



# Bulletin Board



Insurance tips & news from a company exclusively serving the educational community for 65 years | Fall 2015

**Steven D. Monahan**  
President and CEO



**Meemic  
Insurance Company**

1685 North Opdyke Road  
Auburn Hills, MI 48326

888-463-3642 x31241

For office hours visit our website  
[www.Meemic.com](http://www.Meemic.com)



Dear Member,

Autumn may be a time of falling leaves and cooler nights, but it's also a season of renewal for educators as they welcome a fresh batch of new faces to class, whether it's a kindergartener with a bright new backpack or a graduate student ready to knock out that dissertation.

It's also a chance for Meemic agents to return to schools and meet some new faces in the teachers' lounge. And if they're lucky, at some point they'll be able to bring in one of those big checks with a grant from The Meemic Foundation. That's where you come in. As a Meemic Member, your premiums help support The Meemic Foundation, which this year will give back hundreds of thousands of dollars to classrooms all over Michigan, Wisconsin and Illinois through a variety of grant programs.

So as you head back to school, please think about referring your colleagues to Meemic. Not only will they get our best-in-class insurance products and professional service, you'll be helping support fellow educators.

Thank you for being a Member.

Sincerely,



# Foundation Club Keeps Benefits Flowing

**EARLIER THIS YEAR**, we introduced The Foundation Club, a great new way to streamline the process for applying for a grant from The Meemic Foundation and to provide club members with a variety of benefits.

Since the launch, we've been busy coming up with new ways to award club membership and are excited to announce some new initiatives.

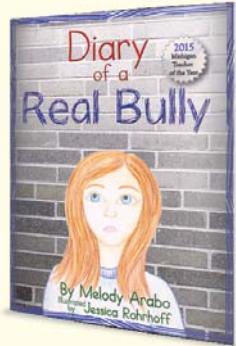
**Scholastic Book Fairs®:** The Meemic Foundation has partnered with Scholastic Book Fairs to bring you our new Book Fair Grant round! Fifty thousand dollars in \$100 prepaid Visa gift cards will be given away, which can be used to purchase books at your school's upcoming online and in-school book fairs, as well as warehouse sales. The deadline to apply is Sept. 30. For complete details, visit [MeemicFoundation.org/BookFairGrant](http://MeemicFoundation.org/BookFairGrant).



**Quill.com:** With a special members-only account code, Foundation Club members get a variety of discounts and free shipping on supplies purchased from Quill.com.



**Free seminars:** In August, Foundation Club members had the opportunity to attend 2014-15 Michigan Teacher of the Year Melody Arabo's "The Bully Mindset Shift Workshop" (nonmembers paid \$15). Attendees received a free copy of her book, *Diary of a Real Bully*, and opened a dialogue about ways to shift the bullying culture.



To join The Foundation Club visit

[MeemicFoundation.org/FoundationClub](http://MeemicFoundation.org/FoundationClub)



## FOUNDATION SPOTLIGHT

The Meemic Foundation gets thousands of grant applications every year, from requests for basic needs to more elaborate projects. Here are a few that we had the pleasure of funding. If you have a project that needs funding, apply for the current grant round at [MeemicFoundation.org](http://MeemicFoundation.org).



**Big Hollow Middle School**  
Ingleside, Illinois

School psychologist and counselor **Wendy Mejdrich** requested funds to purchase books for the school's special needs students. The series she found will be used for therapeutic support in small group counseling sessions.



**River Heights Elementary**  
Menomonie, Wisconsin

Music teacher **Marni Poquette** wanted to drum up support for her music program. Her vision: extra drums to incorporate in her curriculum that includes physical activity, communication, teamwork and multiculturalism.



**Lincoln Middle School**  
Warren, Michigan

John Lonsway started a STEM club at his school, where the students built their own robots. He's expanding the program this year with Lego Mindstorms robotics systems to help develop his students' technical skills.

We are in this business because of you. If you have any feedback, please feel free to contact your Meemic agent directly. You can also email us at Communications@Meemic.com. Connect with Meemic on Facebook and Twitter for Foundation grant stories, insurance news and more.

 [Facebook.com/Meemic](#)

 [Follow us @Meemic](#)

