



# Green Leaf

FINANCIAL & INSURANCE SERVICES, INC.

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## Homeowners May Need Additional Insurance for Summer Fun

When summer arrives each year, many people look forward to activities that they can only enjoy during warmer months. Summer is also a time for family vacations and relaxing. A typical American's summer plans may include outdoor activities, entertainment and traveling. While these are all great ways to make the most of the warm months, it is important to evaluate additional insurance needs. Accidents are bound to happen but do not need to end in bankruptcy. These simple insurance tips will help Americans enjoy their summer with peace of mind.

### Pools And Trampolines

Although trampolines and pools provide plenty of fun for kids during the summer, they also pose major hazards. Many people are severely injured or killed in accidents involving pools and trampolines every summer. Insurance companies have strict rules for these hazards. Homeowners with built-in pools or even inflatable pools should contact their agents for information about pool coverage and rules for securing the pools. Some insurers may not cover injuries related to pool or trampoline injuries. It is best to purchase an umbrella policy when putting a trampoline or pool on the property.

### Boats

Typical policies for personal property usually cover small boats up to \$1,500. However, the amount may be less. Most boats that sustain



even minor damage result in bills that exceed this amount. Large boats are usually not covered at all, and separate boat insurance is needed to provide protection in the event that someone is injured on the boat. Jet skis and other personal watercraft items also require separate policies. Some home insurance companies offer these supplemental options. Be sure to ask about various options and to understand what is covered and what is not covered.

### All-Terrain Vehicles

An ATV is typically not covered by an auto insurance company. However, a home insurance policy provides limited coverage for liability. Ask an agent if the coverage is sufficient. Anyone who uses these vehicles and allows others to ride on them should purchase additional coverage. Medical bills can be very expensive, and a typical hospital stay can easily reach into the thousands within just one day.

### Traveling

It is important to be protected while traveling whether the trip is a weekend getaway or an extended summer vacation. Know what a home insurance policy covers before leaving for the trip. Not all policies cover personal belongings a traveler takes along for the trip if they are stolen. While some items may be covered, there is still a deductible to think about. When traveling with any rare items or high-priced valuables, it is best to obtain separate coverage for them.

Be sure to review all deductibles and limitations before summer arrives each year. If any changes are made to the property that pose a liability risk or if any expensive items are purchased, discuss the new additions with an agent to ensure they are protected.

Green Leaf Financial & Insurance Services, Inc. is pleased to present you with the first edition of our agency newsletter. We hope the articles in this and future editions will provide insight into a variety of insurance and financial topics. Our agency currently works in the areas of insurance and benefit planning for individuals and corporations. Our goal is to provide excellent service, competitive pricing, and products tailored to meet the special needs of each client. If you have questions or comments along the way, feel free to reach out to us.

# Tips for Staying Safe Around the Grill this Summer

Whether a person plans to slowly barbecue food or grill it fast, there are several important issues to consider. Grill safety is a hot topic especially during summer months. Cooking with hot metals, high temperatures, a blazing sun and fuels can be a recipe for disaster if proper safety procedures are not observed.

## Food Safety

Bacteria will eat any food and can grow in any temperature above freezing or below 165 degrees Fahrenheit. Until food is ready to be put on the grill or eaten, it needs to be kept cool or hot. Refrigerate meats before cooking, and keep them on the warmer section of the grill until they are ready to be served. For pork, make sure the internal temperature is at least 180 degrees Fahrenheit. Food poisoning is more likely to happen to people than getting the flu, so food safety is very important.

## Fire

One of the earth's most destructive forces is fire. When using it for a cookout, it is important to have a fire extinguisher handy. People who plan to use grills should also know how to properly control a fire. Thousands of fires are caused every year by smokers or grills, and there are also hundreds of injuries. Learn how to safely cut fuel supplies when necessary, how to call the fire department and how to extinguish fires quickly. One person should be in charge of watching the fire at all times. Also, learn how to treat burns properly with first aid.

## Smoke

Smoke contains cancer-causing substances, so it is best to avoid direct contact with it as much as possible. Stand a safe distance from the grill between tasks. People can also share grill duties to avoid having one person exposed to smoke for a prolonged period.

## Charcoal

Contrary to popular belief, charcoal grills cause more fires than gas grills. One of the biggest causes of problems and



injuries is using lighter fluid on a charcoal grill. There are better ways to light charcoals. Using match-light charcoal is one option, but be sure to store it in a cool dry place away from the sun. Another option is to use a charcoal chimney starter. With these, wadded newspapers are put in the bottom with the coals on the top rack. The burning paper heats the coals and the sides of the unit. When the coals are ready, they are dumped or released onto the grill rack. This eliminates the need for lighter fluid.

## Gas Safety

With gas grills, the main cause of fires is fuel path obstruction. An obstruction usually exists under, behind or in the grill where a person would not look. Bugs and debris can wedge into places that cause obstructions, so it is important to keep a gas grill as clean as possible at all times. When it is not in use, cover it. At the first sign of any problem, turn the gas off and wait for the unit to cool to look for problems. Disconnect the gas source properly when attempting any repairs.

