

EMERLING  
FLOSS  
MURPHY

& ASSOCIATES  
PROTECTION AND PROSPERITY

# QUARTERLY NEWSLETTER

WINTER 2023

## EFM&A NOW OFFERING MEDICARE

### *And what this means for you!*

One of the many benefits of working with an insurance broker such as Emerling Floss Murphy & Associates is using our expertise to guide you in a plan that is cost-effective, while also factoring in appropriate coverage for your needs and lifestyle.

Medical insurance premiums vary as well as the benefits being offered. Your health insurance needs and wants may change year after year.

There are several options that are available to you as you near individual Medicare eligibility, everyone and their situation is different. If you are enrolled in your employers plan, if you and your spouse are enrolled in your employers plan, if you are turning 65 and your spouse isn't, etc. The options can seem overwhelming, but this is where we come in to help. Mary Lu Hanna, Group Benefits Specialist at EFM&A is also a Licensed Insurance Agent. She can guide and help you enroll in a plan that fits your budget and your healthcare needs.



Mary Lu Hanna  
Licensed Insurance Agent

## QUICK FACTS ABOUT ENROLLMENT

### INITIAL ENROLLMENT PERIOD

- Sign up three months before your 65th birthday, the month of your birthday and 3 months after your 65th birthday.

### ANNUAL OPEN ENROLLMENT PERIOD (AEP)

- Between October 15 and December 7th Medicare participants get the opportunity to make changes for the next year.

Questions? Call us and you'll be directed to a licensed insurance agent!

Mary Lu's Direct Line: **716-932-3020**

## EFM&A WELCOMES KARA ROZAK & SARAH ZDZIEBKO

Please join us in welcoming Kara Rozak and Sarah Zdziebko to the EFM&A Team.

Kara Rozak joined Emerling Floss Murphy & Associates as a Personal Lines Account Manager in October 2022, bringing four years of insurance industry experience.

Kara has a bachelor's degree in Individualized Studies from Buffalo State College and has her NYS P&C Insurance Broker License.

In addition to her work at EFM&A, Kara is a Director at Big I of WNY, Toastmasters (Past-President), and has participated in Leadership Buffalo Essentials.



Kara Rozak



Sarah Zdziebko

Sarah joined us in November 2022 as a Commercial Lines Account Manager. She is a graduate of Buffalo State University and was previously employed at Lawley Insurance and AAA Insurance.

She is licensed in Personal, Life, Accident, Health, and Commercial insurance.

## A TRANSITION TOWARDS RETIREMENT



Michele Addesa



Ann Wittlinger

As we welcome Kara and Sarah, we are also working with account managers Michele Addesa and Ann Wittlinger as they transition into retirement.

Michele has been a Personal Lines Account Manager, starting with Emerling Agency, now EFM&A since 1999. She will continue working for EFM&A at a reduced capacity in a supportive role while Kara Rozak takes the lead in account management.

Ann started with Floss Agency in 2013, as a Commercial Lines Account Manager. Ann will be staying with us on a part time basis and therefore we will be transitioning many clients to Deb D'Anniballe.

If your account manager is changing you will receive an email reflecting the change!

## DO YOU HAVE INSURANCE FOR YOUR PET?

Did you know that 67% of all households in the United States have at least one pet? An estimated 80% of owners consider their pets to be family members.

Yet also, in the US, an estimated 45% of recommended veterinarian care is restricted because of cost. Pet insurance is a great way to not only manage routine veterinarian costs but also is an excellent cushion should there be a medical emergency for your pet.

[CLICK HERE](#)

for a Free Pet Insurance Quote



# DID YOU FEEL THAT? EARTHQUAKE HITS WNY

## DO YOU NEED EARTHQUAKE INSURANCE?

Although earthquakes in the Western New York Region are not as common or strong compared to other regions in the world, the damage could still be done, and you still may need earthquake insurance.

Earthquakes have occurred in 39 states since 1900, and about 90% of Americans live in areas considered seismically active. For many of our customers in New York, earthquake insurance can be inexpensive.

## WHAT DOES EARTHQUAKE INSURANCE COVER?

Earthquake insurance provides coverage if an earthquake damages your home. Standard homeowner and renters policies will not cover earthquake damage. Earthquake insurance is a separate endorsement you must buy and add to your homeowner's or renter's policy.

An earthquake endorsement generally excludes damages or losses from floods and tidal waves - even when caused or compounded by an earthquake. However, if you experience a loss due to a landslide, settlement, mudflow, or the rising, sinking, and contracting of the earth, your endorsement may cover it if the damage resulted from an earthquake.



## EARTHQUAKES CAN HAPPEN! PROTECT YOURSELF!

Ensure your water heater, gas appliances, and other fixtures are fastened securely.

- **Check that bookcases and furniture are secure and fastened to walls.**
- **Have a family emergency plan that all family members know. Designate a meeting place outside the home where family members can gather once the danger has passed.**
- **Designate a distant relative or friend who can serve as a point of contact and communication for you and your family if you get separated.**
- **Plan ahead. Keep flashlights, batteries, and candles on hand. Have a portable radio.**
- **Be sure everyone in your house knows how to turn off utilities (electricity, water, and gas).**

When shopping for earthquake insurance, ask the company to help you identify possible repairs and other improvements to make your home safer and minimize damage.

## EFM&A NAMED BEST PLACES TO WORK

BUFFALO **BUSINESS FIRST**



2023 **BEST** PLACES TO WORK

For the second year in a row, Emerling Floss Murphy & Associates has been recognized by Buffalo Business First as one of the Best Places to Work in Western New York!

An event celebrating the occasion will be held on March 16th, starting at 11:00 am at Buffalo Riverworks!



# GEORGE EMERLING NAMED CITIZEN OF THE YEAR

Emerling Floss Murphy & Associates Partner and Director of Operations, George Emerling has been named the 2023 Citizen of the Year by the Clarence Chamber of Commerce.

George will be honored at the Chamber's 50th anniversary Awards Gala on Thursday, March 9th, starting at 6:00 pm at Samuel's Grand Manor (8750 Main Street, Clarence, NY 14031).

If you are interested in attending the event, tickets can be purchased through the Chamber's website - [clarencechamber.org](http://clarencechamber.org).

George has been recognized by the chamber for his immense dedication to serving and giving back to the community, as well as the several leadership roles he has held in various organizations.



## REFER A FRIEND - WIN A \$50 GIFT CARD



We work hard every day to earn your trust. When you share our name with your family & friends, it means a lot to us.

For every referral, you will receive a \$5 Tim Horton's gift card. Additionally, for every referral you send our way, you will be entered into our quarterly drawing valued at \$50!

Congratulations to 4th Quarter Refer-a-Friend winners James & Heidi Smith!



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