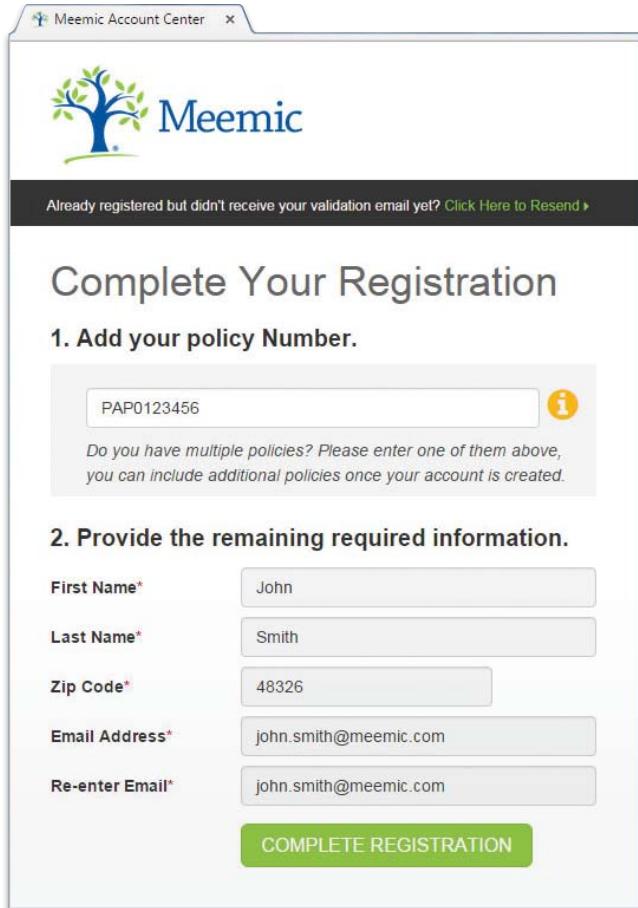
*Available in October!*

## Online Account Management

Meemic's mission is to serve educators and the educational community. We want to give you the best possible insurance service quickly and without any hassle. Visit our new online account management system at our website for fast access to member information and insurance services.

### Creating an account is easy:

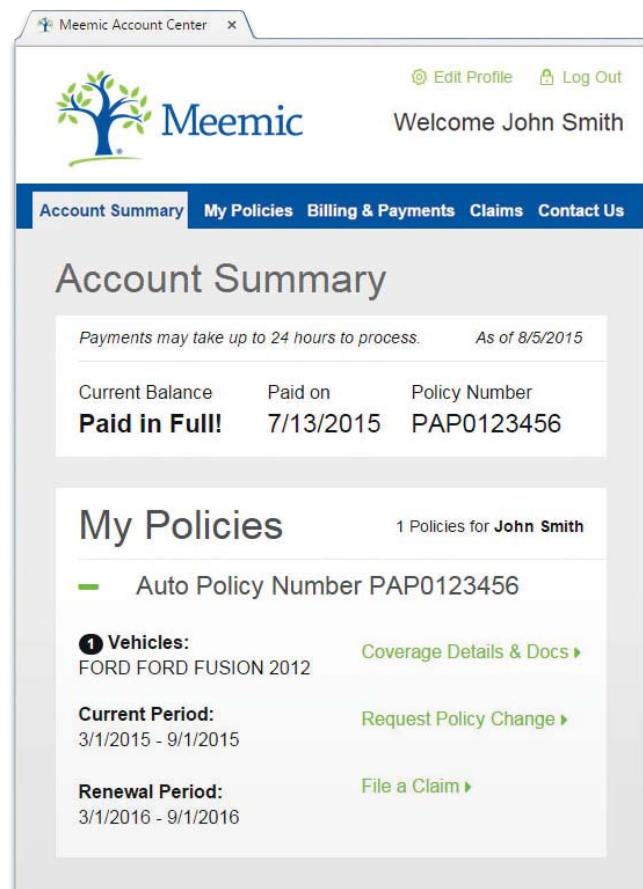
- » Step 1: Enter policy number
- » Step 2: First and last name
- » Step 3: ZIP code
- » Step 4: Email address



The registration page features the Meemic logo at the top. A message below it says "Already registered but didn't receive your validation email yet? [Click Here to Resend](#)". The main heading is "Complete Your Registration". Step 1, "Add your policy Number.", has a text input field containing "PAP0123456" with an info icon. A note below says "Do you have multiple policies? Please enter one of them above, you can include additional policies once your account is created." Step 2, "Provide the remaining required information.", contains five input fields: "First Name\*" with "John", "Last Name\*" with "Smith", "Zip Code\*" with "48326", "Email Address\*" with "john.smith@meemic.com", and "Re-enter Email\*" with "john.smith@meemic.com". A green "COMPLETE REGISTRATION" button is at the bottom.

Managing your account online or on your phone will be easier than ever, with convenient access to these great features:

- ✓ View your bill
- ✓ Review your policy
- ✓ Make a payment
- ✓ Request a change
- ✓ File a claim
- ✓ And more!



The dashboard includes a header with "Meemic Account Center", "Edit Profile", "Log Out", and "Welcome John Smith". It has tabs for "Account Summary", "My Policies", "Billing & Payments", "Claims", and "Contact Us". The "Account Summary" section shows "Payments may take up to 24 hours to process. As of 8/5/2015". It lists "Current Balance Paid in Full!", "Paid on 7/13/2015", and "Policy Number PAP0123456". The "My Policies" section shows "1 Policies for John Smith". It lists an "Auto Policy Number PAP0123456" with "1 Vehicles: FORD FORD FUSION 2012", a "Current Period: 3/1/2015 - 9/1/2015", and a "Renewal Period: 3/1/2016 - 9/1/2016". It also includes links for "Coverage Details & Docs", "Request Policy Change", and "File a Claim".

Foundation Club members: Once the dust has settled, we'll be integrating your Foundation Club and Meemic accounts for easy access to online benefits from both services.

