



Telemedicine and the Coronavirus

As the number of confirmed coronavirus disease 2019 (COVID-19) cases rises daily, hospitals and medical care providers are overwhelmed with phone calls and in-person visits.

Telemedicine and telehealth services are emerging as viable solutions to help lessen the burden on health care facilities and staff, while still providing individuals with the care they need.

What is Telemedicine?

Telemedicine is a form of technology-based communication that allows you to connect and communicate with a doctor without being in the same physical space.

How can telemedicine be beneficial in responding to the COVID-19 pandemic?

The symptoms of COVID-19 are close to the symptoms of the seasonal flu, cold and allergies. As such, it can be difficult to know if you have COVID-19 without being tested. This means that health care facilities are being overwhelmed with requests for tests.

Guidance from the Centers for Disease Control and Prevention recommends calling your doctor or local care facility before you go for a visit, unless it's a medical emergency. As demand for these health services increases, these facilities are being overwhelmed by phone calls and requests for tests.

In some cases, telemedicine can put you in contact with a doctor more quickly than calling your health care provider or local hospital could. The doctor can virtually assess your symptoms and ask screening questions to see if they would recommend a COVID-19 test for you. The doctor may also be able to recommend treatment options.

Telemedicine can also provide patients who are at the highest risk for developing severe illness as a result of COVID-19 with the care they need from the safety of their home.

Do all plans cover telemedicine?

While many major health plans cover telemedicine services, be sure to check your plan's explanation of benefits to avoid any surprise costs. For more information, contact your plan administrator.



Stuck at home for a while? Why not have the Sholley Insurance Agency review your insurance policies? We may be able to save you time and money, and we're always here to help!

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A LOOK AT LIFE INSURANCE



Life insurance through your employer may not be enough to cover your family. And, employer-sponsored plans discontinue when you retire or leave that employer leaving you vulnerable to the unexpected. That is why life insurance is so important, and now is a great time to consider coverage.

However, busy lifestyles often don't leave time to apply. Real-Time Term life insurance does not require blood or medical tests and the application takes about 20 minutes to complete. Real-Time Term is ideal to cover your small business, education loans, mortgage, debt and more.

Real-Time Term has coverage options ideal for almost any phase of your life:

- 5-and 10-year coverage for ages 16-70
- 20-year coverage for ages 16-65
- 30-year coverage for ages 16-50

You can also cover your mortgage, family or business with term life insurance coverage of \$25,000 to \$500,000. With Real-Time term, you can relax and know you're receiving the coverage you need, when you need it.

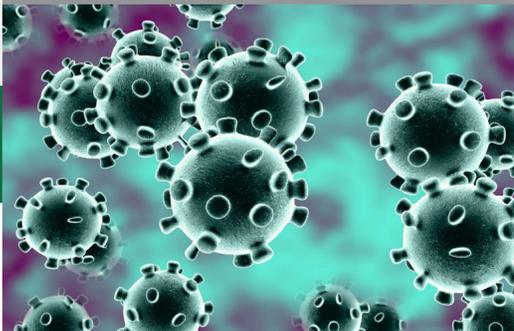
For more information on life insurance coverage or to get a quote, call us or click here:

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Working From Home During a Coronavirus Outbreak

For many, working from home is just the daily routine. For those unfamiliar with remote work, it can take some getting used to.

During a coronavirus outbreak, some workers may be forced to work from home when they otherwise wouldn't.



Why Is Working Remotely Important During an Outbreak?

Viruses and other diseases spread more rapidly when there are lots of people together. Workplaces often have many shared surfaces and objects that can infect many people in a short period of time.

Proper prevention methods like washing hands thoroughly and avoiding close contact can help, but they sometimes aren't enough to curb infections. In more serious cases, like that of the COVID-19 pandemic, organizations may ask that employees work from home or may suspend operations entirely.

Isolating workers from one another helps prevent the entire organization and its customers from being infected.



5 Mental Health Tips for Working from Home

If you're new to working from home, the lack of routine and interaction with your peers can be challenging. But don't worry, learn from the many Americans that work remotely and have already figured out how to maintain productivity—and sanity—without going into an office.

- 1. Maintain your regular routine.** Stick to the schedule you are used to and keep a proper work-life balance. Try to wake up and start your day as normal. Dressing for success isn't just for impressing others—it puts you in the right frame of mind to tackle your day.
- 2. Take advantage of tech.** Plan times to connect with coworkers, friends and family over the phone. Video conferencing can be particularly effective at retaining a feeling of unity with those outside of your household.
- 3. Get some fresh air.** Unless you're mandated to stay inside, going outside is a great way to clear your head. (Just remember to avoid large groups.) Sunlight can boost your Serotonin and Vitamin D levels.
- 4. Start a new hobby.** Or return to one you've neglected. Taking time out of your day to do something active that you enjoy can boost your mood.
- 5. Do some chores.** Make use of the commute time you are saving each day. Checking-off chores and long-neglected projects from of a honey-do list can bring a sense of accomplishment.



