



EXPEDITE THE PROCESS OF FILING AN INSURANCE CLAIM AFTER THE DISASTER



In the aftermath of the superstorm Sandy that left the Northeast region devastated, people scramble to assess the situation and the damage. Oftentimes, their assets are not properly insured (underinsured), or worse - not insured at all.

To help the insurance adjusters expedite the process, the property owners should catalog the damaged/destroyed assets on a spreadsheet:

- Take a detailed photograph of the damaged or destroyed object (if only possible)
- Record the item's dimensions
- Record the item's original location in the space (if moved)
- Record the purchase and market values

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A Note from CEO



Thank you for your attention and welcome to Broad Coverage Service Inc. Your time and attention are invaluable, so we promise to keep the monthly newsletters short and to the point.

You should stay informed in order to be able to make intelligent decisions. Therefore we will share only the latest, most relevant and, in our opinion, most valuable information from the insurance industry.

In this First Edition, you can find information about *CVS Caremark prescription refill issues*, *filling claims after a disaster strikes* and much more. I hope you find the reading informative and exciting.

Best wishes, Isaac

Detailed cataloging of the (undamaged) belongings (especially if you possess a valuable collection or priced items) will allow you to better and more accurately insure your assets in the future; as you add or remove items from your collections, don't forget to update the catalog/insurance policy.

National Oceanic and Atmospheric Administration (NOAA) prepared a detailed guide, [Steps to Take After Flood, Fire or Other Disaster](#), you can download from their website - click on Insurance Claims After Disaster.

Since people affected by the disaster may not have the access to the Internet and other resources, feel free to share the information, printed forms and other valuable resources with them.

BEFORE YOU CAST YOUR VOTE: TAX PLANS COMPARISON



After months of hearing and reading about the either party's tax plan, it is not always easy to keep track of all the facts and details. We came across this [article on Forbes.com](#) that allows you to compare the two plans in the most direct, apple-to-apple, way. The newly elected President's attempt to decrease the nation's deficit will also depend on his tax plan (if implemented as proposed). Although you most likely already decided who would receive your vote tomorrow, take a few moments and look at this Tax Plan comparison. So, is your candidate's tax plan indeed what you thought it is?

[Read more here](#)

Don't Miss



[1. United States: What Employers Need To Know For 2012 And 2013 Under The Patient Protection And Affordable Care Act](#)

[2. U.S Department of Health and Human Services \(HHS\) launches a HealthCare Finder](#)

[3. Research Unveils 2012 Health Care Trends, Makes 2013](#)

[4. Facebook May Have Foiled This Auto Fraud Plot](#)

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[Contact us today for a free review of your plan](#)

ARE ALL YOUR PRESCRIPTION REFILLS AUTHORIZED? CVS CAREMARK MIGHT BE OVERBILLING YOU



The Los Angeles Times reports that over the past couple of years, and especially recent weeks, CVS Caremark Corp. possibly overbilled insurers and government programs and self-funded group plans by automatically refilling medications without the patients' consent. If your benefit plan or your self-funded group utilizes Caremark, you might want to take a deeper look.

The pharmacy giant annually handles about 800 million prescriptions, manages pharmacy benefits, advises some of the biggest employers and is the leading provider of Medicare prescription drug plans. Its revenues for 2011 were \$3.5 billion.

[Read more here](#)

- 401k/RETIREMENT/ANNUITY PLAN:

ARE YOU PAYING TOO MUCH PERSONAL OR CORPORATE TAXES?

Increased pension contributions can help lower overall taxes. Our vast experience with employer/employee benefit plans has shown that many pension plans do not take advantage of all of the favorable IRS tax rules available. Contact us today for a free review of your 401k/RETIREMENT/ANNUITY PLAN

- GROUP BENEFIT PLAN:

Pharmacy component of insurance used to be 5%, now it is 25% of the cost. Contact us today for a free review of your GROUP BENEFIT PLAN

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