



## Welcome to May!

May is here, bringing with it the energy of spring and exciting things on the horizon. We're grateful you're staying connected—there's plenty happening this month, and we're glad to share it with you.

Keep reading for our office happenings, community events, celebrations, and more!

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## Friendly Reminders

Our office will be closed on **Monday, May 25**, in observance of **Memorial Day**. We will resume normal business hours on Tuesday, May 26.

Our office will also be closed on **Friday, June 19**, in observance of **Juneteenth**. We will resume normal business hours on Monday, June 22.

Thank you for your understanding. We hope you enjoy a safe and restful holidays!



## System Maintenance Notice

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Travelers will be completing a scheduled system upgrade over Memorial Day weekend. As a result, all systems including the billing and payment systems will be unavailable from Friday, May 22 through the morning of Tuesday, May 26. During this upgrade outage, payments for Travelers policies cannot be processed, and our office will not be able to assist with payment-related requests.

If you have Travelers policies with payments due this month, we encourage you to complete any time-sensitive transactions ahead of the maintenance period to help avoid any inconvenience.

**If you do not have Travelers insurance, this update will not impact you.**

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## IIABW Lobbies Congress

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Last month, PHE President, Reid Ekberg, traveled to Washington, D.C. to represent the Association of Independent Insurance Agents, meeting directly with members of Congress. During his visit, Reid met with Representative Michael Baumgartner, Representative Marilyn Strickland, and Representative Kim Schrier, as well as staff from several congressional offices.

Throughout these meetings, Reid advocated for several critical priorities affecting our industry and clients, including addressing legal and litigation practices that contribute to rising insurance premiums, advancing disaster mitigation efforts to better protect homes and communities, and ensuring the long-term stability of the flood insurance market. Additional focus areas included maintaining terrorism risk coverage and promoting greater transparency and affordability in health care.

These efforts play an important role in shaping policies that support both our clients and the independent insurance industry.



IIABW's group included: PHE President Reid Ekberg, Nick Brewe of Gallagher/Assured Partners, Amberlyn McQuary of Stonebraker McQuary, Hans Eskelsen of WAFD Insurance, Melissa Power of WAFD Insurance, Pauline Black of Trucordia, IIABW Lobbyist Bill Stauffacher, Mike Erlandson of Vertafore, Casie Bowers of Liberty Mutual, and IIABW's Daniel Holst.



## Out of the Office Adventures

Part of maintaining a healthy work-life balance is making time for fun outside of the office—and PHE knows how to do it right!

Carissa recently set sail with her husband on a cruise to France. They're pictured below enjoying their adventure beneath the Eiffel Tower.

The Ekberg family also enjoyed some time away, heading to Hawaii for a sunny Spring Break getaway!



Carissa and her husband Mike



Cora, Carianne, and Milo Ekberg



The Ekberg family— Steve, Cora, Marion, Reid, Milo, and Carianne



**Non Profit of the Quarter**

This quarter, we're proud to spotlight the **Oregon Jewish Community Foundation (OJCF)** — an organization dedicated to strengthening Jewish life and supporting meaningful philanthropy across Oregon and Southwest Washington.

**Founded in 1989**, OJCF works to build and promote a strong culture of giving that supports a thriving Jewish community today and for generations to come.

Their **mission** centers on empowering individuals, families, and organizations to achieve their philanthropic goals through strategic, personalized guidance and proven investment expertise.

In 2025, OJCF granted **\$9 million** from donor advised funds and awarded **\$127,000** in scholarships and camperships. More than 475 organizations received grants that year, reflecting the organizations commitment to uplifting the community.

OJCF embodies the values of connection, stewardship, and community care. Their work strengthens not only Jewish life but the wider region—making them a meaningful nonprofit to learn about, celebrate, and support.

[Learn More](#)



## Coverage Corner



**Laci Moyer, Vice President**

### Who Pays for Long Term Care?

Long-term care (LTC) refers to a broad range of services designed to help individuals with chronic illness, disability, or aging-related limitations over an extended period. These services are often non-medical and focus on assistance with “activities of daily living,” such as bathing, dressing, eating, and mobility. Care can be provided at home, in assisted living communities, adult day care centers, or nursing homes, depending on the level of need.

The cost of long-term care in the United States is significant and continues to rise. According to the 2025 Genworth (CareScout) Cost of Care Survey, the national median cost for in-home care is about \$35 per hour, totaling roughly \$80,080 annually. Assisted living communities average about \$6,200 per month, or \$74,400 per year. Adult day health care costs about \$95 per day (\$24,700 annually), while nursing home care is the most expensive—averaging approximately \$110,360 per year for a semi-private room and about \$123,913 annually for a private room. These figures highlight the substantial financial exposure families face when long-term care is needed.

A critical and often misunderstood fact is that Medicare does **not** pay for long-term care. While Medicare may cover short-term skilled nursing or rehabilitation services following a hospital stay, it generally does not cover ongoing custodial care or assistance with daily living activities—the core of long-term care services. In most cases, individuals are responsible for

100% of these costs unless they qualify for other programs. This misconception can lead to serious gaps in planning if individuals assume Medicare will cover extended care needs.

As a result, long-term care in the U.S. is typically funded through a combination of personal savings, family support, Medicaid (for those who meet strict income and asset requirements), and private long-term care insurance. Additionally, private long term care insurance is becoming more and more difficult to obtain. Understanding who pays—and what you may be eligible for—underscores the importance of planning ahead. Without a strategy, the high and ongoing costs of care can quickly erode retirement savings and place a significant burden on families. If you are interested in learning more about long term care insurance, please don't hesitate to contact our office.



## Events in the Community



### Fish Food Drive

*May 22 10 AM-6PM & May 23 10 AM-2PM*

The Gig Harbor Peninsula Fish Food Bank holds monthly food banks at local groceries. Stop by the Gig Harbor Fred Meyer on May 22 or 23rd to donate and support your neighbors in need.

[Learn More](#)



### Lakewood Street Festival

*May 29, 4-7 PM*

Lakewood's Street Festival is back! Visit the Colonial Plaza on Motor Ave for music, dancing, unique booths, and local food vendors.

[Learn More](#)



## Meeker Days Festival

June 12-14

The Meeker Days Festival of Puyallup is happening June 12-14, with so much to see and enjoy. Don't miss out on the fun!

[Learn More](#)



## PHE Celebrations



### Happy Birthday, Debbie!

*Group Benefits Account Manager*

This month we're celebrating Debbie! We so appreciate the excellent work and care you bring to everything you do, and we're glad to have you as part of our team. Wishing you a year ahead filled with good moments, new adventures, and plenty of reasons to smile.



### Happy Birthday, Shawn!

*Commercial Lines Producer*

Shawn also celebrates her birthday this month! Your long-standing dedication and motivating spirit have helped shape our team in countless ways. Shawn, we hope your birthday is a meaningful one and a small reflection of the appreciation we have for you.



## Happy Birthday, Bailie!

*Commercial Lines Account Manager*

We are sending huge birthday wishes to Bailie! Your reliability, hard work, and consistency truly make a difference for our clients, and we're so grateful for the positive impact you bring to the team. We hope this year treats you well—starting with a great birthday.



## 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](#)

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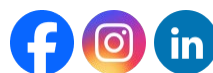
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