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Founders, Ken & Diana w/Family

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"Each month, our team researches, meets with, and hand-picks businesses the community loves. To make it easy for you to choose, we select no more than two businesses per category. Experience the feeling of a brighter day when choosing to 'shop local' with the wonderful businesses of Hometown News USA."

ROBERT TOALE & SONS FUNERAL HOME

Robert Toale And His Family Have Teamed Up With Dignity Memorial To Provide Personalized Celebration Of Life Services

BY KATHI LOWE

It's early morning, the dawning of another beautiful Florida day. You sit quietly on your couch, legs tucked underneath you, slowly sipping your steaming coffee as the sun's first rays stretch across your living-room floor illuminating the silver urn on your mantel and attracting your gaze.

Tears slowly trickle down your face as you sadly smile in remembrance. It's been a month since you said an emotional final farewell to your "big" brother. As painful as your loss is, you're so grateful you talked to Robert Toale at Robert Toale & Sons Funeral Home and had them plan your brother's celebration of life service. They were so kind and compassionate, and arranged the reception area so exquisitely in memory of your loved one.



Licensed Funeral Directors, Robert Toale (center) and sons Jeff (l) and Jason (r), offer the intimacy of a family business coupled with the resources of Dignity Memorial, the largest network of funeral homes.

Filled with personal pictures from his life and family, the two of you growing up together, and personal mementos of his hobbies and interests, with small keepsakes handed out to all, it was a fitting tribute to a life well lived and man well loved. Your brother may be gone, but he'll never be forgotten.

See "ROBERT TOALE & SONS FUNERAL HOME" on page 48.

HEALTHCARE SOLUTIONS TEAM

Get Better Healthcare Coverage For Your Budget With Steve Seto

BY KATHI LOWE

You can't believe it. They say, "accidents happen," but this one was bizarre. You tripped over a cat toy and twisted your ankle!

So, here you sit, slightly embarrassed, ice pack on your swelling ankle, your husband by your side lovingly stroking your hand, waiting for an ER doctor, and silently saying a huge "thank you" to Steve Seto at Healthcare Solutions Team. You came close to not getting healthcare coverage, even though you need it for your family's active lifestyle. Every policy you'd



Steve Seto, and his wife, Rose, have been married for 39 years, and she has supported him in everything he's done, including becoming a licensed insurance agent.

you wanted, including an affordable monthly cost, doctor's visits, and excellent emergency services coverage for unexpected mishaps. You figured it offered the ideal protection for your family's sporting adventures. Little did you know

found on your own — even ACA plans in the Marketplace — were ridiculously expensive, offered minimal coverage, didn't include your doctors, or had an enormous deductible.

Luckily, Steve found the perfect healthcare policy for your family's needs with everything

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"HEALTHCARE SOLUTIONS TEAM" Continued from pg. 1

you'd be taken down by a catnip-stuffed yellow banana! Thankfully, no matter what happens now, Steve has you covered.

A Love of People, A Knack For Insurance

Some people sell health and life insurance for the chance to make a lucrative living. Steve Seto chose the business because he loves educating people and solving the challenges the insurance industry presents.

"I've been married to my wife, Rose, for 39 years, and we have three wonderful grown children: Matthew, Jesse, and Taryn. They'll all tell you helping people is my passion. Well, Rose may also tell you I love ballroom dancing! We often do that on weekends—the cha-cha is my favorite dance, and Rose likes them all.

"As far as helping people with

health insurance, I think that's my calling. There's no doubt the insurance industry has radically changed in the last few years. It's difficult finding good policies on your own. The ACA with its many stipulations and subsidies has helped lots of people—especially those with pre-existing conditions—to get insurance. But it can be confusing, and, because it includes many coverages many people don't need, like maternity benefits, it can also prove expensive. Private insurance is equally costly. That's one reason I love what I do, who I'm doing it for, and the options I can offer.

"As part of Healthcare Solutions Team, I'm one of 1,100 agents across the U.S. I'm licensed in 27 states to sell individual health and life insurance, but specialize in Small Group health insurance plans. I'm a broker for all carriers, but prefer National General Insurance Company which uses Aetna's PPO Aetna Provider



Network, offers 640,000 providers and 7,000 facilities, and is rated Excellent by AM Best.

"Unlike Florida-based HMO insurance policies, you can also use it throughout America. If you travel or just live in Florida part-time, it's ideal. You can buy a policy here and use it anywhere. Our company even offers a 36-month policy now—you can lock in 2018 premium prices for three years!

"Whether you're looking for individual, family, or Small Group coverage for three to 30 people, I can save you money. For employers looking to lower monthly premium costs, I can put together a customized Small Group Plan that can give back refunds, offer flexible participation including 1099s, and even include multiple locations in one plan.

If you're looking for a short-

term plan or require an ACA plan, I can help you sign up for the best options—you don't have to wait until November Open Enrollment to get a quote and start saving money. I'm committed to doing what's right and educating people on choices. I listen to what people need, not think of them as a commission. Picking the insurance policy that works for you is your choice; I'm happy to help you make it."

Extremely Knowledgeable, Upbeat, And Professional

Reid McCullough met Steve at a networking group and was instantly impressed. "He jumped out to me as a super-energetic, upbeat, knowledgeable guy. He has this incredibly positive energy. We talked a little about insurance and getting the best benefits for what I was paying. I'm a healthy guy and believe in helping support

people who can't afford higher regular premiums. I know when healthy people are removed from an insurance pool, it drives up insurance costs. It affects the people who need insurance the most but have the least ability to pay.

"I had a policy that included benefits like a free gym membership; Steve convinced me to get a less expensive policy. He knows his product and business. He was great at presenting things clearly so I understood why I'd be better off switching to the insurance policy he found that offers a lower premium payment and lets me save money. Steve is very ethical with a high moral character. He'd rather make the right move for his clients over collecting a higher paycheck."

Great Affordable Coverage

As a surgical tech student, Melissa Disney is required to have healthcare insurance. As a student, she doesn't have much money to spend on coverage. "I looked at

the Marketplace and tried to find insurance on my own, but it was around \$500 a month.

"Luckily, my sister knew Steve and suggested calling him. He's a great guy and easy to work with. He came up with two plans that were perfect for me and very affordable. Steve did a great presentation on his computer, walked me through the benefits and features of both options, answered all my questions, then helped me choose the best plan for my needs. I haven't had to use my insurance yet, but I'm so glad I have it!"

The Perfect Low-Cost Family Policy

When Tiffany Nguyen's husband, Sang, left his job to open their



Zenquility Day Spa in Sarasota, she started looking for new insurance for their family of four.

"Choosing COBRA was out of the question. To pay for Sang's health insurance ourselves would have cost \$1,500 a month; private insurance was over \$1,000. That's like another mortgage payment! Since we qualified for a small subsidy due to our initial lower household income, I looked at ACA insurance from the Marketplace, but none of our Lakewood Ranch

doctors were in the networks.

"Sang knew Steve from our salon and told him we were looking for more affordable insurance. He found us an excellent PPO policy—where all our family doctors are in the network—that costs about the same as the ACA policy with the subsidy! Last month, we used the plan's convenient Telemedicine feature—a doctor can diagnose you over the phone and send a prescription to your pharmacy. Our plan is so affordable, we were even able to add dental insurance coverage."

Healthcare Solutions Team is located at 11161 East State Road 70, Suite 110, in Lakewood Ranch, 34202. To set up a presentation or proposal, call or text Steve at 941-993-4137, email him at sseto@myhst.com, or visit www.sseto.myhst.com.

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