



**Florida Insurance Brokers, simplifying a complicated subject like insurance and helping you design a benefit package that will attract and maintain a healthy, talented workforce.**



### 5G



Is what we're seeing right now even 5G at all? The answer is yes—technically. It turns out that [5G technology](#) and a "5G experience" are very different things, and right now in the US we're getting the former without the latter. [5G](#) brings three new aspects to the table: bigger channels (to speed up data), lower latency (to be more responsive), and the ability to connect a lot more devices at once (for sensors and smart devices).

[5G](#) that operates at a frequency below 6GHz, Sub-6, runs on lower-frequency radio waves that can travel long distances and penetrate walls and obstacles. Sub-6GHz low band, in short, offers more blanket coverage and a stronger signal. Millimeter wave, mmWave, refers to the ultra-high-frequency radio waves — between 24GHz and 100GHz — which have a very short wavelength. While mmWave connections can deliver speedy downloads, the high-frequency signals can't travel long distances and can't penetrate obstacles (even a window).

### Food Shortage

[Supply issues](#) and shortages are scattered throughout stores, but shoppers hoping to get their hands on specific products may find it's not that easy. Skyrocketing demand, [shortage of materials](#), labor constraints and distribution backlogs all sound like reasonable explanations. Especially after the past two years of pandemic disruptions.

But why? It's because of labor shortages and supply-chain issues, from food manufacturers to stores. [Or maybe](#), since the beginning of this year, there have been a high number of food distributing and processing [facilities catching on fire](#) and creating massive damage.

[Is there more to the story??](#)



### Long Term Care Insurance



Long-term care insurance is a specialty type of insurance that helps pay for costs that are typically associated with long-term care (LTC). It might be hard to imagine now, but chances are you'll need some help taking care of yourself later in life. Long-term care refers to a host of services that aren't covered by regular health insurance. This includes assistance with routine daily activities, like bathing, dressing or getting in and out of bed. Considering long-term care costs is an important part of any long-range financial plan, especially in your 50s and beyond. Waiting until you need care to buy coverage isn't an option. You won't qualify for long-term care insurance if you already have a debilitating condition, and long-term care insurance carriers won't approve most applicants over the age of 75.

**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.**