



# QUARTERLY NEWSLETTER



2024 - VOLUME 3



## MEDICARE OPEN ENROLLMENT 2025 YOUR OPPORTUNITY TO REVIEW YOUR COVERAGE

As you may know, Medicare Open Enrollment runs annually from October 15 through December 7. This period is the perfect time to review your current Medicare plan, make any needed adjustments, and ensure your coverage meets your needs for the upcoming year.

Taking a few moments during open enrollment to review your coverage could mean better protection, fewer surprises, and potential savings in the year ahead.

## KEY ACTIONS DURING OPEN ENROLLMENT



### Evaluate Your Current Needs

Healthcare needs can change from year to year. Perhaps you're managing new health conditions, taking different prescriptions, or seeing new doctors.

During open enrollment, you can check if your current Medicare plan still meets these needs. If your health has changed, other plans may offer better coverage or savings.

# KEY ACTIONS DURING OPEN ENROLLMENT

## Compare Plan Costs and Benefits

Each year, insurance providers make adjustments to their plan benefits, premiums, and out-of-pocket costs.

Your current plan may look different next year, or other plans may have become more competitive. Reviewing these changes allows you to find a plan that offers the best value and coverage for your situation.



## Check Your Doctor and Pharmacy Network

Plans change their networks regularly, which can affect which doctors, hospitals, and pharmacies are considered "in-network." Ensuring your preferred providers remain accessible within your plan's network can help you avoid unexpected costs.



## Explore Medicare Advantage and Supplemental Options

This period also lets you explore other Medicare options. If you have Original Medicare, you may consider switching to a Medicare Advantage plan for additional benefits like vision, dental, or wellness programs. Likewise, if you're considering switching from Medicare Advantage back to Original Medicare, this is your opportunity.



## Need Assistance?

If you need help comparing your options, please contact Steve Buzzelli, Medicare Solutions Specialist, at 716-932-3020 or sbuzzelli@emsinsurance.com. Steve can help clarify choices, weigh pros and cons, and ensure you make the best decision for the coming year.



# CELEBRATING THE RETIREMENT OF ANN WITTLINGER & GAIL MCCOLLUM



Ann Wittlinger

After over a decade of dedicated service, Emerling Floss Murphy & Associates bids a warm farewell to Ann Wittlinger, our esteemed Commercial Lines Account Manager, as she retires. Since joining in August 2013, Ann has been a steady, positive presence, admired for her professionalism, expertise, and personable approach.

Ann's career in insurance reflects her commitment to clients and passion for her work. Starting as a Legal Assistant, she quickly pursued her Broker's License, and her expertise and warmth made her an invaluable team member. We thank Ann for her outstanding contributions and wish her a wonderful retirement. Her impact on the agency and her clients will be felt for years to come.

For clients previously under Ann's care, you'll receive an email soon introducing your new account manager, and your services will continue as expected.

In August 2024, Emerling Floss Murphy & Associates had the privilege of celebrating the retirement of Gail McCollum, who dedicated 15 years to the agency. Gail joined us in 2009 as a Commercial Lines Account Manager and took on a leadership role in 2021. Known for her expertise and unwavering commitment, she played a pivotal role in training and supporting her team, sharing her extensive knowledge and compassion.

Now residing in Cambria, Gail looks forward to spending more time on her favorite pastimes—crafting, gardening, and fishing—and with her husband, four children, their spouses, and five grandchildren. She also remains actively involved in ministry at Community Bible Church in Lockport.

We extend our heartfelt thanks to Gail for her many years of service and wish her a joyful and fulfilling retirement!



Gail McCollum



Jillian Gruzca, CIC,  
Commercial Lines  
Team Leader

Jillian Gruzca has been promoted to Commercial Lines Team Leader at Emerling Floss Murphy & Associates. Since joining us in April 2018, Jillian has demonstrated exceptional dedication and expertise, earning her Certified Insurance Counselor (CIC) designation along the way. Previously, she served as Personal Lines Team Leader, where she oversaw processes, training, and team development for the department.

With a background in theater from SUNY Buffalo State College and an NYS Broker's License, Jillian brings a unique blend of creativity and professionalism to her role. She resides in Cheektowaga and enjoys time with family and friends outside of work.

Congratulations to Jillian on this well-deserved promotion!

## JOIN OUR TEAM

WE ARE HIRING

COMMERCIAL LINES ACCOUNT MANAGER

[CLICK HERE  
TO APPLY ONLINE!](#)



# EFM&A WELCOMES JONATHAN BYRWA

EFM&A is pleased to welcome Jonathan Byrwa as our new Controller. Jonathan joins us with over 17 years of experience in financial operations and reporting, having previously worked at Erie and Niagara Insurance Association. He holds a Bachelor's degree and is certified as an Associate in Insurance Accounting and Finance (AIAF) and an Associate in Regulatory Compliance (ARC).

Active in the professional community, Jonathan has served as Treasurer for the Insurance Club of Buffalo since 2014. Originally from the Town of Tonawanda, he now lives in Clarence with his wife, Katie, their two children, Greylan and Maelle, and their rescue dogs, Lucy and Desi. Outside of work, Jonathan enjoys golfing—his best score is an impressive even-par 71—and embracing Buffalo's beautiful four seasons.

We are excited to have Jonathan on board and look forward to the expertise and dedication he brings to the team.



## REFER A FRIEND - WIN A \$50 GIFT CARD



We work hard every day to earn your trust. It means a lot to us when you share our name with your family and friends.

You will receive a \$5 Tim Horton's gift card for every referral. Additionally, for every referral you send, you will be entered into our quarterly drawing valued at \$50!

Congratulations to our 2nd quarter referral winner, Kathleen Czechowicz, and our 3rd quarter referral winner, Lora Lynn Christie for winning a \$50 Visa gift card!



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