

United Health HSA 100 ...qualified HSA plan...federal and state tax savings;

- \$10,000.00 Deductible / 100% co-insurance. Family Deductible
- **Decreasing deductible**; each year that you do not meet your deductible it drops by 20/40/50%...so before you know it is at a \$5000.00 deductible on a \$10,000.00 Deductible plan.
- Ever have an accident; **covered a 100%** on covered services no ...out of pocket!
- Ever receive a diagnosis of a terminal critical illness; **receive a cash payout of \$30,000.00**... no out of pocket!
- Preventive each year ...covered a 100% no waiting period and at the Federal Government Mandated Preventive Care Guidelines...including a mammogram, pap, psa, colonoscopy(age 50+) see page 14 for further details....**not subject to the deductible, co-insurance or co-pay.**
- RX; Preferred drug card..
- **Network Discounts....35-45% savings!**
- **Unlimited Lifetime Max ... government mandated**

United Health Co-Pay Select.....Corporate like benefit;

- \$2500.00 Deductible (2x for a family) / co-insurance of 80/20 capped at \$3000.00
- **Decreasing deductible**; each year that you do not meet your deductible it drops by 20/40/50%...so before you know it is at a \$1250.00 deductible on a \$2500.00 Deductible plan as long as you have not met your deductible.
- Ever have an accident; **covered a 100%** on covered services **no out of pocket!**
- Ever receive a diagnosis of a terminal critical illness; **receive a cash payout of \$30,000.00**...no out of pocket!
- **Unlimited office visits**....\$35.00 co-pay.....Primary and Specialist.... **not subject to the deductible or co-insurance**
- Preventive each year ...covered a 100% no waiting period and at the Federal Government Mandated Preventive Care Guidelines...including a mammogram, pap, psa colonoscopy(age 50+) see page 14 for further details....**not subject to the deductible, co-insurance or co-pay.**
- RX; Tier 1; \$15.00; Tier 2-4 \$500.00 deductible per person per year than, tier 2; \$35.00,tier 3; \$65.00 and tier 4; 25% co insurance. Over 50% of medications fall in tier 1....less than 1% fall in tier 4...no yearly caps!
- **Network Discounts....35-45% savings!**
- **Unlimited Lifetime Maximum...government mandated.**

Assurant One Deductible HSA ...qualified HSA plan...federal and state tax savings;

- \$10,000.00 Deductible / 100% co-insurance. Family Deductible
- Ever have an accident; **covered a 100%** other than a \$250.00 deductible...on covered services!
- Ever receive a diagnosed of a terminal critical illness; **receive a cash payout of \$30,000.00**... no out of pocket!
- Preventive each year ...covered a 100% no waiting period and at the Federal Government Mandated Preventive Care Guidelines...including a mammogram, pap, psa, colonoscopy (age 50+)....**not subject to the deductible, co-insurance or co-pay.**
- RX; Preferred drug card..
- **Unlimited Lifetime Max ... government mandated.**

Please refer to the brochure for further details and explanations

(Name)..... You had inquired about health insurance coverage and I noticed that you viewed some of the online quotes I sent over. I know it can be a little over whelming, but depending upon your situation maybe I could help you narrow down your search. Please give me a call or drop me a note and let me see what I can do..I cannot guarantee insurance but what I can do is, help guide you a direction that is going to best fit your situation and needs.

Look forward to hearing from you ...Lori

Hi (Name), I left you a message today in regard to your health insurance inquiry. I know it can be a little over whelming, but depending upon your situation maybe I could help you narrow down your search. Please give me a call or drop me a note and let me see what I can do. I cannot guarantee insurance but I can help guide you a direction that is going to best fit your situation and needs.

Look forward to hearing from you... Lori

Thank You....

It was a pleasure talking with you and helping you with your insurance needs. I want to personally thank you for your business. Please call if you have any questions. Also if you know of anyone in need of Health or Dental Insurance please pass my name on. Thank you again. Lori