



Bulletin Board



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

Your Meemic Agent



Natalie Saad

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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 we're lucky, at some point we'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,

Natalie Saad

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.

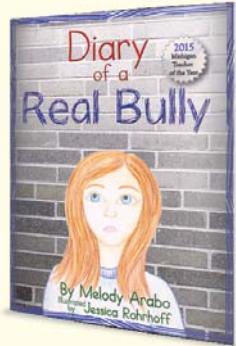
Scholastic Book Fairs®: The Meemic Foundation has partnered with Scholastic Book Fairs to bring you our new Book Fair Grant round! Fifty thousand dollars in \$100 prepaid Visa gift cards will be given away, which can be used to purchase books at your school's upcoming online and in-school book fairs,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



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



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.



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](#)

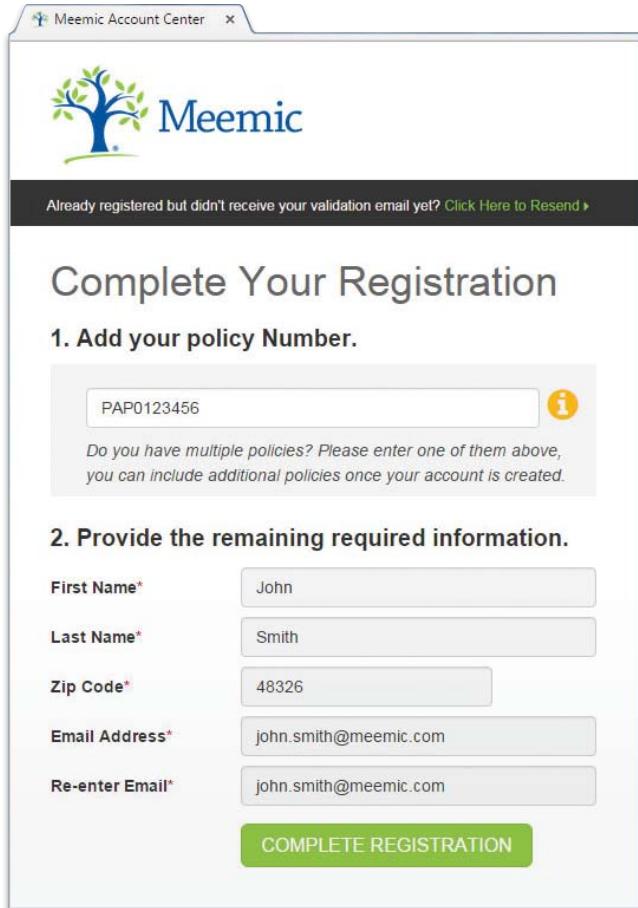
Available in October!

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:

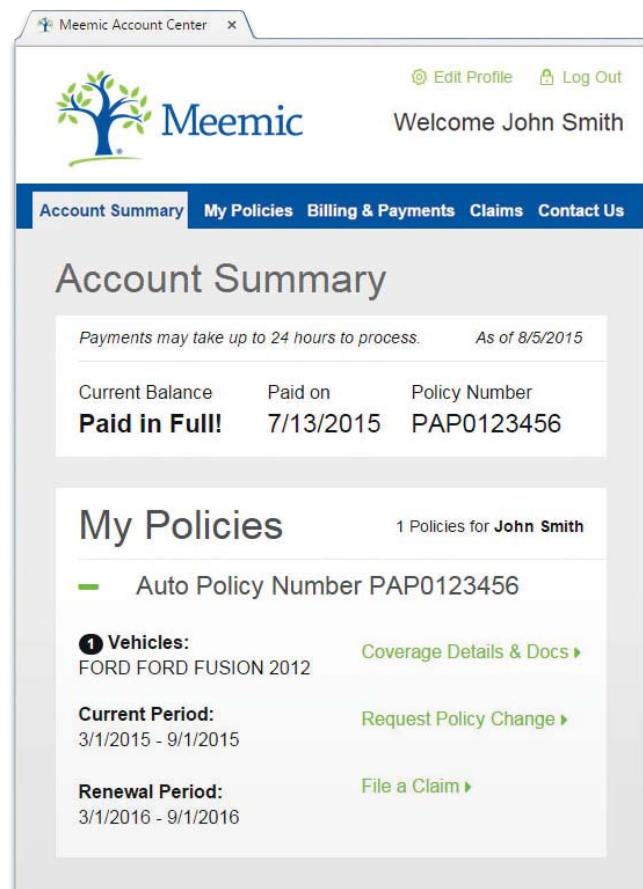
- » Step 1: Enter policy number
- » Step 2: First and last name
- » Step 3: ZIP code
- » Step 4: Email address



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." and "As of 8/5/2015". It lists "Current Balance" as "Paid in Full!", "Paid on" as "7/13/2015", and "Policy Number" as "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" and links to "Coverage Details & Docs" and "Request Policy Change". It also shows "Current Period: 3/1/2015 - 9/1/2015" and "Renewal Period: 3/1/2016 - 9/1/2016", with a link to "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, 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.

Being the Change



Rick Joseph is Michigan's Teacher of the Year (MTOY) for 2015-16. He's a fifth/sixth grade teacher at Birmingham Covington School and has more than 20 years of classroom experience. Meemic is very proud to partner with the Michigan Department of Education for the MTOY program.

We talked with Rick to learn more about him and his passion for education.

What will your platform be as Michigan's Teacher of the Year? My platform is equity, literacy and job-embedded professional learning.

What is the biggest change in your classroom since you first started teaching? I think the biggest change is the overwhelming need to value process over product in an educational

setting. As kids have been able to google answers for years now, the importance of teaching critical thinking is greater than ever.

What is the most important thing your students have taught you? My students have taught me to be humble. I have certainly learned a lot about myself as a man, brother, son, spouse and father by watching them over the years.

Who would play you in the Oscar-winning inspirational movie about your class? Ty Burrell (*Modern Family*), and the movie would be called *Being the Change*.



FOR THE FULL CONVERSATION,
and to follow Rick's experience
over the course of the year, visit
Meemic.com/Blog.

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
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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. 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.