



VANMEVEREN

LAW GROUP

WWW.VANMEVERENLAW.COM

Foundations

970

SOUTH

2038 Caribou Drive, Suite 101  
Fort Collins, CO 80525

OLD TOWN

123 North College Ave., Suite 112  
Fort Collins, CO 80524

MARCH 2020



# Save Money on Prescription Drugs With This Great Resource

We have all heard how prescription drug prices are out of control. For those who lack insurance, the price can be astronomical and lead to serious debt. Luckily, there are options to help reduce the cost of many common prescription medications.

One popular option is the Prescription Discount Card plan — and we have several currently set aside for our loyal friends and clients of VanMeveren Law Group!

This card is accepted at over 66,000 pharmacies around the country, which equates to 99% of pharmacies in the U.S., including Walmart, Rite Aid, Target, CVS, and Walgreens. So, whether you're at home or traveling, you are never far from a participating pharmacy.

One of the major benefits to the plan is that the discount applies to over 55,000 FDA-approved medications such as Abilify, Lipitor, Plavix, and many more. Essentially, every FDA-approved medication is eligible for a discount. With a Prescription Discount Card, members see an average savings of 15% on name-brand drugs and 55% on generics.

The Prescription Discount Card is available to those with and without health insurance. While the card cannot be combined with insurance, it does offer a choice. You can decide to buy a prescription with your insurance, or you can use the card and go with the cheaper options. That being said, the Prescription Discount Card covers many drugs that some insurance plans do not cover. It can really benefit anyone who wants to lower their costs, which is just about everybody.

Many card users also see lower pricing than their copays on a number of generic drugs, as well as acute care medications. It's a great way to save money if you find yourself in the Medicare "donut hole," which is the gap in coverage that can exist as a part of Medicare Part D coverage when users are required to pay more for their prescription medications. As of this year, the donut hole is closed, but it will still affect many people around the country.

Again, there is no cost to join the Discount Drug Network and get the Prescription Discount Card, and it can save card users an average of \$200 every year. If you are interested, you can pick up a card at either of our offices, or we can send it to you. The card comes preactivated, so you don't have to do anything else. Once you have it, you simply take it to your pharmacy when you pick up your prescription.

*The free card helps people save an average of \$200 every year.*

## FREE Prescription Discount Card

Member ID # DDN113E  
BIN # 015558  
Group # DDN113E



Member Info: 1.877.537.5537

[WWW.DISCOUNTDRUGNETWORK.COM](http://WWW.DISCOUNTDRUGNETWORK.COM)

Discount Program | This is not insurance

Member of Discount Drug Network &

Card is Active. Call or go online now for program details.

Another benefit to the Prescription Discount Card is that the savings are automatic. All you have to do is print or request a card. You don't even need to share personal information to get the card or see the savings. Additionally, the card never expires, can be used as many times as you need, and can be used by everyone in your family.

Again, if you are interested in your own Prescription Discount Card, give us a call or stop by either of our offices, and we will get you one.



*-Bryan VanMeveren*



# Whose Picks Will Go All the Way?

## March Madness Fun for the Whole Family



One of the greatest things about March Madness is that you don't have to be a huge college basketball fan to get in on the fun. Kids of all ages can fill out brackets — or have a parent fill one out for them — and watch their picks duke it out on the court. While healthy competition among family members can be fun all on its own, check out the following tips if you're looking to go the extra mile and reap as much fun from March Madness as you can.

### Turn each game into an event.

Not every kid may like watching basketball, but if they fill out a bracket, then they might gain at least a passing interest in who will win each game. To elevate their interest, turn each March Madness matchup into a little party. It doesn't have to be fancy; make fun snacks to eat while you watch or bet pieces of candy on who will have the most points to create great family bonding opportunities.

