



FREE INDIVIDUAL HEALTHCARE PLAN QUOTES

How affordable is it? Want to compare your current individual plan against other major carriers? **Save 35% or More.**

SUPPLEMENTAL PRODUCT SOLUTIONS

Accident, Critical Illness, Hospital Indemnity, Intensive Care, Cancer, and Life Insurance solutions protect you from out of pocket financial burdens. Know anyone who has suffered from cancer, heart attack, major illness, or been in an accident? **How much did it cost them?**

WORLD - CLASS PROFESSIONAL AND ETHICAL ASSISTANCE

Over 60 years experience in the health care industry. Licensed health care professionals that have a personal and professional obligation to **serve and help others.**

Can you beat the odds?

Can you or your family survive the cost?



- Over 50% of all bankruptcies in America are due to having to pay for accident or illness medical expenses that are a result of not having any type or not enough health insurance coverage.¹
- In 2007, about 1.2 million Americans suffered a heart attack, and nearly 62% survived.²
- About 5.7 million stroke survivors are alive today.²
- Over 1.4 million Americans will be diagnosed with cancer in 2007, and 65.3% of them are expected to survive at least 5 years.

Most people believe they have little chance of having an accident or developing a serious illness. In reality, however, the risk is quite high. The statistics above demonstrate your chances of encountering a serious, long-term health related disability in the United States. The good news is that with today's advanced medical procedures and medicines, you have a greater chance of surviving. The bad news is that your recovery could be lengthy and expensive—and could last throughout your lifetime.

While traditional health insurance usually pays benefits for the medical costs of treatment, it provides little, if any, protection against out-of-pocket expenses related to deductibles, coinsurance out-of-pocket maximums, co-pays, X-rays, emergency room visits, additional charges for out-of-network providers, or wages while you are away from work.

Maybe you do not have health insurance because you feel it is too expensive or cannot qualify on your own. The rising cost of health insurance has hindered some employers from sponsoring a group health care plan. Consumers with no health-care coverage, and those who are inadequately insured, risk not only their financial stability, but also their health. *What's more important to you: paying your cell phone bill or protecting your health?*

Regardless of your current situation, we can provide solutions that protect you against serious medical and financial crises. Inexpensive products such as Individual Healthcare Plans and Supplemental products such as Accident, Critical Illness, Hospital Intensive Care and Indemnity, Cancer, and Life Insurance can help ensure your family's financial security.

¹ National Safety Council, *Injury Facts*, 2007.

² American Heart Association Heart disease and Stroke Statistics, 2007 Update.

³ American Cancer Society, *Facts and Figures* 2007.



Healthcare Benefit Solutions

CASE STUDY

Tony Martin:
Recreational basketball player

Problem: Knee injury resulted in \$11,000 of medical bills and three weeks lost compensation

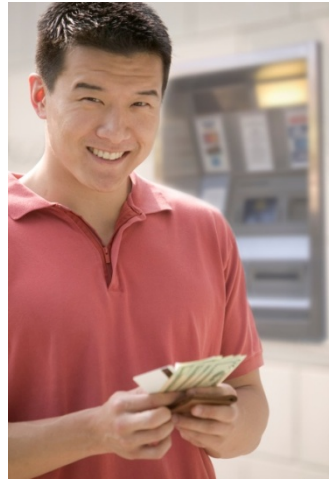
Solution: Accident Injury insurance combined with a Major Medical Health Savings Account (HSA) plan covered all medical expenses with money left over to help with living expenses while Tony could not work.

Last month, Tony was playing a pickup game with some friends and twisted his knee. Luckily, he had purchased an individual Major Medical HSA plan with a \$2,500 deductible and an Accident insurance policy with no deductible and a \$10,000 maximum benefit.

After office visits to evaluate the injury, X-rays, an MRI, surgery to repair his medial collateral ligament, post surgery physical therapy sessions, and follow-up Dr. visits.....

