



Florida Insurance Brokers, *simplifying the complicated subject of employee benefits and helping you design benefit packages that will attract and maintain a talented workforce.*

Did You Know?

Contrary to popular belief, most educated Europeans in Columbus' day understood that the world was round, but they did not yet know that the Pacific Ocean existed. As a result, Columbus and his contemporaries assumed that only the Atlantic lay between Europe and the riches of the East Indies.

It wasn't until his third journey that Columbus finally realized he hadn't reached Asia but instead had stumbled upon a continent previously unknown to Europeans.



[Link to Resource](#)

Individual Open Enrollment for 2020



Open enrollment is the only time of year you can enroll in a health plan, switch plans, or re-enroll in your current plan the in **individual and family market**.

The annual **Medicare** Open Enrollment period begins on October 15 and continues until December 7; the **Marketplace** Open Enrollment period runs from November 1 to December 15, 2019.

There are steps you can take before November to make sure that you've got all your ducks in a row. You can always visit [HealthCare.gov](#) to [browse plans and rates](#), and to get a general idea of how much [financial assistance](#) you'd get if you were to enroll. (If you go window shopping on [HealthCare.gov](#) more than about a week in advance of November 1, you'll likely still be seeing 2019 plans and rates. In previous years, the new rates and plans for the coming year became available on [HealthCare.gov](#) about a week before the start of open enrollment.)



In honor of [International Coffee Day](#) on October 1, the world takes a moment to recognize the beverage that keeps us sharp and productive, no matter how little we slept last night.

Originating in Ethiopia and tracing its first consumption to Sufi monasteries in 15th-century Yemen, coffee has been energizing people around the world for over 600 years. Today, this piping hot liquid is a breakfast staple in hundreds of countries—some 2.2 billion cups of coffee are consumed around the globe each day (with Finland topping the list as the most caffeinated country in the world).



Those who think they have no time for **EXERCISE** will sooner or later have to find time for **ILLNESS.**

— EDWARD STANLEY —

Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering a group benefits package. Online tools and enrollment, as well as that *personal touch*, help ensure benefit administration is done right. Let us help you.

BENEFIT ADMINISTRATION DONE RIGHT!
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