

OUR NEWS LETTER



## The secret of my success? Mentoring

by Girija Shettar 04 Feb 2019

Jordan Connelly, senior vice president at the Atlanta office of Worldwide Facilities spoke exclusively to Insurance Business about her passion for mentoring.

“Because some did that for me, I feel like I owe it to someone else,” she told *Insurance Business*.

For Connelly, who established the company’s East Coast office in 2014, life’s busy. “We’re always chasing business. I tell the person I’m mentoring, ‘Sometimes you’ll just have to come sit in my office. You’re not interrupting. The door’s always open. I’m here to help you learn,’ ” said Connelly.

Connelly’s is a success story made particularly sweet given her relative youth. Entering the industry as a business studies graduate and intern at Cooper Gay Swett & Crawford when she was 23 years old, Connelly was building her own book of business within six months, and made vice president seven years later.

“I had incredible mentors,” said Connelly, who credits her success in particular to the example of female colleagues, who had made their way in a more challenging, traditionally male environment than she ever had to face. Connelly said she never experienced sexism, and family-owned company Worldwide Facilities accommodates flexible schedules, enabling her to balance career with motherhood.

But her move to Worldwide Facilities after 11 years at Cooper Gary Swett & Crawford was not an easy decision. “I had to take a leap of faith and be willing to start something new,” she said. The role required her to grow a whole new business, to run an office, “to build something from the ground up”.

“It meant leaving everything I had ever known. But I knew that if I stayed at Swett, I would always be viewed as the intern that just stuck around,” said Connelly. But she has no regrets. “For me, my career took off when I made that move,” she said.

Her advice for women starting out, is: “Surround yourself with a solid team of good people ... of various strengths. And get a mentor. I think a lot of people lose sight of what they want to be because they don’t have that mentor who they can go to and pick advice from,” she said.

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Her motto? She has two: “Be intentional ... it changes the outcomes of your day”; and “Leave this world better today than you found it this morning.”

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# NEW MEDICARE CARD MAILING COMPLETE

Good news: We've finished mailing new Medicare cards across the country! You should've received your new card by now.

## Here's what to do next:

- **Carry and use** your new Medicare card when you need care.
- **Protect your Medicare Number and card**, just like you would protect your credit card.
- **Destroy your old Medicare card** to help protect your identity.

Haven't gotten your new Medicare card yet? **Sign in to your secure MyMedicare.gov account to see your Medicare Number and print your official card.** If you don't have a MyMedicare account yet, sign up for free at **MyMedicare.gov** today!

Alternately, you can call **1-800-MEDICARE** and our call center representatives can help you get your new card.

**Note:** If you're in a Medicare Advantage Plan, like an HMO or PPO, keep using your Medicare Advantage Plan ID card whenever you need care. If you have a Medicare drug plan card, keep that, too. However, you should also carry your new Medicare card — you may be asked to show it.

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# Change your life with deliberate elimination

by Contributor 15 Feb 2019

“How about this one?”

I glanced at the dark green shirt my wife was holding up. Not my favourite. In fact, I couldn't remember the last time I'd worn it.

We're a small family, and we pride ourselves on living ecologically. Even so, our apartment felt like it was bursting at the seams, which is why we'd organized this clear-out. The dark green shirt was the fifth one I'd looked at before sheepishly shaking my head: straight into the charity pile.

The experience reminded me of an editor I used to work with. An easy-going guy, he was ruthless when it came to cutting text. He'd take me through my work, line by line, asking over and over: “Do you really need this?” Ninety-nine per cent of the time, the answer was no. And as unnecessary words, sentences and paragraphs were weeded out, the core content began to emerge – and shine.

Like my old drafts, we live in a world that's brimming with unnecessary content. Our desks, schedules and brains are cluttered: We over-explain (to appear smarter), over-plan (to feel popular) and overload ourselves – and our to-do lists – to breaking point. Quantity, not quality, has become our barometer for success.

Can we apply the same editor's eye to other areas of our life? By deliberately eliminating the non-essentials, we give way to greater focus and simplicity. Here's what else I think we could do with less of.

## 1. Fewer interruptions

It's been 11 years since David Foster Wallace coined the term 'total noise': the seething static of every particular thing and experience. Today, this has just become part of the texture of living on a planet that will, by next year, boast one mobile phone for each of its seven billion inhabitants.