## Grease

Fuel used for grilling causes enough of a risk, but meats also contain fat that causes flare-ups. When cooking with fatty meats, be sure to wear grill gloves. Do not wear a standard baking mitt, because these can catch fire. Use items that are designed for cooking with a grill. Be sure to clean the grill regularly. Grease builds up in it over time and can become thick enough that it will create a hazard. These fires can also happen in smokers, so the same rules apply for those as well.

Be sure to keep grills and smokers away from homes and garages. They should be far enough away from exterior walls that a fire cannot spread. Also, do not place them close to shrubs or under trees that hang low. A long-term safety issue is cancer. Charring the outside of meat frequently can be a contributing factor. It is better to cook meats at lower temperatures or use marinades to reduce this problem. To learn more about safety and property insurance, discuss concerns with an agent.

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# Preventative Care Services - What's Covered Under the ACA?

According to data from the Department of Health, 7 out of every 10 deaths each year are due to chronic diseases. Many of these conditions are treatable provided they are caught in time. Which makes preventative care a key component for health care policymakers. Unfortunately, the Department of Health and Human Services estimates that Americans only access preventive care about half as often as they need to.

The Affordable Care Act was, in part, intended to help make certain preventative care services more affordable for covered Americans. In fact, it makes many of them free.

Previously, patients generally had to cover a deductible, pay a copay or pay coinsurance costs for these services. Under the new ACA rules, however, health insurance plans must cover all costs. Patients should be paying nothing out of pocket, provided they visit qualified providers in their plan's network.

These free in-plan preventative care services include the following:

- Abdominal aortic aneurysm screening for men of certain ages who have ever smoked
- Alcoholism screening and counseling
- Aspirin for heart disease prevention for men and women of certain ages.
- Blood pressure screening
- Cholesterol screening
- Colorectal cancer screening (for men and women over age 50)
- Diabetes Type 2 screening (for adults with high blood pressure)
- Diet counseling
- Hepatitis B screening for high risk populations
- Hepatitis C screening (for those born between 1945 and 1965)
- HIV screening (ages 15-65 and others at high risk)
- Certain immunizations
- Lung cancer screening for smokers or former smokers (within the past 15 years) ages 55-80
- Obesity screening and counseling
- Syphilis screening (for high risk adults)
- Tobacco screening and cessation
  
- Women covered under an ACA-qualified plan can also access the following services without a copay or deductible:
  - Breast cancer genetic test (BRCA) counseling
  - Mammograms every 1-2 years for women over age 40
  - Breast cancer chemoprevention counseling
  - Cervical cancer screening
  - Chlamydia infection screening
  - Domestic/interpersonal violence screening and counseling
  - Human papillomavirus (HPV) DNA test every 3 years (for women age 30 and older)
  - Osteoporosis screening (for women over age 60)
  - Sexually transmitted infections counseling, including HIV, syphilis and gonorrhea screening
  - Well-woman visits

Additionally, women who are pregnant or may become

pregnant may receive the following benefits, without copays or deductibles:

- Anemia screening
- Breastfeeding counseling and support
- Contraception (excluding abortifacient drugs)
- Folic acid supplements (for women who may become pregnant)
- Gestational diabetes screening
- Hepatitis B screening at first prenatal visit
- Rh incompatibility screening
- Urinary tract and other infection screening

Plans must provide the following services for covered children - again free of copays or deductibles:

- Alcohol/drug use assessments
- Autism screening (at 18 and 24 months)
- Behavioral assessments
- Blood pressure screening
- Cervical dysplasia screening (for sexually active females)
- Depression screening
- Developmental screening (under age 3)
- Dyslipidemia screening for children at elevated risk of lipid disorders
- Fluoride chemoprevention supplements (for children without access to fluoridated tap water)
- Gonorrhea preventive eye medication for newborns
- Hearing screening for newborns
- Height, weight and body mass (BMI) measurements
- Hematocrit or hemoglobin screening
- Hemoglobinopathies or sickle-cell screening for newborns
- Hepatitis B screening for certain high risk children
- HIV screening for high risk adolescents
- Hypothyroidism screening for newborns
- Recommended immunizations
- Iron supplements for children ages 6-12 months if at risk for anemia
- Lead screening (for at risk children)
- Obesity screening and counseling
- Oral health risk assessments
- Phenylketonuria (PKU) screening for newborns
- Sexually transmitted infection for at-risk adolescents
- Tuberculin testing for children at risk of tuberculosis
- Vision screening

Some restrictions based on age and risk factors may apply.

Again, the ACA now requires non-grandfathered plans to provide first-dollar coverage of these preventative health services to plan members, provided the plan members see providers in the plan's network. If you are not covered, or you go outside of the network, charges will likely apply.

More recently, some plans are now providing free access for doctor visits to primary care doctors - even for services beyond the mandated preventative care coverage.

For complete information on what preventative care services are available under your ACA plan, contact your insurance professional, or visit the [www.healthcare.gov](http://www.healthcare.gov) website.

# Get to Know the Green Leaf Management Team



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*A: Riding my Harley. (What else!?)*

*Q: What Are Your Favorite Summertime Activities?*

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**Look for our next issue  
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