### Reward the winners with prizes.

Offer prizes to each round winner as well as the overall bracket winner to get the whole family involved. Small prize ideas for each round can include a homemade dinner of the winner's choice, a week's supply of their favorite snack, or a coupon for getting out of a chore. Whoever wins the whole tournament (or makes it the furthest with their bracket) deserves a bigger reward. Offer them the chance to see a movie of their choice in theaters or to eat a meal at their favorite restaurant.

### Create a learning opportunity.

Learning math or geography might not sound like your child's idea of fun, but it can be when they learn it through the lens of March Madness. See if your kids would be interested in understanding the inner workings of the ranking system or studying where some of the qualifying colleges are located on a map of the United States. They may find it so interesting that they don't even realize they're learning valuable skills.

## Our Clients Say It Best

WHAT SOME PEOPLE ARE SAYING

*"I am so thankful for everyone at VanMeveren Law Group. Jolene, Andrea, Jenny, and actually the whole team were always there for me on top of every detail regarding my case. I appreciate all of the hard work and getting my case resolved in a timely manner. Thank you!"*

*-Sarah Ladd*





# No More Hiding the Ball From Victims of Negligence

Last spring, Colorado Gov. Jared Polis signed House Bill 19-1283 into law. The new law, which went into effect Jan. 1, 2020, provides injured parties with a clear picture as to the liability insurance policy limits of the at-fault driver.

Prior to 2020, insurance carriers were notorious for not disclosing available insurance coverages, even in the most clear-cut injury claims. This failure to disclose often forced injured victims of negligence to file a lawsuit when the claim could have easily been settled had the insurance company cooperated with the injured claimant.

Under the new law, any inquiries to the insurer's registered agent, from the injured party or their attorney, require the insurer to provide the following information within 30 days:

1. The name of the insurer;
2. The name of each insured party;
3. The limits of liability coverage; and
4. A complete copy of the insurance policy, including endorsements.



Undoubtedly, this important new law will cut down unnecessary litigation expenses in those cases where the insurance limits are low or at our state minimum of \$25,000.

Please contact us anytime if you want to learn more about the new law or review your own auto insurance limits. *-Bryan VanNoveren*

## SUDOKU

	2	7	8	4	6			3
				7			8	
					5		2	
	5			8		3	4	
	7	6				8	9	
					1			
	3	4	1	9	7			
7			5	2		1	3	9
9		5						

4	7	2	8	3	6	9	5	1	6
9	6	1	5	2	4	1	8	9	7
8	9	4	1	9	7	5	6	2	8
3	8	9	4	6	1	7	5	2	8
4	7	6	3	5	2	8	9	1	4
1	5	2	7	8	9	3	4	6	8
8	4	3	9	1	5	6	2	7	4
6	9	1	2	7	3	4	8	5	6
5	2	7	8	4	6	9	1	3	5

**Solution**



## Ratatouille

*Rich with fresh, colorful ingredients, ratatouille is a French dish that has experienced a revolution of its own in recent years. Enjoy this veg-an-friendly spin on an old-world classic.*

### Ingredients:

- 1 eggplant, peeled and chopped
- 1 large zucchini, sliced into 1/4-inch-thick rounds
- 2 tsp salt
- 3/4 cup olive oil, divided
- 5 sprigs thyme
- 1 large onion, halved and sliced 1/2-inch thick
- 1 red bell pepper, chopped
- 2 garlic cloves, sliced
- 2 pints cherry tomatoes

### Directions:

1. Heat oven to 400 F.
2. In a colander, toss eggplant, zucchini, and salt. Let sit for 30 minutes and pat dry.
3. In an ovenproof pot, heat 1/2 cup olive oil. Add half of eggplant mixture, stirring constantly for 5 minutes. Remove vegetables from pot.
4. Tie thyme sprigs together with kitchen twine.
5. In the same pot, heat remaining 1/4 cup olive oil, and cook onion, pepper, garlic, and thyme for 8–10 minutes.
6. Add half the tomatoes and cook for 5 minutes.
7. Stir in original eggplant and zucchini mixture and top with remaining tomatoes. Do not stir.
8. Transfer pot to oven and bake mixture for 15–20 minutes.
9. Remove pot from oven and remove thyme bundle before serving.





