

## Hospice's Forever Tree Ceremony is December 6

### Honor your loved ones with lights on the Forever Tree

The holiday season is said to be the most wonderful time of the year. However, for many who are dealing with grief and loss, the holidays are a time of sadness. Anson Community Hospice offers a unique way to remember loved ones who have passed away recently or in years past as well as honor those still with us during our Second Annual Forever Tree Ceremony. This ceremony will be held on Thursday, December 6, beginning at 6:00 p.m. at Leavitt Funeral Home in Wadesboro.

The "Forever Tree" will be adorned with lights purchased in memory or in honor of loved ones, available for \$10 each. This special time of reflection will feature Ken Caulder, soloist, and Rev. Patrick Ledford as special guest speaker. Piano accompaniment will be provided by Linda Hatcher. And, enjoy delicious treats sponsored by Charlotte Treadaway, Ken Caulder and Anson Community Hospice.

If you would like to place a light (or lights) on the Forever Tree, please do so by December 3. Contact Anson Community Hospice at (704) 695-1595 for additional information or to RSVP.



## Open Enrollment for 2019 Federal Health Insurance

### Apply for tax subsidies to offset premium cost with the Affordable Care Act

Officials with the N.C. Department of Insurance remind residents that Open Enrollment for the 2019 Federal Health Insurance Exchange (Affordable Care Act) has begun and runs through December 15, 2018, for coverage to start January 1, 2019.

"It is imperative consumers who do not have health insurance elsewhere take part in Open Enrollment to make sure they choose the best insurance plan to meet their needs and to determine if they qualify for tax subsidies, which can offset premium costs," said Insurance Commissioner Mike Causey.

Eligibility for Advanced Premium Tax Credit Subsidies or APTCS is determined through the enrollment process at [www.healthcare.gov](http://www.healthcare.gov).

The state's largest insurer, Blue Cross of North Carolina, has plans available in all 100 counties of the state, while CIGNA Healthcare of North Carolina has plans available in five counties: Orange, Chatham, Wake, Johnston and Nash.

Also, for 2019, there is a new company on the Exchange approved for operation. Ambetter of North Carolina has plans available for Wake and Durham counties.

What if you do not choose a plan during the November 1 - December 15 period? Outside the Open Enrollment period, North Carolinians who buy health insurance from [Healthcare.gov](http://Healthcare.gov) under the Affordable Care Act (ACA) may enroll in an insurance plan only if they qualify for a special enrollment period due to life events, such as having or adopting a child, losing health coverage or moving to a different service area.

According to the 2010 ACA, which is still active legislation, residents are required to maintain ACA compliant insurance. However, under the Tax Cuts and Jobs Act, the ACA penalty for not maintaining ACA compliant insurance is reduced to \$0 (zero) beginning in this 2019 plan year. Residents are still guaranteed to be insurable and are encouraged to sign up for health insurance if they meet one of the following conditions:

- They have current qualifying ACA coverage but may want to change their plan for 2019.
- They don't have health insurance through their employer or their spouse's employer.
- They don't have government coverage (such as veterans, Medicare and Medicaid).
- They are older than age 26 and can no longer be on a parent's health insurance.

To enroll in or change ACA health insurance policies for 2019, consumers may visit [www.healthcare.gov](http://www.healthcare.gov).

Also, consumer specialists within the N.C. Department of Insurance are available to answer any questions about health insurance during ACA Open Enrollment by calling 1-855-408-1212.

"The N.C. Department of Insurance is in full support of giving consumers broad access to quality, affordable healthcare," said Commissioner Causey. "We are doing our best to maintain a stable health insurance market that provides new products and more choices."

## FOREVER TREE LIGHTING CEREMONY

This event is open to all community members. Please join us on:

**THURSDAY, DECEMBER 6 6PM**

**Leavitt Funeral Home 2036 Morven Road in Wadesboro**

If you would like to place a light on the Forever Tree in honor or in memory of someone, please contact: Sandy Black, Bereavement Coordinator at Anson Community Hospice (704) 695-1595. The deadline is December 3.

Or mail completed form to: Anson Community Hospice at 1119 US Highway 1 N, Rockingham, NC 28379.

**We request a \$10 donation per light. Donations are tax-deductible and will help fund grief support for the community.**

Place \_\_\_\_\_ light(s) in **Honor** of: \_\_\_\_\_

Place \_\_\_\_\_ light(s) in **Memory** of: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Name and address of individual(s) to send acknowledgement to:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Name and address of the donor to send thank you note to:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### \* RSVP for Tree Lighting Ceremony.

Will attend the Forever Lighting Tree Ceremony: Yes \_\_\_\_\_ No \_\_\_\_\_

Number of Guest \_\_\_\_\_ Contact number \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_



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