

# Happy Fall from our team at Curtis & Associates!

We hope you have enjoyed our new website features!

As the year comes to an end it is time to review your Health Insurance Policies.

Please contact our **Insurance Team** if you are looking to update your coverage or pursue new coverage options!

## Featured November Articles

### Finding Health Insurance Before Medicare

*Ways to keep you and your family protected without paying an arm and a leg.*

*Eric Galler retired early, but he has a big job ahead of him: finding high-quality health insurance for less than a king’s ransom.*

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### Year-end planning: Here are 5 tax, investment, job and debt questions you need to ponder:

- 1. *Should you do year-end tax planning?*
- 2. *Should you look for a holiday-season job?*
- 3. *Should you tweak your company benefits?*
- 4. *Should you deal with debt?*
- 5. *Should you review your investment costs?*

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### How To Choose A Health Insurance Plan This Fall

- 1. *What are the premiums?*
- 2. *What are the differences in coverage?*
- 3. *How much might you have to pay out-of-pocket?*
- 4. *Is there an HSA option?*

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## Get to Know Our Team:

### Gerald Rappold, Director of Corporate Benefits

**Favorite Part About His Job:**

*Gerald loves meeting and talking with clients.*

**Favorite Kansas City Restaurant:** *Ponaks on the Boulevard*

**Favorite Quote:** *“The grass ain’t greener, the wine ain’t sweeter either side of the hill.”*

**Go-To Cruising in the Car music:** *Anything Tom Petty*

**First Job:** *Picking Tomatoes for far er Dobelear on County line road.  
75 cents/hour.*



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