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# February 2014

## 3 Easy DIY Auto Repairs

Everyone knows that mechanics charge you an arm and a leg for auto repairs, but you take your car in anyway because you may not know how to perform repairs. For bigger repairs, a mechanic's specialized skills are necessary, but there are some simple repairs that anyone can accomplish at home for a fraction of the cost. As an added bonus, when you perform your own simple repairs, you are completely in control of the quality and eco-friendly rating of the parts and fluids you use. Here are three simple DIY auto repairs that anyone can complete. Click [here](#) for the full story.



## Our Partners

Cliff Cottam Insurance Services, Steve R. Nelson Insurance Agency, Boardwalk Agency, and Bill Brian Agency are now affiliated with Mitchell and Mitchell Insurance Agency, Inc. We are delighted to welcome all of our new employees and clients to the Mitchell and Mitchell family. You can now access all of Mitchell and Mitchell's products and resources in one [place](#) and have all of your insurance policies under one roof.

## Don't Forget

Please take a moment to complete our [Survey](#) by March 1st. Thanks!

## Congratulations!

## Insurance to Supplement Your Retirement

When we think of retirement planning, often we focus only on the accumulation of cash in a tax-qualified account. But designing your insurance policies around retirement needs can be a big help in creating a reliable retirement plan that carries you through all your retirement years. Click [here](#) for the full article.



## A First Look at the Target Intrusion

Target has finally disclosed at least one cause of the massive data breach that exposed personal and financial information on more than 110 million customers: Malicious software that infected point-of-sale systems at Target checkout counters. Today's post includes new information about the malware apparently used in the attack, according to two sources with knowledge of the matter. The seller of the point-of-sale "memory dump" malware used in the Target attack. Click [here](#) for the rest of the story.





Recently, we've had three employees who've [retired](#). We want to congratulate them on their retirement and send them well wishes as they embark on this new chapter of their lives.

- Norma Nakamine - 10 years with Mitchell & Mitchell
- Sue Potter - 12 years with Mitchell & Mitchell
- Shryl Larson - 12 years with Mitchell & Mitchell

## Insuring Your Profession



Professionals, in any field or industry, are expected to perform their jobs with precision, utilizing specialized knowledge and know-how. However, everyone is capable of making occasional errors. These errors, or omissions, can result in poor job performance, failure to uphold client expectations and even a lawsuit if damage is caused. Professional liability insurance is available for a variety of professions to protect against expenses associated with errors and omissions. For the full article, click [here](#).

## What Does the ACA Mean for Your Children?

People have developed very strong opinions about how the Affordable Care Act (ACA) may affect businesses or families living below the poverty line. However, if you're a parent, you're probably more concerned about how the changing environment of American healthcare will affect your children. And the answers to your questions may be better than you expected!



By January 1, 2014, everyone, young and old alike (that is not currently enrolled in employer-subsidized health insurance), must purchase a healthcare plan or pay a penalty that increases over the years. This new law will work toward reducing the number of uninsured children, which is still at a record high of one in 10 (or 7.6 million) children.

The ACA includes provisions designed to provide comprehensive coverage for children. This beneficial coverage can no longer be denied or dropped due to preexisting conditions or illness. This means this if children currently have or later develop chronic health issues, such as asthma, scoliosis or cancer, their insurance will remain intact to offer the coverage these kids need to receive vital medical care.

These new health insurance policies now offer many of the same services as Medicaid and CHIP, providing preventive care at absolutely no cost to encourage routine checkups and better overall health. These services include, but are not limited to:

- Various immunizations
- Vision screenings
- Blood pressure screenings
- Developmental screenings and behavioral assessments
- Sickle cell screenings
- Autism screenings
- Iron supplements

Insurance carriers must also cover (not necessarily for free) specified services for all children under 19, including emergency services, pediatric dental and vision care, maternity and newborn care and mental health services.

Under the ACA, young adults can now choose to remain a dependent on their parents' health insurance plan through age 26. This opens up three options to young adults when deciding on healthcare; they can stay on their parents' plan, enroll in an employer-subsidized plan or shop the

## Try a delicious Sweetheart Cupcake



Show your little sweethearts how much you care by whipping up a batch of these delicious sweetheart cupcakes. For the full recipe, click [here](#). We're also available for taste testing if needed.

Health Insurance Marketplace. Each option should be explored to determine the differences in price and coverage.

Young adults must take into consideration that, in this poor economy and job market, young adults may have trouble finding full-time work with a company large enough to offer healthcare benefits. Because of this, the opportunity to stay on their parents' plan until age 26 offers young adults a chance that they weren't previously guaranteed.

If your ideas for obtaining family healthcare include the marketplace, it would be wise to contact the insurance carriers you're interested in to inquire about plans that include your current pediatricians and doctors in their network, access to pediatric specialists and surgeons, vision and dental care and rehabilitative services such as physical therapy. This will help ensure you get the coverage you desire from the doctors you already trust.

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