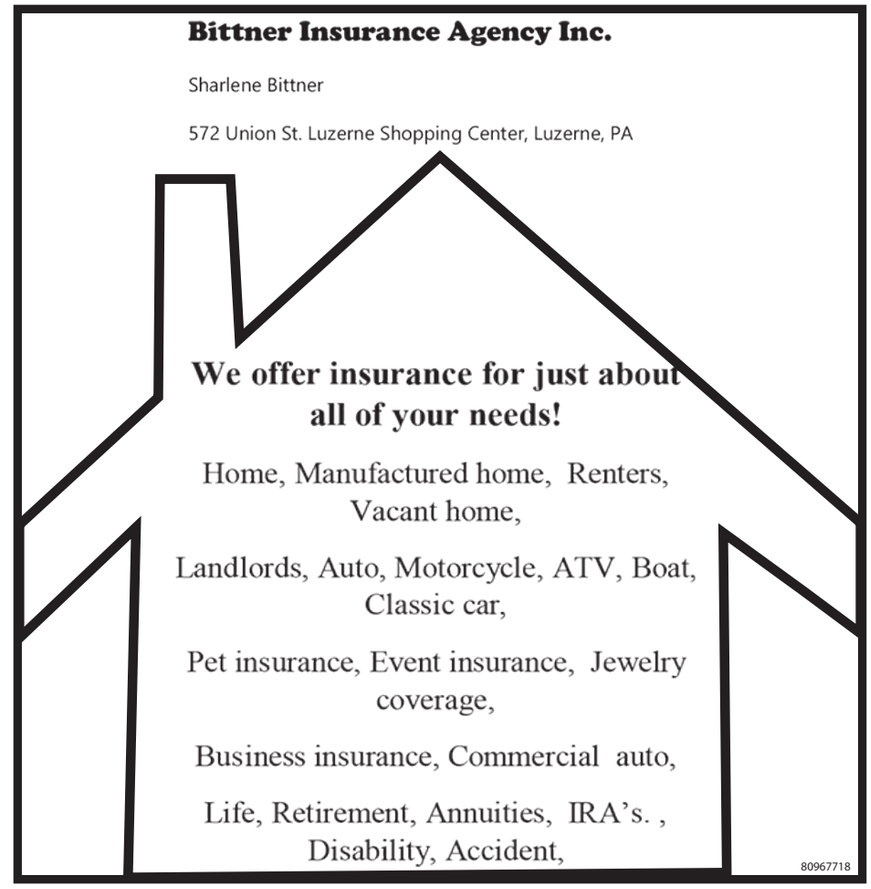
ily's different needs, one size never fits all. But I can help you understand your policy, understand the difference between "Tort Options" UM/UI and Stacking, and help you decide what coverage is the right fit for you.

If I can't save you money, I will tell you that you're getting a great deal on your coverage, no matter who insures you: my job is to analyze risk and find the best coverage for your budget, not to put anyone down or talk about another agency behind their back.

We buy insurance to protect our family and our assets:

1. In case we hurt someone in an accident or someone is injured on our property (Family, Life Insurance, Liability for Home and Auto).
2. To replace our income when the worst happens or you can't work due to illness, or to protect you in the event of a lawsuit (Income).
3. To repair or replace your home or your car after damage that could cripple your finances without adequate coverage (Property).

It's natural to be afraid of change and risk. It's my job to be a Risk Adviser, someone who can look at your life and give you the best coverage to protect you and yours that your budget allows. I want to make sure that you have the "best fit" policy at every stage of your life, and that your family is protected by its insurance coverage, not just "legal." I welcome the opportunity to discuss your unique needs and your coverage with you.



If You Lose Your Health Insurance

With record numbers of people out of work due to the COVID-19 pandemic, health insurance has become a problem for many across the United States.

The conflict between paying for an expensive policy or not paying for a policy at all has been front and center in the health care reform discussions happening at federal, regional and local levels. Until major change is achieved by lawmakers, it's up to you and your local health insurance agent to help you better navigate the market to find great coverage.

Check Your Policy

If you are insured by an employer, it's important to understand your coverage in the face of a layoff or furlough during these challenging times. Furloughed workers may still have health care benefits. In many instances, an employer stops paying the employee's salary, but their health insurance benefits remain unchanged.

However, if the furlough is extended, employers may eventually cut off health insurance benefits. Keeping a transparent line of communication open — both with your insurance provider and your local broker or agent — is the best way to stay on top of changes or updates to your policy.

Work with Local Agents

During stressful moments like losing your job or being placed on furlough, you'll want to depend on local health insurance professionals to navigate through your options for keeping you and your family insured. Ask your family members and friends who they use to manage their health insurance policies. Check your local newspaper for advertisements or stories on insurance companies in your area.

What is COBRA?

A COBRA policy is basically a continuation of the insurance you get through your employer. Exiting employees — whether due to firing, layoff or furlough — will sometimes be offered the option to transition to COBRA insurance.

The plus side? If you've already hit your deductible or out-of-pocket max for the year, then you will continue benefiting from that when it comes to doctor's appointments or medical costs.

The downside? It's expensive. You will likely be forced into paying for the entire policy, whereas your employer generally picks up part of the tab during your employment.

Again, run any changes by your local insurance agent to make sure you're maximizing your benefits while minimizing your overall costs.

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Statistics on the Uninsured

Millions of Americans have no health insurance. Obtaining care with no insurance can quickly lead to unaffordable medical bills that eventually translate into medical debt.

Those without insurance for an entire calendar year pay for more than one third of their care out-of-pocket, according to KFF, a non-partisan health policy research, journalism and communications organization that is not affiliated with healthcare.gov or any insurance company.

According to eHealth, the average of a monthly individual health insurance plan is $440 for an individual and $1,168 for a family. The larger the family, the more health insurance costs. And for many families across the country, fitting that large of a bill into the monthly expenditures is simply not possible.

By the Numbers

Check out this data from the National Health Interview Survey's Early Release Program:

Uninsured

- Number of persons under age 65 uninsured: 30.1 million
- Percent of persons under age 65 uninsured: 11.1%
- Percent of children under age 18 uninsured: 5.2%
- Percent of adults aged 18-64 uninsured: 13.3%

Private insurance

- Percent of persons under age 65 with private insurance: 65.1%
- Percent of children under age 18 with private insurance: 54.7%
- Percent of adults aged 18-64 with private insurance: 68.9%.

Public insurance

- Percent of persons under age 65 with public insurance: 25.5%
- Percent of children under age 18 with public insurance: 41.8%
- Percent of adults aged 18-64 with public insurance: 19.4%

The Challenges

The uninsured are less likely than those with insurance to receive preventive care and services for major health conditions and chronic diseases, according to KFF.

Here are some key statistics from KFF on the challenges faced by the uninsured:

One in five nonelderly adults without coverage said they went without needed care in the past year because of cost compared to 4% of adults with private coverage and 7% with public coverage.

In 2018, uninsured nonelderly adults were more than three times as likely as adults with private coverage to say they postponed or did not get a needed prescription drug due to cost.

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Insurance

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