



Welcome October

As the leaves start changing colors and the air turns crisp, it's time to embrace the magic of fall!

**Read below for newsletter highlights:**

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- Coverage Corner
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- Happy Halloween



A Work of Art

## Creating Masterpieces

In honor of the arrival of fall, PHE employees gathered to unleash their creativity by painting seasonal artwork. This enjoyable activity transformed the breakroom into a festive space where everyone could unwind and discuss the upcoming season while letting their imaginations soar. Jamie Williams and Maria Johnson organized the event, showcasing a variety of sample paintings they had created to inspire us. Each piece was distinct and absolutely stunning. This was a great way to welcome the season of crisp air, leaves falling, and pumpkin spice.



*From left: Maria Johnson, Beverly Williams, Shawn McClain, Jamie Williams, Lina Morones, Patrick Griffin, Courtney Eckstein, and Lesa Bentley (hiding behind her spooky cat painting).*



Top row from left: 1. Sarah Wilson, Courtney Eckstein, Lina Morones and Patrick Griffin. 2. Laci Moyer. 3. Lina Morones and Patrick Griffin. 4. Shawn McClain, Carissa Milligan and Sarah Wilson. Middle row: 1. Carissa Milligan. 2. Jamie Williams and Laci Moyer. 3. Laci Moyer, Shawn McClain, Carissa Milligan and Sarah Wilson. 4. Lesa Bentley. 5. Beverly Williams, and Shawn McClain. Bottom row: 1. Courtney Eckstein and Lesa Bentley. 2. Sarah Wilson. 3. Courtney Eckstein. 4. Laci Moyer.



Non-Profit of the  
Quarter





## **The Brotherhood Rise**

**Vision:** The Brotherhood R.I.S.E. Center was founded with the vision of creating a compassionate and empowering environment for people facing hardships in the Tacoma community. Our core principles revolve around respect, inclusivity, support, and empowerment. We firmly believe that every individual deserves access to fundamental resources and a nurturing community that fosters personal growth and well-being.

**Mission:** To provide holistic support to individuals experiencing homelessness, empowering them to overcome challenges and rebuild their lives. Through a range of behavioral health and social services, we endeavor to address immediate needs while offering a path towards self-sufficiency and sustainable positive change.

### **The RISE Center: Empowering the Community**

In the heart of Tacoma's Hilltop neighborhood, the RISE Center shines as a symbol of hope and empowerment. Established with the purpose of fostering a compassionate and supportive atmosphere, with the promise of assisting individuals in overcoming obstacles and realizing their full potential. The RISE Center, which stands for Respect, Inclusivity, Support, and Empowerment, was founded to meet the needs of the Hilltop community. The RISE Center believes that everyone deserves the chance to thrive and make a meaningful contribution to their community. Some of their services include:

- Transportation assistance
- Behavioral Health
- Transitional Housing
- Emergency Stabilization Shelter
- Life Skill and job training
- Adults with Learning disabilities

They offer fresh meals daily and clothing assistance three days a week. Contributions to this non-profit provides support to crucial programs and services addressing pressing needs in the community.



*Shawn McClain and Bailie Grahn at the RISE Center*

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PHE in the Community

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*This picture features Linda Mattos with Esteban Toledo's group during the 2024 Pure Insurance Championship, benefiting the First Tee at Pebble Beach, CA, in September.*

## Scoring for a Cause

Linda Mattos, an Account Executive in the benefits department, has a particular passion for volunteering at sporting events. In 2013, she volunteered for the Boeing Classic and developed a deep appreciation for golf. She was captivated by the skill involved when a player struck a tiny ball from a distance and managed to sink it into a small hole in just a few strokes – it felt extraordinary to her. With her love for physical activity, Linda found her niche in golf volunteering as a standard bearer, walking the course while displaying the group's score.

Originally from Monterey, she seized the chance to return to her roots by volunteering for



a tournament at Pebble Beach in 2014. Once she was on the volunteer list there, it was an easy decision to participate. Over the years, Linda has become a walking scorer on the PGA Tour, participating in more than sixteen different tournaments across the United States. The picture below, features her with Esteban Toledo's group during the 2024 Pure Insurance Championship, benefiting the First Tee at Pebble Beach, CA, in September. Additionally, Linda also volunteers on the ATP tennis tour as a "ball kid".



