

LOOK AHEAD, STAY AHEAD.

Croley Insurance & Financial

QUARTERLY NEWSLETTER | Fall 2023



*Well hello,
Autumn.*

It's nice to see
you again.

Ah, autumn is in the air. Got any fun fall traditions in your family? Pumpkin patches, festivals, apple-picking, or spooky movies? There is just something special about the cooler days and even cooler, 'sweater-weather' evenings.

Around here, we're gearing up our fall tradition: Open Enrollment!
(Admittedly, less exciting than pumpkins and movie-watching.)

This issue has all the information you'll need for the important dates, deadlines, and checklists for Marketplace and Medicare Open Enrollment this fall. Also, don't forget to check out the list of upcoming networking events we'll be attending.

We love seeing clients and making new friends!

**CALL.
EMAIL.
DROP BY.**

(417) 881-3520
croleyinsurance.com
3705 e. battlefield road
springfield, mo 65809

'Tis the season:

**Medicare Open Enrollment:
October 15 - December 7**

**Marketplace Open Enrollment:
November 1 - End of the year**

**Call 881-3520 to schedule
your appointment.**

For your Medicare appointment, please bring...

- **Your list of prescription drugs**
- **Medicare ID card (with non specific Medicare ID number)**
- **Solid understanding of anticipated future medical expenses (i.e. joint replacement surgery)**

For your Marketplace appointment, please bring...

- **2024 adjusted gross income for the household**
- **names of people you're claiming as a tax dependent for 2023**
- **date of birth and SSN for you and dependents**
- **your 1040 tax return from previous year (recommended)**
- **lawfully present immigrants will need immigration documents**
- **banking information, if opting for bank draft for auto pay**
- **list of prescription drugs w/dosage (if needed)**
- **annual individual health Marketplace application fee of \$100 (check, cash, or card accepted)**

HSA Changes for 2024

	SINGLE	FAMILY
Minimum Deductible	\$ 1,500	\$ 3,000
Max Out-of-Pocket	\$ 7,500	\$ 15,000
Contribution Limit	\$ 4,150	\$ 8,300
*55+ Contribution	\$ 1,000	\$ 1,000

***HSA holders 55+ get to save an extra \$1,000 which means \$5,150 for an individual and \$9,300 for a family. These contributions are 100% tax deductible from gross income.**

Family time,
volunteerism,
networking
groups, and
more...

Our staff is summer lovin'.



Say hello at
an upcoming
event we're
sponsoring:

10/2: Ozark Chamber Executive Lunch (speaker)
10/5: Rotaract Trivia Night Fundraiser at Oasis
10/10: Nixa Chamber Lunch Greeting Table
10/11: Joplin Chamber Lunch Sponsor + Speaker
10/26: MSU Wellness Fair at Plaster Student Union
11/14: Nixa Chamber Lunch Greeting Table
11/16: Ozark Chamber Lunch Spotlight Table
11/29: Springfield Chamber MYM Speaker
12/21: Ozark Chamber Lunch Spotlight Table

“ In the hazy days at summer's end,
when the air's still warm and the green near spent
when the days grow short and evenings tall
then you feel in a whisper,
Fall. ” -Laura Jaworski

