



2019

OPEN ENROLLMENT IMPORTANT DATES



Just a reminder that open enrollment for health insurance through the federal marketplace runs through December 15, 2019. After December 15, you can enroll in 2020 health insurance only if you qualify for a Special Enrollment Period. Coverage starts January 1, 2020.

The Patient Protection and Affordable Care Act, often shortened to the Affordable Care Act or nicknamed Obamacare provides middle-income families with subsidies (“premium tax credits”) that lower costs for households with incomes between 100% and 400% of the federal poverty level.

If you don't have health insurance through a job, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source that provides qualifying health coverage, the Marketplace can help you get covered.

If you have job-based insurance: You can buy a plan through the Marketplace, but you'll pay full price unless your employer's insurance doesn't meet certain standards. Most job-based plans do meet the standards.

If you have Medicare: You can't switch to Marketplace insurance, supplement your coverage with a Marketplace plan, or buy a Marketplace dental plan. What you pay for insurance depends on your expected household income for the year.

As always, if you would like to talk about options available to you and/or your loved ones, or if you would like help signing up, please let us know.



Some ODCM News

- Old Dominion Capital Management is proud to sponsor Women United Together in Philanthropy (in Partnership with the United Way Thomas Jefferson Area) who awarded grants of \$30,000 each to PACEM (People and Congregations Engaged in Ministry) and the YMCA Early Childhood Learning Center at their annual luncheon last month. Their mission includes leveraging collective giving to support human services for local women and children.
- Jeff and Michael attended the Financial Planning Association's Annual Conference in Minneapolis. This conference is the largest global gathering of CFP® professionals and thought leaders in financial planning. They are now up on all of the latest thinking and look forward to sharing what they learned with you.
- Mauree and Breanna participated in the NRS Compliance Conference in Huntington Beach, California as well, giving them the opportunity to hear from industry experts on best practices for keeping our clients safe.

- Dawn attended a New Developments in Wealth Planning seminar by McGuireWoods in Richmond and is happy to share what she learned, too.
- More importantly, Jared spent a week in Panama enjoying some well-deserved R&R.

RISKS AND OTHER IMPORTANT CONSIDERATIONS

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INDEX PERFORMANCE DISCLOSURES

No investor can invest directly into a passive index. Investors should be aware that you cannot achieve the returns shown because an actual account will incur operating and management expenses from its investment and possibly advisory, custodial and/or recordkeeping expenses. The performance returns sampled here do not represent the impact that material economic and market factors might have on an investor's decision making process if the investor were invested in the market. The calculation of performance differs from actual account performance because the investment strategy may be adjusted by a client at any time for any reasons. The performance returns sampled here reflect the reinvestment of dividends and other distributions. Third party sources collect the data from financial institutions and related types of entities that created the indices and publish the indices values periodically. The third-party sources then calculate performance used in this document. All data is believed to be reliable but is not independently verified by ODCM.

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