Coverage Corner



## Legal System Abuse in Insurance

Insurance companies are dedicated to paying claims every day, ensuring that customers are compensated for damages and restored to their pre-accident condition. Most claims are resolved smoothly without the need for court intervention. However, for those claims that do require legal adjudication, having a strong and fair court system is essential.

The industry currently faces challenges from increased legal system abuse, which can drive up costs for all policyholders. It is important to recognize the efforts being made to address these issues. Legal system abuse can include frivolous, exaggerated, or fraudulent claims, aggressive advertising, and delay tactics. Increasingly, third-party litigation financing has emerged as a significant factor.



If you have never heard of third-party litigation financing, it is where private investors provide upfront money to claimants to take their cases to trial and take a sizable percentage of the final award in return. More claims go to trial, and more settlements are paid out, but more of that money is going to outside parties and not the injured claimant.

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Transparency in this area is crucial. National carriers, the Independent Agents and Brokers Association, and the Insurance Information Institute are all working diligently to shed light on this important topic. Insurers remain committed to paying what they owe, but it is vital to ensure that additional costs are fairly passed on to policyholders due to investor profit motives.

Thank you for taking the time to learn about this prominent issue. Together, we can work towards a fairer and more transparent system for everyone.

To learn more click [HERE](#) and search Legal System Abuse.



## Medicare Overview

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### Medicare 101 and 2025 changes Webinar

Join us on October 22nd from 12:00 to 1:00 for an informative presentation on Medicare. Our Medicare Manager, John Baird, will provide a brief overview of the different parts of Medicare (we understand it can be confusing) and discuss the changes coming in 2025, including updates on the "donut hole" concerning prescription coverage and drug price negotiations.

Email [insurance@pheinsurance.com](mailto:insurance@pheinsurance.com) and we will send you the link.

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## Community Events

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### **Halloween Market**

Get ready to embrace the spooky season at a farmers' market with a twist... this one is haunted! On October 20th from 2-7PM. Once the market wraps up, join us for a movie night in the park from 5 to 7 PM. This event is free, family-friendly, and open to all ages, proudly sponsored by the Sumner on Main Street Association and Knutson Farms.



### **Proctor Treats**

Tacoma's Beloved Halloween Tradition! For nearly a century, on October 31st, residents of Tacoma have gathered on the streets of Proctor for a delightful trick-or-treating event filled with ghosts, goblins, laughter, and a hint of spookiness. This cherished event has deep roots in the community, celebrating artistic uniqueness and Tacoma's vibrant history. On behalf of the Proctor District Association.



## PHE Birthdays

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# HAPPY BIRTHDAY



Jessica

to you!



Birthdays come once a year, it is the perfect time to create unforgettable memories and cultivate a sense of community and appreciation among us. This October we joyfully celebrate a truly exceptional individual, Jessica Clark, Happy Birthday!

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Happy Halloween

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HAPPY

HALLOWEEN



Pilkey  
Hopping  
& Ekberg



# FALL BUCKET LIST



As we gear up for another fun-filled Halloween, let's make sure we keep it safe for all the little ghosts and goblins out there. Here are some tips to ensure a spooky yet safe night:

1. **Costume Safety:** Choose costumes that are bright and reflective. Make sure they fit well to avoid trips and falls. Don't forget to add some reflective tape or glow sticks!
2. **Trick-or-Treating:** Always go in groups and stay in well-lit areas. Parents, keep an eye on your little ones and remind them not to enter strangers' homes.
3. **Road Safety:** Cross streets at corners, using traffic signals and crosswalks. Look both ways before crossing and keep an eye out for cars.
4. **Candy Check:** Before indulging in those sweet treats, inspect all candy for any signs of tampering. When in doubt, throw it out!
5. **Pumpkin Carving:** Let the adults handle the carving. Kids can join in by drawing designs or scooping out the insides.
6. **Pet Safety:** Keep your pets indoors to prevent them from getting spooked or running away. Halloween can be stressful for our furry friends.



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!

Click [here](#) to request a quote!

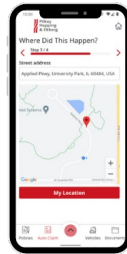


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