

CROLEY INSURANCE AND FINANCIAL

LOOK AHEAD, STAY AHEAD. | FALL 2024

AGENCY NEWS & UPDATES

Happy fall, friends!

Fall is certainly a time of change, and when it comes to insurance, there are a lot of significant changes happening this season!

This issue has all the information you'll need for the important dates, deadlines, and checklists for Marketplace and Medicare Annual Enrollment this fall.

Also, don't forget to check out the list of upcoming networking events we'll be attending. We love seeing our business partners and clients!



A big welcome to the newest team member in our Employee Benefits division:

Elizabeth Pruitt

We love to visit! Come see us at an upcoming event:

10/3: Rotaract Trivia Night Fundraiser at Doubletree

10/8: Nixa Chamber Lunch Greeting Table

10/8: Neosho Chamber Lunch Speaker

10/24: Ozark Chamber Lunch Spotlight Table

10/30: Joplin Chamber Lunch Speaker

11/12: Nixa Chamber Lunch Greeting Table

11/20: Springfield Chamber MYM Sponsor

Call. Click. Come by.

(417) 881-3520

croleyinsurance.com

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Follow us



“Fall is proof that change is beautiful.”



It's the season for health insurance. Time for Open Enrollment!



We are here to provide education about your plan options and help you enroll. Call Croley Insurance and Financial at (417) 881-3520 to schedule your appointment.

Medicare

Medicare Annual Enrollment:
October 15 - December 7

Marketplace

Marketplace Open Enrollment:
November 1 - End of the year

For your Marketplace appointment, please bring...

- 2025 adjusted gross income for the household
- names of people you're claiming as a tax dependent for 2024
- 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)

Medicare Annual Enrollment

It's time to compare your current Medicare plan to your other choices and select the best option for your needs and budget. Medicare Annual Enrollment period also gives you the opportunity to make changes to your prescription drug plans or health plans for 2025.

Why compare options for next year?

Medicare plans can change every year, and your current one might be changing! In addition, not all plans have the same benefits and out-of-pocket costs. It is important to compare your options to see if there is a plan that offers better coverage, saves money, or both.

Medicare appointment must-haves:

- ✓ 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)

HSA Changes for 2025

	SINGLE	FAMILY
Minimum Deductible	\$1,650	\$3,300
Max Out-of-Pocket	\$8,300	\$16,600
Contribution Limit	\$4,300	\$8,550
*55+ Contribution	\$1,000	\$1,000

*HSA holders 55+ get to save an extra \$1,000 which means \$5,300 for an individual and \$9,550 for a family. These contributions are 100% tax deductible from gross income.

Our leading ladies!



Deanna is the 2024-25 Secretary for the Springfield Downtown Rotary and Kyra is the 2024-25 President of the Rotaract Club of Springfield.



We are so proud of our very own Deanna Adams and Kyra Woodson on their selfless and dedicated work in this community.

From weddings to graduations, float trips to impersonations, and river races to vacations, our staff had one heck of a summer!

