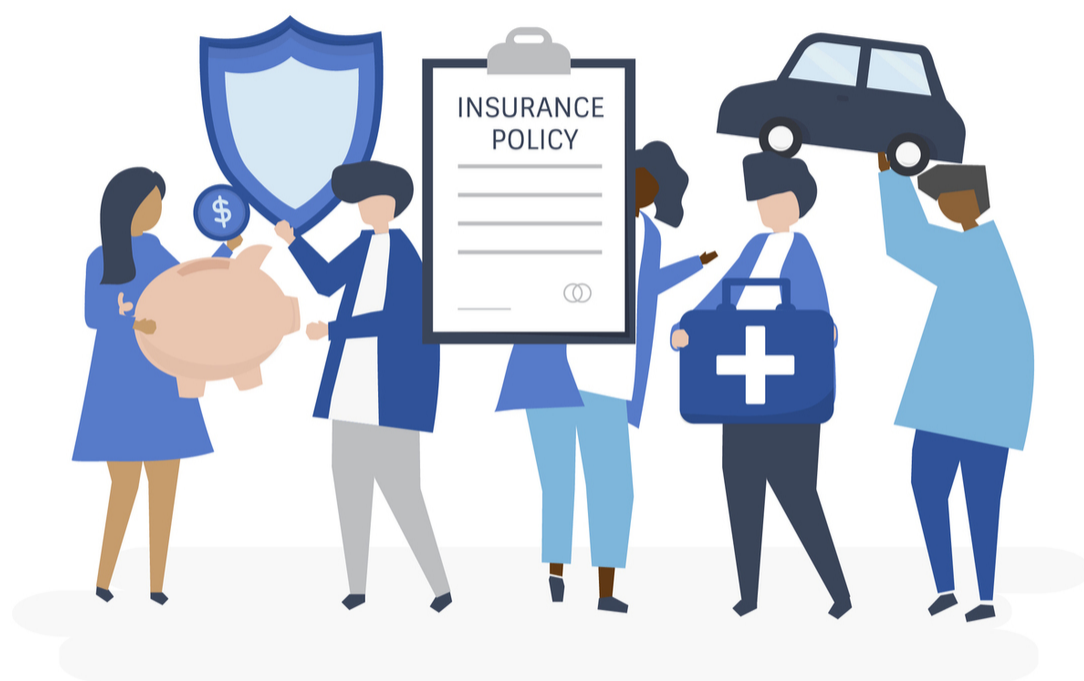




INSURANCE INSIDER

APRIL 2020



Now more than ever it's important to know how to protect your health and your finances...here are some tips from SEANC Insurance.

SEANC is here for YOU!! Take this time to evaluate your coverage.

1) Life Insurance:

- The coronavirus is making people think about life insurance coverage, and if they need it.
- It's not too late to sign up if you've been considering it...Nothing will change if you already have a policy...it's already in place, and no virus could change that. In a global health crisis, life insurance can be confusing...
- Term life insurance is cheaper than a whole life policy.
- Although term plans have no cash value, they will save you money on insurance costs that you can invest elsewhere. And is it not too late to sign up
- SEANC has guarantee issue policies..Contact our Insurance Dept. 800-222-2758

2) Understand your health insurance:

- It's important to be as prepared as possible in case you or a loved one become ill
- Review your insurance coverage now while you're still healthy.
- Make sure to know exactly what's covered. That way you can be financially prepared for any routine illnesses that might come up.
- Opt for a telehealth visit
- Medicare has announced telehealth visits for seniors will be covered during the coronavirus crisis.
- If you have private insurance, you should check what options you have for getting electronic visits with your doctor paid for.
- Out-of-network coverage..Take the time now to research which hospitals are in your network.
- Be aware that even if your insurance offers coverage for out-of-network care, it will usually be much more expensive.


3) Auto Insurance:

- Whether you're working from home, laid off or postponing travel plans during the coronavirus pandemic, you may not be driving your car as often or as far as usual.
- Some companies are offering coronavirus refunds in order to compensate current customers.
- There are ways to cut the cost and make up for the miles that you aren't currently driving.
- Your auto insurer asked about how much you drive on average and factored that answer into the total price of your monthly insurance.
- Avoid being charged for miles you aren't driving right now, take the time to update your mileage.
- You'll likely be able to save some cash based on the miles you aren't driving, and when things return to normal, it'll be easy to return to your original policy.

IT'S HERE!

ONLINE ENROLLMENT OF SEANC PRODUCTS

SEANC's new and secure online enrollment tool





**For more information, contact the SEANC Insurance Department
919-792-3350 or 800-222-2758.**

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