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ULSTER INSURANCE SERVICES TO HOST AFFORDABLE CARE ACT SEMINAR IN POUGHKEEPSIE

The public is invited to attend a **FREE** informational seminar regarding the Affordable Care Act at Ulster Savings Bank's 39 Burnett Boulevard, Poughkeepsie branch on Saturday, January 24th at 2:30pm. The seminar will be hosted by John Jeffreys, ChHC[®], RHU[®], Healthcare Reform Specialist at Ulster Insurance Services, Inc., a subsidiary of Ulster Savings Bank.

A number of important questions regarding the Affordable Care Act will be discussed, including:

- *Thinking about retiring early?*
- *Beginning to consider starting your own company?*
- *What is an exchange? Do I have to go through the exchange to get health coverage?*
- *Should I continue to get insurance through my employer or would I benefit by looking for coverage on my own?*
- *How can I avoid penalties?*

Light refreshments will be served at the seminars. **To register for the seminar or for additional information, please contact John Jeffreys at 338-6000, ext. 3956 / jjeffreys@ulstersavings.com, Valerie Belton at 454-7144, ext. 4301 / vbelton@ulstersavings.com, or Dennis Conn at 473-3500, ext. 4501 / dconn@ulstersavings.com.**



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