

VO ENTERPRISES LLC

5th issue, 2014

2ND QUARTER NEWSLETTER

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Health Insurance



Open Enrollment Period: *For 2015 is November 15, 2014 to February 15, 2015*

-Open enrollment is a set time in which you can shop for and purchase your health insurance.

-If you don't buy during open enrollment, you won't be able to have health insurance coverage until the next open enrollment unless a change occurs in your personal life. (See list of examples below)

Special Enrollment Period: *For 2014: April 1, 2014 through November 14, 2014*

-Certain changes (known as qualifying events) allow you and your family to sign up for health insurance or make a change to your existing health plan when open enrollment is closed.

Examples of Special Enrollment Qualifying Events:

-Getting married -Having, adopting or placement of a child

-Permanently moving to a new area that offers different health plan options

-Losing other health coverage (for example due to a job loss, divorce, loss of eligibility for Medicaid or CHIP, expiration of COBRA coverage or a health plan being decertified)

-For people already enrolled in Marketplace coverage having a change in income or household status that affects eligibility for tax credits or cost-sharing reductions



Please call our agency if a qualifying event is affecting you and your family within 30 days of the change. We will be able to assist you in finding new coverage.

Are you turning 65 soon? Please contact Becca to discuss the options we have available for Medicare supplements. We offer coverage through several different companies and we will help you find the plan that best fits you.

2014 Farm Bill

As you all know by now, the 2014 Farm Bill was passed a couple of months ago. We will have more information for you on the details of this as the new rules and regulations are implemented.

Hail Insurance

- ❖ Reminder, carryover coverage from your 2013 hail insurance is good through June 1st. If you haven't already, please talk to us by June 1st to make sure you have the hail coverage you want in place for the 2014 crop year.
- ❖ As this season gets rolling, we encourage people to sign up for hail alerts through their Climate.com account. If you have questions on how to do this, please call Austin at the Howells branch. We will continue to assist our customers during hail season by going along on every crop hail adjustment.

Final Plant Dates, Replant, & Prevent Plant

- ❖ Final plant dates are May 25th* for Corn and June 10th* for Soybeans (dates may vary by county). Crops planted after these dates could be subject to a reduction in liability of 1% for every day past the Final Plant Date. This does not apply to replants- just original plantings.
- ❖ If you think you may have a replant claim call our office immediately. An adjuster has to give approval PRIOR to replanting in order for the claim to be considered for payment. We will have an adjuster contact you as quickly as possible.
- ❖ If you think you may have a prevent plant claim call our office immediately. There are different prevent plant rules that may apply to each situation, which an adjuster will have to determine in order for the claim to be considered for payment.

Acreage Reports

As you finish planting, don't forget to go certify your acres at the FSA office. The sooner you call to get an appointment the more likely you are to beat the rush. When you have your 578s and maps please give our office a call so that we can complete your 2014 Acreage Report. We must have your Acreage Report completed and signed by July 15th.

The Climate Corporation



VO Enterprises is a select agency to get your free climate.com account from. Call us today to get access to unrivaled data collection.

Climate Basic - Free to anyone

Supports daily decision making with real time data and future weather with growth stages.

- Online tracking and scouting tools
- Improves production decisions
- Available on any device (smart phone, iPad, tablet, and computer)

Climate Pro - \$12/corn acre

Supports daily decision making with real time data and future weather with growth stages, as well as field management from planting to pest control to irrigation to harvest. Tools include:

- Planting Advisor
- Nitrogen Advisor
- Pest Control Advisor
- Harvest Advisor
- Field Health Advisor
- Revenue Advisor

This program will provide unrivaled value that optimizes yield, revenue, cost savings, and risk protection. This advanced tool will allow you to manage your operation more efficiently.

SATISFACTION GUARANTEED OFFERED ON CLIMATE PRO ACRES. THAT MEANS YOU ONLY PAY IF YOU FIND VALUE IN THE PRODUCT. TRY IT RISK FREE FOR THE 2014 SEASON.