NO. 003 — A QUARTERLY LETTER FROM — JUNE 2026

YOUR INSURANCE MAN

DAN HENDERSON

THE THIRD ISSUE

From *Our* Family to *Yours*

A note of gratitude, an update from the homefront, and a few honest words on what it really means to be served well.

> *I'm trying to earn my keep out here — and if I'm getting paid anyway, I might as well* **EARN it.**
>
> — DAN HENDERSON
> *in this issue*

— LETTER FROM DAN —

A *Status* Update.

02

— ARTICLE ONE · GRATITUDE —

By **Dan Henderson**, *your Insurance Man*

I would like to say **THANK YOU** to all of you who have put your trust in me. I told myself I would send a newsletter out of the things I'm learning that I think could be helpful to my insurance family. HOWEVER, a rule I live by is "Keep the main thing, the main thing" — and while there are several things I'd like to do to chart the direction of this company, I will **not** take time away from the service work many of you have come to rely on.

My "busy" season extended from the standard AEP enrollment window of October through December all the way to **APRIL** — due to the number of additional family members I have, thanks to you all entrusting me with the insurance needs of your family and friends. I cannot thank you enough.

My mission started as a thought, then a dream — this industry doesn't have enough service-minded individuals, and the clients deserve it.

So I will take that piece by the horns and provide a service level my clients didn't know existed in this vertical. I will be the guy who provides the best satisfaction and peace of mind when it comes to representing an individual or family. **No sales, all service. No games, all effort.**

One more time — **thank you** for allowing me to serve you, and thank you for the vote of trust. If you need someone to complain to about something insurance-related, holla at me. Cuz I'm here for it.

— ARTICLE TWO · THE HOMEFRONT —

The *Junior* Agents.

Four little, high-energy spawns of myself — a pot of emotions, opinions, and attitude. Thank God for my wife.

Our household never runs out of activity. Having four little, high-energy spawns of myself creates quite a pot of emotions, opinions, and attitude. Thank God for my wife, who keeps the house running and organized.

We have **dance recitals, soccer games, softball games, gymnastics galore.** Stella is wrapping up kindergarten, and it blew my mind a couple weeks back when she walked into my bedroom, read what was on the TV, and walked right on out.

Hudson is on **10/10 volume at all times.** Now I know what some of you must feel like when I'm constantly yelling on the phone. We are potty training Iris (lots of accidents). And our basement troll — as we lovingly call him — Miller, 2 now, **DOES. NOT. LEAVE.** when Paw Patrol is on the television.

— ARTICLE THREE · INSURANCE TIP —

⚡ PRESS RELEASE · JUST IN

Don't Fall for the Fringe Benefit (Food Card) *Trap.*

How to actually evaluate a Medicare plan — without getting hooked by the "free money" pitch sales agents are leaning on hardest right now.

One of the ways agents and companies will try to sell you is by discussing the **FOOD CARD** or **THE GIVE-BACK** — the frills and thrills that come in addition to your health plan. Remember to keep **the main thing, the main thing.** A sales agent will try to get you hot and heavy about the extra money or benefits, and will purposefully dismiss the key points to consider.

Their goal is to sell you something *today*, not to ensure that your plan and the plans being considered are put under a microscope to make sure you're served best. Which is, in fact, how this job and this industry **should** be working. But alas —$$ is king in business.

> ⚠ **A WARNING**
>
> *Entire insurance call centers / sales offices are being built and popping up under these exact pretenses.*

The *order* in which to consider your plan

1. **ARE YOUR DOCTORS IN NETWORK?**
Every doctor you see once a year needs to be accessible — unless you're open to changing to new doctors.

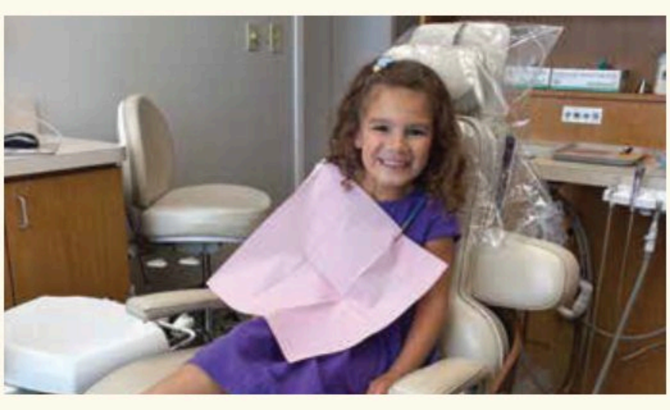
2. **ARE YOUR MEDICINES COVERED?**
Drug formularies vary between each company, and between plans within one company. When you chase benefits, you're usually getting a worse formulary.

> **HEADS UP**
> For cardiac, respiratory, or diabetic medications (which tend to be pricey) find out how tier 3 meds are handled.
> Coinsurance or copay? Copays are better and lower cost.

3. **YOUR INTERESTS & NEEDS.**
After considering those first two things. What are your interests?
Does your peace of mind live with having a certain company?
Is it having a high food card amount? Is it having the low medication cost?
Do you have dental needs that need tended to this year? Are you super healthy?
Do you have access to secondary insurance?

4. **MAX OUT-OF-POCKET & RX COST.**
Consider the annual max out-of-pocket for your plan selection compared to what's out there, as well as your Rx cost for the year

5. **FINALLY — THE FRINGE BENEFITS.**
Finally, after considering the above, **now** we consider the food / OTC allotment, dental, vision, transportation, give back amount benefits.
Only here, after the other things considered should your benefit shopping begin.
NOT AT THE FOREFRONT. Because you gonna end up dissatisfied with the ease of use of your plan or have a plan that doesn't fulfill what you need it to, WHEN you need it to.



— READER PARTICIPATION —

The *Raffle* Returns.

04

— WIN ONE OF THREE PRIZES —

Send Me a *Number.*

I'd love to host a get-together for you all. Two quick things I'm asking of you:

1. What's an **event you'd think would be fun?** Drop me a line and let me know.
2. Text me **a number between 1 and 2000.** Closest to the winning number takes home a prize.

Not local? Holler at me — I'll travel and bring four of my junior agents with me.

1ST PLACE	2ND PLACE	3RD PLACE
$150	$100	$50

— A CLOSING NOTE —

I spend the majority of my day on calls with insurance companies **on your behalf.** Navigating the robots, the overseas call centers, the long hold times — it's frustrating, but it's something I take pride in because it gives you *peace of mind.*

If there is something you need done on your insurance policy, **CALL ME.** I've been told "Dan, I don't want to bother you. You're always busy." While I am often busy, these companies are paying me to represent you — so don't hesitate to lean on my acumen. Besides I'm "busy" helping others w/ the same issues you're having !

and You're Worth It Too!!

— RESERVED FOR NEXT ISSUE —

Got a Topic You Want Covered?

Drop me a line — newsletter topics, questions, or gripes about your current coverage. I'm listening.

PS...

I've hired help! Many of you have heard from Melissa, whether b/c I've missed your phone call or b/c she's running the ticket queue along with me. As I said, servicing you on your customer service need is my TOP priority (and provides me the most joy). BE NICE TO HER while she's still learning.

She is local to Cincy as well. Was raised in both northern Kentucky and Pennsylvania. She has 8 years of customer service experience, yet she is still learning the nuances of the insurance industry! Her husband Ayman is a technology teacher in the Colerain school district.

Be sure to say hello to her and ask her how it's going the next time you speak to her.

Thank you for the vote of trust. Until next issue —

Daniel

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