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### Preventative Care

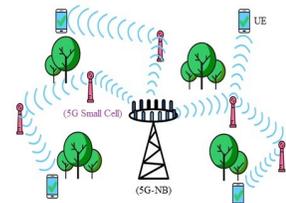
Preventative care is health care that prevents disease, injury, or illness, rather than treating a condition that has already become catastrophic or acute. The goal of preventative care is to help people stay healthy. The idea behind screening tests is that early diagnosis and treatment will lead to better outcomes. However, sometimes there is a real question about the benefit of early diagnosis. It is possible that the risks of harm can outweigh the benefits of some tests.



Most health plans cover regular check-ups and screenings at no cost. Be sure to verify what is covered before consenting to testing.

### What about 5G?

5G doesn't stand for 5 GHz, it stands for the 5th Generation of telecom wireless. 5G will use what is called millimeter waves that fall in the higher frequency ranges of 30 to 300 GHz. (The network your phone is currently connected to uses microwave bands between 700 MHz and 3 GHz.) Since the range of 30-300 GHz is essentially unused, carriers will have infinitely more bandwidth to provide service.



One of the problems with these Millimeter waves is that they are not nearly as good at penetrating simple things like trees and buildings. This means that instead of having large high-powered cell towers every half-mile or so, we'll have thousands of smaller antennae on buildings, street signs, lamp posts, etc., that pass data from a single device to multiple antennae at the same time, allowing for the faster transfer of data. This essentially means that the best route for these data arrays will be calculated constantly, changing as your device moves around, to know where to send the data at any given time. The question is: is it safe for people to be constantly bombarded with millimeter wave radiation? And how will it affect data security?

### Common Sense. Really?

Is common sense the same for everybody? Do certain people truly lack common sense? WHAT IS COMMON SENSE?

"Common" implies that there is something available to everyone that can be freely used by common people and educated and privileged people. "Sense" often refers to one of the body's senses and its ability to perceive external stimuli; basically, it refers to an understanding and recognizing based on experiences. Put the two words together, and you get "an understanding that is widely available to everyone," or generally available intelligence. As much as we'd like to live in a world where everybody is truly well-mannered, there will always be people who lack common sense or mindfulness in the most common situations.



**Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering group health insurance. Our online tools and enrollment system, along with a *personal touch*, help ensure benefit administration is done right. Let us help you.**