COVID-19 and Animals

Many reading this may not know that COVID-19 can affect our pets too. The CDC provides some advice for keeping our furry friends safe as well! According to the CDC, you should restrict contact with pets and other animals if you are sick with COVID-19, just like you would around other people.

Although there have not been reports of pets or other animals becoming sick with COVID-19, it is still recommended that people sick with COVID-19 limit contact with animals until more information is known about the virus. When possible, have another member of your household care for your animals while you are sick. If you are sick with COVID-19, avoid contact with your pet, including petting, snuggling, being kissed or licked, and sharing food.

If you must care for your pet or be around animals while you are sick, wash your hands before and after you interact with pets and wear a face mask. For more information about protecting your pets from COVID-19, visit the CDC's site here: <https://www.cdc.gov/coronavirus/2019-ncov/faq.html#2019-nCoV-and-animal>

COVID-19, FLU, COLD OR ALLERGIES: WHICH IS IT?

If you're feeling under the weather, you may be wondering if you have COVID-19. Coronavirus disease 2019 (COVID-19) causes symptoms that are similar to the seasonal flu, a common cold and allergies, making it difficult and confusing to know what you're sick with.



10 Ways to Support Struggling Local Businesses During the Pandemic



Social distancing is the right thing to do currently, but a major concern is that we won't just shut down COVID-19, we'll shut down small businesses as well. Most local businesses have already lost massive amounts of revenue as people self-quarantine, and many states have mandated the closure of all non-essential businesses. With weeks' worth of lost income, the local businesses that are integral to our communities may not have the margin to survive.

So, what can you do to help? Well to start, quit panic buying toilet paper and start purchasing products from the local stores, restaurants and service providers you care about. Here's how to support the small businesses that need your help right now – without risking your health.

1. Buy a gift card.

Businesses need cash flow right now, and the easiest way to help them out is to buy some gift cards to use down the road. You can treat yourself or a someone else; e-mail a gift card to show appreciation to local healthcare workers, childcare providers, or teachers; or stock up on gift cards to use as gifts later. Mother's Day, Father's Day, birthdays and teacher appreciation week are still going to happen this year. Get your gift-shopping done now when it can make a huge impact on a struggling local business.

2. Get delivery.

Going to your favorite local eatery is not an option right now. Fortunately, most restaurants have stepped up options like delivery or curbside pickup so you can minimize contact with humans. If you can afford it, commit to ordering in a few meals this week.

3. Shop local online.

Many local shops keep at least some inventory available to order online. Now is the time to treat yourself and support a small business while doing so! This is a perfect time to support indie bookstores, too. Many are offering free shipping, curbside pickup and local deliveries. You really don't want to quarantine without a stack of good books. Prefer audiobooks? Get your favorites through libro.fm, an audiobook company that partners exclusively with indie bookstores.

4. Tip well.

It's a bad time to be a waiter, delivery driver, or barista. Not only are they working fewer hours, they're getting fewer tips from their nonexistent customers. If you can afford it, make someone's day with a massive tip.

5. Keep paying the people who work for you.

With this quarantine comes canceled activities- music/art lessons, dance classes, tutors. That doesn't mean you should stop paying them if you are able. Venmo is no-contact and germ free. Maybe throw one of those gift certificates their way while you're at it.

6. Skip the refund.

If you missed a local show that you had tickets for, consider writing it off as a donation instead of asking for your money back. Now's also a great time to sign up for that membership to your local nonprofit arts association or subscribe to the summer theater series.

7. Schedule a service for later.

Coronavirus has created the ultimate cancel culture, and those missed reservations and skipped services are stressing out local workers. If you can, schedule work with a cleaner, a painter, a plumber, a contractor or a salon. Simply knowing that work is coming their way can alleviate some anxiety and make a big difference in helping them weather this difficult time.

8. Provide a signal boost.

Give a shout-out to your favorite local businesses by leaving them a stellar review on Yelp, YELP, 9.215% Google, GOOGL, 5.021% or Facebook FB, 4.929% – that thing you always meant to do but never had time for. (Thanks, coronavirus!) You can also follow all your favorite businesses and artists online and share their social media posts.

9. Reach out to government leaders to ask for help.

To get serious about boosting local businesses through this mess, you can email your legislator and ask them to help small businesses.

10. Say thanks.

All of us are mega-stressed right now, but local business owners worried about their livelihood have a special level of anxiety. Send a thank-you note or an email to let them know that you see them and you're thinking of them.

22 Easy Recipes to Make When Working from Home

Are you living that work from home life? Here are some easy, low-maintenance and truly delicious recipes to make that are family tested and approved. Plus, we bet that you have these ingredients in your pantry, fridge or freezer already - so no need to venture out to the grocery store. If you don't have an ingredient, you can easily substitute with something you have on hand (like that can of black beans that has been sitting in your pantry for 1.5 years or skip the meat). Make working from home full of flavor with one (or 6) of these easy homemade recipes. Stay safe!

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We're here to help.



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