

D & D AUTO PARTS



FEATURED BUSINESS CUSTOMER

D & D Auto Parts

True family businesses are not entirely a thing of the past. D & D Auto Parts in Jamestown is one of the most notable in the Upper Cumberland.

Since the doors opened in 1967, they have provided forty two years of dependable service to the Fentress County area. Machine shop services, auto parts large and small and friendly service have always been job one for the Duncan family.

The business also offers

a wide range of lawn and garden maintenance equipment from Hustler Mowers & Husqvarna.

Currently five family members are employed: Darrell & Becky, Colby, Cameron & Kim Conatser.

“Progressive Savings Bank offers us easy, close banking,” said Colby. “We couldn’t be happier with their friendly service.”

You can reach D & D Auto Parts by phone: 931-879-8169 or by visiting them in person at 307 South Main Street in Jamestown.



EVENTS OF INTEREST

OCTOBER 25

Cooking on the Square - Cookeville

Join us as we help Putnam County Habitat for Humanity raise money to build homes. Enjoy lots of delicious food too!

NOVEMBER 8

Veterans Appreciation Event - Crossville

Each year we show our Veterans how much they mean to us with a brunch event at our Main Street location.

NOVEMBER 16

Renascent Masquerade Ball - Fairfield Glade

Formal fundraiser for CMC Cancer/Breast Cancer Center Patients.



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YOUR PROGRESSIVE FAMILY

PROGRESSIVE EMPLOYEE ACCOMPLISHMENTS

October Longevity Awards



Congratulations to Jimmy Hull (Cookeville) for achieving 5 years of service. Good work Jimmy!

MARKETPLACE OPEN ENROLLMENT WITH THE RAINS AGENCY

Marketplace Health Insurance Open Enrollment is Easier with The Rains Agency

The Health Care Marketplace is in its 5th year, but many still find it to be a daunting task. The Rains Agency & Blue Cross Blue Shield of Tennessee want to make it easier for you. Call us today to schedule an appointment to answer all your questions and get you through the process painlessly.

One of our authorized agents can walk you through the steps to get your 2020 health insurance plan up and running.

The 2020 Health Insurance Open Enrollment Period runs from Friday, November 1 to Sunday, December 15, 2019.

Important: 2020 Open Enrollment



Call **Jessica Parrott** for an appointment today!
931-528-6787



The Rains Agency
INSURANCE | TITLE SERVICES

is only a few weeks! If you don't act by December 15, you can't get 2020 coverage unless you qualify for a Special Enrollment Period. Plans sold during Open Enrollment start January 1, 2020.

Call any one of our offices today:

- Cookeville 931-528-6787
- Crossville 931-707-1921
- Jamestown 931-752-6787
- Fairfield Glade 931-484-1500



Authorized Agent for

of Tennessee

An Independent Licensee of the BlueCross BlueShield Association



BANKING



INSURANCE



INVESTMENTS



TAX &
ACCOUNTING



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PROGRESSIVE IN THE COMMUNITY

PROGRESSIVE HELPS OUR COMMUNITIES



Progressive Cookeville Helps Habitat with Carol M. Peterson Grant

Brenda Bilbrey presents Pam Ealey with a check for \$21,000.00. Progressive Savings Bank applied for and received this grant for Putnam County Habitat for Humanity via the Carol M. Peterson Housing Fund through Federal Home Loan Bank. Habitat will be using these funds with three different projects in Putnam County.

Good work team!

RAI & Westfield Help TTU's College of Business Student Success Center

The Rains Agency works closely with Westfield Insurance and its Legacy of Caring fund.

In September, The Rains Agency proudly announced that Westfield had selected TTU's College of Business Student Success Center as a recipient of a \$5,000 grant!

The College of Business Student Success Center provides much needed services to help students beginning to enter professional life. Their student to Career Program has assisted hundreds of students each year with resume preparation, interview practice, business etiquette and professional dress; developing networking and leadership skills, and encouraging personal empowerment as our students strive toward their professional goals.

