

**CROP  
HAIL  
PROPERTY  
CASUALTY  
LIFE  
HEALTH  
INVESTMENTS**

# HOPKINS INSURANCE, INC.

216 Front Avenue, P.O. Box 804  
Pocahontas, IA 50574

Phone: 712.335.9915  
Toll Free 866.335.9915

hopkins@hopkinsinsurance.com  
hopkinsinsurance.com

FALL-WINNER 2016

It's **OPEN ENROLLMENT** for individual health insurance **NOW** through JAN 31st!!!

This is the only time of the year that you can change or purchase a health insurance plan. Under the Affordable Care Act or "ACA" Americans are required to carry health insurance or pay a penalty. If you miss this health insurance open enrollment period, you won't be able to buy a health policy outside of this time frame unless you have a "Special Qualifying Event" during the year.

A **Grandfathered Plan "GF"** is a policy that you purchased for yourself or your family on or before March 23, 2010, that has not been changed significantly since you obtained it. GF plans may have exclusions that apply for certain health conditions such as maternity, mental health or conditions that were previously excluded from coverage on your plan when you purchased it. "GF" plans are not yet ACA compliant and are somewhat "frozen" in place. If you decide to switch to a different health plan and you purchase an ACA policy, you will give up your GF status.

**But I can't afford the ACA or the GF premiums!** Believe us, we hear you and are as frustrated as you are about the continuing increased cost of health insurance! The ACA law provides that individuals may qualify for a subsidy on premiums. In order to obtain a subsidy an individual has to apply on the "Exchange" or "Marketplace" found at [healthcare.gov](http://healthcare.gov) to determine if you are eligible. (This is not something we can do for you.) In addition, insurance companies have to agree to participate in the Exchange, but unfortunately there are very few company options for our area.

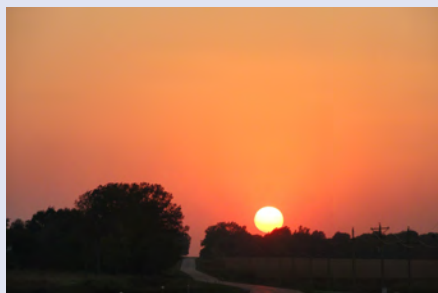
**In Summary...** If you are on a GF policy and your premium is going higher, it is likely less expensive and has lower deductibles than the new ACA plans. Because of this, many customers continue to have GF policies and we recommend that you keep your GF as long as you are able to. If you are on an ACA plan you have the option to change to a different ACA plan. We hope this helps you to make sense out of your current health insurance options!

### FARMING/COUNTRY LIVING



Josh Zeman—Winner of \$100 VISA card

### OUR COMMUNITY



Jeanne Sindergard—Winner of \$100 VISA card

### FARMING/COUNTRY LIVING



Josh Zeman—Winner of \$100 VISA card

### "Like US" 2016 Photo Contest - Announcement

We are pleased to announce our three 2016 winning photos in this year's photo contest. Thank you to all entrants. We have truly enjoyed all photos that were entered. Congratulations to our winners Josh Zeman and Jeanne Sindergard!

**Prefer your POLICIES Electronically? If so, just give us a call. We have that option available for YOU!**

## HOPKINS-REALTY.COM

REAL ESTATE  
CALL Jaime Hopkins 712-335-9915

### CROP INSURANCE - CLAIMS DEADLINE

**Corn Harvest Price = \$3.49 (Spring @ \$3.86)**  
**Soybean Harvest Price = \$9.75 (Spring @ \$8.85)**

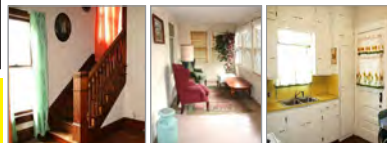
Production letter requests are out and need to be completed and returned as soon as possible in order for us to determine if you have a claim. With the price of corn 9.6% (\$.37) lower than the spring price, there may be revenue losses on corn. For soybeans the price is 10.1% (\$.90) higher than spring, so claims will start at your bushel guarantee, paying \$9.75 for every bushel short. Claims need to be turned in by **DEC 1**, so please get your production to us before that time if you think you may have a claim.

**NAME CHANGE - Allied Insurance is making a brand name change & will now be known as Nationwide.**



**325 FIRST ST - LAURENS**  
**\$26,500**

**ROOMY 2-STORY  
4 BDR / 1.5 BATH  
COLONIAL HOME  
BEAUTIFUL WOODWORK  
ENCLOSED FRONT PORCH  
PRICED TO SELL!**



- 1680 Sq Ft Living
- 2 Car Garage
- Added Adjoining Lot
- Hot Water Heat
- New Boiler

**Shawn Behrendsen**  
**Investment Advisor Representative**  
sbehrendsen@signatorfn.com  
712-335-9915

- Life Insurance
- Long Term Care Insurance
- Disability Income Insurance
- Personal Needs Analysis
- Estate Planning
- Retirement Planning
- Mutual Funds
- IRAs & SEPs
- 401(k) & 401(k) Rollovers

Registered Representative and Investment Advisor Representative of and securities offered through Signator Investors, Inc.  
Member FINRA, SIPC, and an SEC Registered Investment Advisor.

199-20161103-327659



CROP  
HAIL  
PROPERTY  
CASUALTY  
LIFE  
HEALTH  
INVESTMENTS

# HOPKINS INSURANCE, INC.



*During  
Thanksgiving,  
Christmas and  
the New Year, we  
especially want to  
thank you for your  
friendship and  
your business!*



*Laurie DeWall, Maureen Schaefer, Lisa Zeman, Jaime Hopkins, Lori Hopkins,  
Kelly Larson, Rhonda Helm, Jill Curtis, Shawn Behrendsen, Bob Riehl*

*We are thankful for You!  
HAPPY THANKSGIVING!*