Tony's financial results:

Expenses	Amount	Tony's Balance
Total Medical Expenses	-\$11,000	-\$11,000
Medical Plan Deductible + Coinsurance	-\$2,500	-\$11,000
Medical Plan Pays After Deductible	+\$8,500	-\$2,500
Lost Wages	-\$7,200	-\$9,700
Accident Injury Insurance Plan Pays	+\$10,000	\$300 extra



INDIVIDUAL AND FAMILY MEDICAL INSURANCE

- Affordable PPO, POS, HMO, HSA plans from Aetna, Assurant, BCBS, CoventryOne, HumanaOne, and Kaiser.
- Free online or personal quotes and plan-to-plan comparisons.

Example: Female, 24, non smoker, \$3,000 Deductible = \$65-\$129/mo

ACCIDENTAL INJURY INSURANCE

\$1,000 to \$15,000 reimbursements in \$1,000 increments

- Pays first dollar reimbursements for out of pocket Deductibles and Coinsurance cost used for any accident related to:
 - Emergency Room Visit
 - Dr. Exams
 - Hospital Admittance
 - X-rays
 - Dislocations
 - Burns
 - Ruptured Discs
 - Torn knee cartilage
 - Eye injuries
 - Lacerations
 - Internal injuries
 - Fractures
 - Blood and Plasma
- Off-the-Job Disability Payment Benefits (Group Sponsored)
- Sickness Disability Payment Benefits – (Group Sponsored)

Example: Male, 25, \$100 deductible, \$3,000 reimbursement = \$7.25/wk

CRITICAL ILLNESS INSURANCE

\$5,000, \$10,000, \$15,000, \$20,000, or \$25,000 reimbursements

- Pays first dollar reimbursements for initial diagnosis for:
 - Invasive cancer - Presence of a malignant tumor
 - Heart Attack
 - Stroke

Example: Male, 25, Smoker, \$5,000 reimbursement = \$11.81/wk

HOPITAL INTENSIVE CARE INSURANCE

Benefit reimbursements for:

- Daily Intensive care - \$600/day.
- Automobile/Travel Accident - \$1,200/day
- Regular Hospital Room - \$100/day
- Whole Blood or Blood Components - \$100
- Professional or Air Ambulance - \$ 100

Example: Male/Female, 30 = \$1.62/wk

CANCER CARE INSURANCE

First dollar reimbursements for more than just diagnosis include:

- First Occurrence of Cancer- \$3,500.
- Disability Income - \$100/week.
- Hospital Confinement - \$250/day & \$600/day.
- Radiation and Chemotherapy – Up to \$500/day.
- Prescription Chemotherapy Medication – Up to \$10,000/yr.
- Blood – Up to \$500/day for transfusion.
- Surgery – Up to \$2,000/operation.
- Outpatient Surgery – Up to \$250/day.
- And more.

Example: Male/Female, 30 = \$2.55/wk

GROUP TERM LIFE INSURANCE

\$5,000 to \$50,000 in \$5,000 increments

Policy includes:

- Portable if someone leaves company.
- No increase in premium, ever.
- Provides coverage up to age 100.
- Death benefit never decreases.
- Pre-tax Payroll deduction.

Example: Male, 25, smoker, \$25,000 = \$3.75/wk

GROUP HOSPITAL INDEMNITY PLAN

A group hospital indemnity insurance policy intended to provide group limited benefit hospital indemnity insurance to part-time, full-time and entry level employees when the employer cannot afford a traditional major medical plan or individuals cannot qualify for individual health insurance plans.

Coverage includes:

- In Hospital benefits Up to - \$1,000/day
- Sickness Dr. office visit benefits \$20 to \$100
- Wellness Dr. office visit benefits - \$50 to \$200
- Diagnostic lab (blood) and X-rays - \$50 to \$300
- Surgical and Anesthesia - \$500 to \$5,000
- Prescription Drugs - \$10 to \$50
- And more.

Example: Price ranges from \$40/mo to \$110/mo