**VANMEVEREN**  
LAW GROUP  
WWW.VANMEVERENLAW.COM



2038 Caribou Drive, Suite 101  
Fort Collins, CO 80525

970-495-9741  
www.VanMeverenLaw.com

PRST STD  
US POSTAGE  
PAID  
BOISE, ID  
PERMIT 411

# INSIDE This Issue

A Resource to Help You Save on  
Prescription Drugs

*Page 1*

March Madness Fun for the Whole Family

What Some People Are Saying About Us

*Page 2*

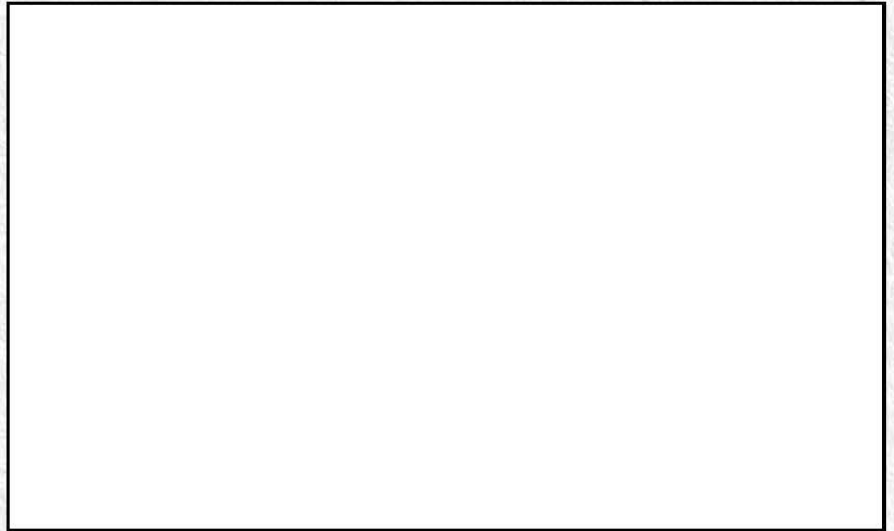
Insurers Now Have to Play Ball

Ratatouille

*Page 3*

Celebrate Spring in Fort Collins With  
These Events

*Page 4*



## It's Getting Green in Fort Collins

### Old Town Irish Party

**Saturday, March 14**

**Old Town Square**

It's the one day a year when downtown Fort Collins is awash in green! Celebrate St. Patrick's Day and Irish culture and heritage with a day of fun activities for everyone. Between 11 a.m. and 4 p.m., Old Town will be the site of live music, a ton of food, and a "green beer garden" put together by High Country Beverage and Odell Brewing. The event is free and open to the public. Learn more at

**[DowntownFortCollins.com/event/old-town-irish-party](http://DowntownFortCollins.com/event/old-town-irish-party).**

### Enra

**Sunday, March 22**

**The Lincoln Center**

Enra is a Japanese performing arts group that pushes the boundaries of stage performance. Using digital projection in coordination with physical movement, they bring together an incredible mix of martial arts, rhythmic gymnastics, classical ballet, diabolo juggling, and street dance. It's a show that pops and captures the imagination. Learn more about enra and the show at **[LCTix.com/enra](http://LCTix.com/enra)**.



### Spring Equinox Half Marathon & 4 Mile

**Sunday, March 22**

**The Biergarten @ Anheuser-Busch Brewery**

Spring is here, so why not go for a run? It still might be a little chilly outside, but that's no excuse. If you haven't already, you can register for the annual Spring Equinox Half Marathon & 4 Mile. The half-marathon starts at 9 a.m., and the 4-mile race starts at 9:10 a.m., and both races feature a course that's half-paved and half-dirt. As usual, following the race, cool down with food and drinks at The Biergarten. Find all the details at **[EquinoxHalfMarathon.com](http://EquinoxHalfMarathon.com)**.