In 2008, they opened the doors of the College of Business Professional Clothes Closet, making professional clothing available to students to borrow for job interviews, career fairs, and other business events. In 2009, they also added Professional Development Week

and the Etiquette Dinner. These events allow students to meet and spend time with business professionals from all walks of life – entrepreneurs, managers, financial professionals, executives, to name just a few general areas.



From left, Cheryl Montgomery, Clay Wesley, Ottis Phillips, Dean Thomas Payne, Julie Galloway, Jessica Parrott and Emily Phillips Rains.

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Progressive Savings Bank & The Rains Agency are on Facebook & Instagram. Find & follow us today!





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PROGRESSIVE FINANCIAL TIMES

FIND OUR NEWSLETTER:

Progressive Financial Times is published monthly and available online at:

psbgroup.com

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INFORMATION ALERT

Rains Agency set to assist during Medicare Open Enrollment

By **Jay Albrecht** - UCBJ Assistant Publisher

Medicare costs and covered benefits change each year, so staying on top of those changes should be of utmost importance by those insured through the government program, or looking to be insured.

The time to make changes to your Medicare plan, or to enroll for the first time, is coming soon. Oct. 15 through Dec. 7 is the Medicare Open Enrollment period for 2020, allowing people to find coverage that best suits their individual health and financial needs for next year.

"There's no need to sift through the changes and try to figure out Medicare options on your own," said John Cook, president of The Rains Agency and a veteran of the firm for 34 years. "We're here to help our clients find the best possible solution for their situation and to keep the process stress free."

According to the professionals at The Rains Agency, even those people already covered by Medicare should not take anything for granted.

"Some seniors make the mistake of thinking that since they have Medicare, everything is covered," said Cook. "Unfortunately, that's not the case. That's one reason why Open Enrollment is so important...to make sure your coverage is still the best option for you."

Many things change each year with Medicare, from cost of coverage to the items and procedures actually covered.

"Even if your current plan was the best plan when you shopped last year, it is important to verify that again before you lock yourself in for another year," said Jessica Parrott, executive vice president of The Rains Agency. "We spend a lot of time learning about what's changed from one year to the next, so we stand ready to answer questions our clients have about how to ensure they continue to have the best coverage."

Medicare was established in 1966 and is currently administered by the Centers for Medicare and Medicaid Services. There are currently around 60 million individuals served by Medicare, with approximately 10,000 Americans joining daily, mostly consisting of people 65 years of age or older.

There are four types of Medicare. Medicare Part A helps cover inpatient care in hospitals, skilled nursing facilities, and hospice and home health care. Generally, there is no monthly premium for those who qualify and have paid Medicare taxes while working.

Medicare Part B helps cover medical services like doctors' services, outpatient care and other medically necessary services that Part A doesn't cover. Patients need to enroll in Medicare Part B and pay a monthly premium determined by their income, along with a deductible. Many people also purchase a supplemental insurance policy, such as a Medigap plan, to handle any Part A and B coverage gaps.

Medicare Advantage Plans, also known

as Medicare Part C, are combination plans managed by private insurance companies approved by Medicare. They typically are a combination of Part A, Part B and sometimes Part D coverage, but must cover medically necessary services. These plans have discretion to assign their own copays, deductibles and coinsurance.

Medicare Part D is prescription drug coverage and is available to everyone with Medicare. It is a separate plan provided by private Medicare-approved companies, and those insured must pay a monthly premium. Medicare imposes a Part D penalty should you not have credible drug coverage when you become eligible for Medicare.

The Rains Agency has a dedicated staff who can help prospective clients navigate through what can be considered a complicated and confusing transaction. The agency is an independent insurance firm offering a full line of products for commercial or personal needs, including property and casualty insurance as well as benefit-related insurance such as group life or health coverage.

The Rains Agency is affiliated with the Progressive Savings Bank full line of financial products, serving clients throughout the Upper Cumberland region with offices in Jamestown, Wartburg, Crossville, Fairfield Glade, Homestead, and Cookeville.

To learn more about The Rains Agency, visit www.therainsagency.com. To learn more about PSB financial services and locations, visit www.psbgroup.com.