The average American checks their smartphone 36 times an hour. When they're not interrupting themselves, someone else is – every eight minutes, to be exact (or 60 times per day). This causes them to lose focus on the task at hand 40% of the time. And while all this is going on, they're juggling around 605 emails per week. According to the Information Overload Research Group, this time-wasting costs the economy \$997 billion a year.

So what's the solution? I recommend a self-imposed digital diet. It doesn't have to be radical. At the end of my day, for example, I put my phone on charge in a different room at least an hour before I go to bed.

This lets my mind quiet down, blue-light- and distraction-free.

And I don't re-check it until I've set foot in the JotForm offices: no work calls, no emails, nothing. This gives me a 14-plus-hour 'fast' from the triggers of technology every day. And when I do knuckle down to work, I feel refreshed and alert, not mentally depleted from hours of tapping, swiping and scrolling.

Checking our phone from the moment we wake up until we go to sleep encourages a reactive, scatty state of mind. But by drawing a clear line between on and offline, you'll sleep better, work smarter and think healthier.

I also take a ‘digital sabbath’ away from all forms of technology every Saturday and an entire ‘think week’ away from my company. One thing’s for sure: It makes my Monday mornings feel a whole lot better.

## 2. Less over-explaining

In the middle of a lengthy email or a long meeting, I often find myself wishing that people would just get to the point. Often, the person who needs to get to the point is me.

We’re conditioned to sugarcoat difficult conversations with mindless pleasantries. We believe lengthy explanations showcase our authority. From university dissertations to blog posts, we value word counts over clarity. And often, we simply under-prepare for situations, which means we often end up talking or writing more than is necessary.

This leads to two-hour meetings that could be over in 20. Page-long emails with a couple of lines of real content. Articles abandoned halfway through. And most importantly, loss of focus from everyone else involved.

The human brain can absorb 750 words a minute, but the average person can only speak about 150 words a minute, meaning there are an extra 600 words that can float around in the receiver’s brain. That’s how people talk themselves out of a sale, an argument or a business deal.

“Brevity is an essential skill that can propel people’s careers in an age where the people that they’re talking to are overwhelmed,” says Joseph McCormack, author of *BRIEF: Making a Bigger Impact by Saying Less*.

And it all boils down to smart preparation. McCormack suggests making a mind map with the acronym BRIEF to organize ideas before presenting them:

- **B (Background)**
  - Provide a quick context – what prompted the update?
- **R (Reason)**
  - Explain why you’re speaking now – why should they pay attention?
- **I (Information)**
  - Provide two to three key nuggets of information you want to share. What are the bullet points of the conversation?
- **E (End)**
  - Decide on what note you want to leave the conversation.
- **F (Follow-up)**
  - Consider the questions you anticipate.

Schedule rigorously. Self-edit ruthlessly. When you can, use pictures and video instead of text – people respond

better to visuals. Time is our greatest luxury. Wasting it is bad manners. Throw others (and yourself) a lifeline by getting to the point.

## 3. Less choice

Bran flakes ... cornflakes ... frosties ... “When did we start needing so much cereal?” I mutter to myself as my eyes glaze over in the supermarket aisle. Recently, I’ve started buying organic, low-sugar options only. Yes, this helps with my fitness regime. But really, I’m deliberately limiting my own choice.

Clearly, choice matters, particularly when it comes to big things that impact on our beliefs and autonomy. But most of the time, the choices we face have very little meaning.

It's been 14 years since Barry Schwartz wrote *The Paradox of Choice*. Instead of increasing our sense of well-being, he said, an abundance of choice is increasing our levels of anxiety and depression. Whether you're deliberating between chocolate bars, TV shows, energy companies or profiles on Tinder, more choice equals more overwhelm. We waste hours dithering, changing our mind and going in circles.

My advice? Set criteria for any areas of your life that sap your energy. This can also be a chance to release your inner do-gooder. Less is more – eliminate the non-essentials and limit your choices. Devise a weekly meal plan. Commit to buying second-hand clothes only. Shop locally.

Constraints illuminate and simplify. And when life feels manic, repetition and routine provide a much-needed sanctuary of calm and familiarity.

#### **4. Less busy-ness**

We associate people's worth with how busy they are: how many hours they work, how little they sleep, how off the charts their stress levels are. Because being 'busy' means we're productive, and in demand and great at our jobs. We're moving forward. We're not wasting our time. It's better to be doing something, anything, than nothing at all.

