



Welcome to August!

August has arrived, and summer is still going strong!
Catch up on the latest office updates, upcoming events, and welcome our newest team members.



Office Closures

Our office will be closed on Monday, September 7th in observance of Labor Day.

If you have an urgent matter outside of our office hours, please call the office at 253-756-2000 and listen to the prompts to be connected to our 24-hour client service line. Please remember coverage cannot be bound or changed by voicemail or email.



Office Remodel Update

Our office expansion is officially complete! We truly appreciate the patience and understanding of those who visited us during construction. We're excited to now have the additional space to better serve you, create an improved experience, and give our team the room and resources to grow as we continue supporting your needs.



Andrea, Holly, Annie, and Whitney enjoying the front waiting area.



The new side of our office for our Commercial Lines team.



Special thanks to The Old Cannery for helping us furnish our new office spaces.



You're Invited!

**Maximizing Social Security & Medicare
Friday, September 4th, at 10am PT**

If you have the opportunity to draw on Social Security or enroll in Medicare in the next 10 years, join us for a workshop designed to help you maximize your Social Security and Medicare

benefits. We've partnered with Erin Scannell, CEO of Heritage Wealth Advisors—ranked #1 in Washington State by *Forbes*—and Tax Principal Laura Pickering of Capstone Accounting & Tax to answer questions about top strategies for optimizing the benefits from both systems, as well as avoiding common mistakes.

Healthcare is one of the biggest expenses of our lives, and the top expense of retirement, according to AARP. The average 65-year-old couple will spend \$345,000 in healthcare and medical expenses over the course of their retirement, according to Fidelity. Still, many people don't do a lot of extensive planning before filing for Social Security and Medicare. But with all the minutiae and technicalities around these processes, it's essential to take a proactive approach to evaluating the options and how they fit in with your retirement income.

RSVP to the event now to learn:

- Social Security basics and top strategies like restricted applications, suspending benefits, the “do-over,” and the Survivor Reset
- The various Medicare plans and how they're different: Part A, Part B, Part D, Medigap, and Part C
- Case studies on the benefit increases our actual clients have seen with these strategies



Summer Adventures

We're making the most of every moment of summer! From local favorites to cross-country trips and international adventures, we've made the most of every chance to get out and explore.



*Holly and her wife, Amanda,
at Dune Park concert.*



Reid and his family in Cape Charles, Virginia.



Fun in the Office

Work-life balance is a big focus in our office. Sometimes that looks like stepping away from our desks and trying to catch balls while wearing giant pants on a Friday afternoon!



Employee Spotlight



Annie Brown
Personal Lines Account Manager

Meet Annie Brown!

Annie was born and raised in the Puyallup/Tacoma area and is proud to call the Pacific Northwest home. She studied Criminal Justice and spent several years working in the prison system before transitioning to the insurance industry. Over the past 20 years, Annie has built a rewarding career helping clients navigate their insurance needs and protecting what matters most to them.

Family plays a central role in Annie's life. She and her husband have a family of four children and enjoy bringing people together through family gatherings, home-cooked meals, and holiday celebrations. Their home is often filled with friends, family, and opportunities to create lasting memories.

When she's not at work, Annie loves planning her next adventure. Traveling and relaxing on a warm, sandy beach are among her favorite ways to recharge, with Gulf Shores, Alabama, and Puerto Vallarta, Mexico, ranking among her favorite destinations.

Join us in giving Annie a warm PHE welcome!



Lora Gilbert
Private Client Producer

Meet Lora Gilbert!

Lora joined the insurance industry in 2008 and has spent much of her career working with affluent families. She holds the Certified Personal Risk and Insurance Advisor (CPRIA) designation and enjoys building strong relationships with clients while helping them protect what matters most.

Having grown up on military bases, primarily in Japan, Lora developed a love for new experiences and different cultures early in life. She has lived in the Pacific Northwest for the past 20 years and enjoys everything the region has to offer.

Outside of work, Lora loves reading, cooking, traveling, and attending concerts and sporting events. She's also a proud dog owner and has rescued two German Shepherds—one all white and one all black.

Welcome to the team, Lora!



Non Profit of the Quarter



[Learn More](#)

Cancer Survivorship Northwest (CSNW) is a nonprofit organization dedicated to supporting cancer patients, survivors, and care partners through education, resources, and community connection. Through initiatives such as the annual Pierce County Cancer Survivorship Conference, CSNW helps individuals navigate life during and after cancer treatment by providing access to valuable information, expert guidance, and supportive networks. Their commitment to empowering survivors and caregivers fosters hope, resilience, and improved quality of life throughout the cancer journey. To donate, volunteer, or learn more, visit their website linked on the left.



Coverage Corner



Laci Moyer
Vice President

Expectations of 2027 health insurance costs?

We are quickly approaching open enrollment season for 2027. I'd like to highlight what we are expecting for rate increases both in WA and nationally, especially focusing on the individual market statistics. However, trends in the group benefits market and medicare have some similarities as well.