# Raise the Roof and Lower Your Premium

Did you recently get a new roof? Later this year, that could save you money on your homeowners policy. As Meemic continues to look for ways to provide our Members with competitively priced insurance products and services, we've been collecting roof year and roof type data over the last several years. We'll be using that information as a factor in calculating your premium.

Recent studies have shown that newer roofs provide better protection against severe weather events such as hail and high winds. Better protection means it's less likely you'll need to file a claim, or the damage may be less severe — and less costly.



If your Meemic Homeowner policy does not include the roof year and roof type, you will receive a letter requesting this information prior to your next renewal. We have made it easy to respond with this information by updating the information on the Meemic website at [Meemic.com/Roof](http://Meemic.com/Roof), calling the dedicated roof phone line mentioned in the letter or returning the postage paid envelope in the correspondence.

## Did You Know?

The best way to prevent ice dams is to properly insulate and vent your roof, and there's still time. The right amount of insulation will help prevent the roof from warming up and melting snow, and vents will help carry away any heat that does escape. If you're getting a new roof before the snow flies, install an ice and water barrier under the shingles that runs several feet up the roof.



The benefits of a Meemic homeowners policy include coverage of up to \$2,500 for educators who use their personal property in their daily school activities or other school-related functions, and up to \$2,500 for loss to a computer, peripheral device and media owned by an employer but loaned to the educator for home use (some exclusions apply).



As we were going through historical documents for our 65th anniversary, we came across several advertisements and logos from our early days. Some were very staid and utilitarian, while others had a touch of whimsy. This one from 1959 tickled our fancy the most, with a simple message that really gets to the heart of our Members.

# Teacher of the Year Finalists



Back-to-school means it's time to choose the Illinois State Board of Education's 2016 Illinois Teacher of the Year. The award is part of the board's *Those Who Excel* program, which honors individuals in seven categories: classroom teacher, school administrator/principal, student support personnel (licensed), educational service personnel (unlicensed), school board member/community volunteer, team and early career educator. The winner will be announced during the *Those Who Excel* banquet Oct. 27 in Normal. The finalists:

**Candice Cortese:** Math, Hononegah Community High School, Hononegah Community High School District 207

**Valerie Gabriel:** 1st grade, Germantown Hills Elementary School, Germantown Hills School District 69

**Shiela Grant:** Special Ed., Memorial Elementary School, Paris District 95

**Rebecca Merrill:** Chemistry, O'Fallon Township High School, O'Fallon Township High School District 203

**Pamela Phelps:** Biology, Oswego High School, Oswego Community Unit School District 308

**Paul Rausch:** Music/Choir, Woodstock High School, Woodstock Community Unit School District 200

**Kimberly Thomas:** Math, Woodruff Career & Technical Center, Peoria Public Schools District 150

**Pamela Wandersen:** 3rd grade, Indian Trail Elementary School, Summit Hill School District 161

**Dianne Hay-Washburn:** Art, Pleasantdale Middle School, Pleasantdale School District 107

**Jennifer Woodrow:** Choir, North Ridge Middle School, Danville Consolidated School District 118

## Q&A

### In determining coverage for my home, what's the difference between market value and replacement cost?

The market value of what your home would sell for today is very different from the amount of replacement cost coverage to properly insure the rebuilding of a home. Market value takes into consideration the land value, depreciation and other nearby market factors while the replacement cost reflects the cost to rebuild a home. These can be very different numbers.

For example, you can have a home that is worth \$400,000 in one neighborhood while an identical home across town could have a market value of half that much, even assuming they were built

on lots of equal size. But actually replacing those homes – rebuilding them in place using similar construction methods and materials – would essentially cost the same for both. Rebuilding costs can be higher or lower than market values, since factors like land value and depreciation don't affect rebuilding.

Sitting down with your agent to review the features of your home is very important, as homes with features such as crown molding, hardwood floors and tile cost more to rebuild. Another factor is the quality of kitchens and bathrooms; custom or luxury kitchens can add significantly to the rebuilding costs. Your agent will take these and other factors of your home into consideration, including the total square footage to determine the home's replacement cost. This is the amount you should insure your house for. Your agent can also help you with determining coverage for separate structures.



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THANK YOU  
FOR  
BEING PART  
OF THE  
Meemic  
Family

## 65 Reasons We Love Teachers



The word is out — we love teachers! The first phase of our 65 Reasons campaign is over, with \$100 awards going to 65 schools to commemorate our 65-year history. In addition, Meemic employees

have been sharing why they love teachers at [65Reasons.com](http://65Reasons.com). And our Members took to Twitter and Instagram to share their reasons and show off the commemorative wristbands we gave away. Here are some of the responses:

**@CherylSchafer on Twitter:** To the thousands of teachers everywhere who selflessly give their time, resources & hearts to educate our youth, I salute you. #65REASONS

**Lynn G., Meemic Customer Service Representative:** Without the dedication of teachers, so many would be lost. Teachers have been the backbone of so many achievements of so many people. Their dedication to us is why we succeed in life.

AND NOW, to honor the core group of seven teachers who carried Meemic forward, you can enter to **WIN one of seven \$1,000 PRIZES** for your school (or a named school of your choice). Visit our website starting Sept. 21 for more details and to enter.