Right?

Keeping on top of things is good – unless we miss crucial details because we're rushing. Or waste hours on a simple task because we're exhausted. Or burn bridges because we're stressed and miserable.

The busiest people are often the most oblivious. Slowing down gives you time to appreciate the context. Letting your brain switch off and repair its synapses will lead to greater focus and fresh ideas. Switch off and wait.

#### **5. Less unnecessary effort**

In *The 4-Hour Body*, Tim Ferris popularized the concept of the 'minimum effective dose.' He uses boiling water to illustrate his point: "To boil water, the minimum effective dose is 212 degrees Fahrenheit (100 degrees Celsius) at standard air pressure. Boiled is boiled. Higher temperatures will not make it 'more boiled.' Higher temperatures just consume more resources that could be used for something else more productive."

It's a simple idea that applies to many areas of our lives. At some point, the extra work we put in is unlikely to give more rewards. Returns begin to diminish, fast. In other words, it's no longer worth it.

Pareto's principle states that 80% of your results come from 20% of the effort. Just trying to pinpoint one task or area where you can reduce your energy by half (and still get your desired outcome) can be an eye-opener. Then spend the time you save on something that recharges you.

It takes courage to live with less. But I think it can make all the difference. It all boils down to a simple principle: eliminate before you add. And it can be applied to anything.

Don't take money you don't need (we've built JotForm without a single dime in outside funding). Don't buy a green shirt if you already have one (or, in my case, don't buy one at all). This ensures you don't end up overcrowding your life with anything that doesn't add value.

Limitations create space. Space gives way to greater movement. Movement pushes you forward. Take a red pen to your life and see what happens.

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# Cardiovascular disease screenings

Medicare Part B (Medical Insurance) covers cardiovascular screening blood tests once every 5 years.

## Your costs in Original Medicare

You pay nothing for the tests if your doctor or other qualified health care provider accepts Assignment.

### Note

Your doctor or other health care provider may recommend you get services more often than Medicare covers. Or, they may recommend services that Medicare doesn't cover. If this happens, you may have to pay some or all of the costs. Ask questions so you understand why your doctor is recommending certain services and whether Medicare will pay for them.

## What it is

Blood tests for cholesterol, lipid, and triglyceride levels. These screenings include blood tests that help detect conditions that may lead to a heart attack or stroke.

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## SECURE ACCESS TO YOUR PERSONAL MEDICARE RELATED INFORMATION

**MyMedicare.gov** is a secure way for you to access your personal Medicare-related information. **Are you taking advantage of this free service?**

If you already have a MyMedicare account, that's great! If you don't, visit **MyMedicare.gov** to get started.

### **4 things you can do with MyMedicare.gov:**

1. View your Medicare claims as soon as they're processed.
2. See a calendar of current and upcoming preventive services.
3. Keep track of your prescription drugs, all in one place.
4. View and print your Medicare card.

And there's even more you can do with **MyMedicare.gov**. Need assistance creating your account? **We've got resources to help.**

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## Government Headed For Close To Half The Nation's Health Tab

Winston-Salem Journal (NC)

WASHINGTON - Even without a history-making health care remake to deliver "Medicare-for-all," government at all levels will be paying nearly half the nation's health care tab in less than 10 years, according to a federal report released Wednesday.

The government growth is driven by traditional Medicare, which is experiencing a surge in enrollment as aging baby boomers shift out of private coverage, according to the analysis from the Centers for Medicare and Medicaid Services, part of the U.S. Department of Health and Human Services.

Federal, state and local governments will be paying 47 percent of the nation's health care costs in 2027, up from 45 percent currently, the report said.

The report did not consider the potential impact of "Medicare-for-all" national health insurance plans from Democratic presidential candidate Bernie Sanders and other liberals. Nor did it delve into a financial rescue of traditional Medicare that could become a pressing political priority for all sides in just a few years. Medicare's trustees have said the program will be insolvent in seven years, when its giant trust fund for inpatient care won't be able to fully cover expected medical bills.

The report projected that U.S. health care spending will surpass \$5.9 trillion in 2027, growing to represent more than 19 percent of the economy. Health care spending is expected to increase somewhat more rapidly than overall economic growth from 2018 to 2027, underscoring an ingrained affordability problem for government, employers and U.S. households.

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