Nationally

ACA Marketplace premiums are expected to rise sharply again in 2027, with insurers initially proposing a median increase of 14% nationwide. The analysis from the Kaiser Family Foundation, based on 77 insurers across 16 states and Washington, D.C., found that proposed increases ranged from 1% to 52%, with 20 insurers seeking increases above 20%. The primary driver is the continued increase in healthcare costs. Insurers cited higher hospital and physician costs, inflation, labor shortages, increased claims severity, provider consolidation, GLP-1 medications, and costs associated with the No Surprises Act.

Another major factor is the expiration of the enhanced ACA premium tax credits, which ended after 2025. The loss of those subsidies has increased what many consumers actually pay and is also causing healthier people to leave the Marketplace, potentially making the remaining risk pool more expensive.

Washington State

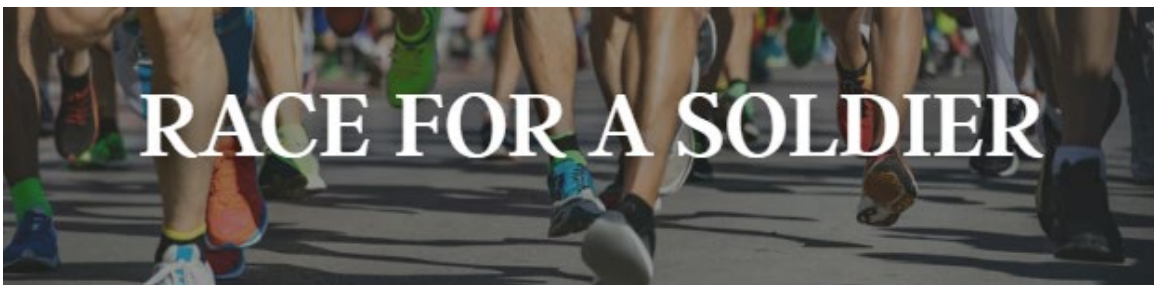
Washington is actually looking at an increase higher than the national median. The Washington State Office of the Insurance Commissioner (OIC) reported that 13 health insurers requested

an average 22.4% rate increase for the 2027 individual market. These are proposed rates, not final approved rates, and the OIC reviews the filings before final rates are established. That means a reasonable current estimate for someone buying individual/ACA coverage in Washington would be roughly a 22% average increase, versus about 15% nationally. The actual impact on an individual will vary considerably by carrier, plan, age, location and—particularly importantly—whether the person qualifies for any state or federal premium assistance.

We know this will be another challenging year for our clients and we will be here to assist in guiding you through the process. Open enrollment for individual plans begin November 1st.



Events in the Community



16th Annual Race for a Soldier

Sunday, September 16

Race for a Soldier is a community fundraiser that supports military service members, veterans, first responders, and their families as they navigate post-traumatic stress and traumatic brain injury. Hosted by the Permission to Start Dreaming Foundation, the event helps fund programs that foster healing, connection, and purpose.

Join the community in Gig Harbor on Sunday, September 13, 2026 for a day of support and impact. Participants can choose from a 5K run/walk, 10K, half marathon, kids run, or virtual run option. Every registration helps make a difference.

Interested in registering? PHE is proud to sponsor the event, and our customers can receive **15% off registration** by using the discount code **PHE2026** when signing up.

[Register](#)

[Learn More](#)



Summer Sounds

August 18, 6:00 PM @ Skansie Brothers Park

The PHE team will be set up at Summer Sounds on Tuesday, August 18! Stop by to say hello, grab some PHE swag, and enjoy an evening of live music. We'd love to see you there!

[Learn More](#)



PHE Birthdays & Anniversaries



Lora Gilbert

Private Client Producer

Happy Birthday to Lora! In just a month, Lora has already made a huge impact. Her commitment, expertise, and positive attitude have been a wonderful addition to the team. We hope you have a fantastic birthday, Lora!



Andrea Avalos

Personal Lines Account Manager

Happy Birthday to Andrea! Thank you for bringing joy, dedication, and so much more to the team everyday. We so appreciate you and hope you take the time to celebrate yourself today.

**Bailie Grahn***Commercial Lines Account Manager*

Congratulations on six years with PHE, Bailie! Thank you for your commitment, support, and the positivity you bring each day. We appreciate all that you do and are lucky to have you as part of the team.

**Referral Program**

Our referral program is one way we say thank you for trusting us enough to recommend PHE to your family and friends.

For every qualifying referral we receive, which consists of a new customer requesting a quote, we will mail you a \$10 Starbucks gift card. We also match this with a gift to our non profit of the quarter!

[Contact us](#)[Get a Quote](#)**Pilkey Hopping & Ekberg, Inc.**[+1 \(253\) 756-2000](tel:+12537562000)insurance@pheinsurance.com**Pilkey Hopping & Ekberg, Inc.**

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