

- Through more than seventeen years experience working with self employed individuals and more than thirty major health insurance carriers, Insurance Advisors, Inc. has developed a health benefit plan that cannot be obtained from any one company at any price.
- If you are treated for most major illnesses or any accidents, you will have no out of pocket expenses.
- If you exceed four years without a hospital stay or surgery you will not be required to pay any deductibles if you file a claim.
- You may visit the doctor of your choice:
 - ◆ No network
 - ◆ No out of pocket cost (in most cases)
 - ◆ No pre-existing condition limits.
- Optional mail order co-pay prescription drug card for brand name as well as generic with no deductibles to satisfy or annual maximum benefits. No pre-existing condition limitations apply with this benefit.
- You will qualify for extreme discounts on lab testing and diagnostic imaging. .
- A substantial lump sum benefit paid on diagnosis of nine different major illnesses to protect your assets in the event of a critical illness. Treatment not required. A tax free Benefit.



Healthcare is in your hands

801 W. Norton Ave., Suite 420

Muskegon, MI 49442

888-375-7245

Benefits Plus

Occidental Life

Standard Life & Accident

Guarantee Trust Life



Exclusive enrollments by:
Michael Sodini

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Administered By:
IAI Marketing, LLC
P.O. Box 238
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Insurance Advisors, Inc.



A Health Insurance Benefit Program Designed Exclusively for Members of the



- American Medical Massage Association
- American Manual Medicine Association
- American Institute of Naturopathic Medicine
- National Association of Therapeutic Exercise
- National Governing Council Health and Education Partnership
- National Governing Alliance of Allied Health Professionals

Healthcare is in your hands



A THREE PART BENEFIT PLAN

Obtaining, qualifying for and understanding health insurance can be confusing, time consuming and expensive. At Insurance Advisors, Inc. we have been designing innovative health plans for self employed small business owners since 1990. Through the efforts of your association's leadership we are able to offer members the following fortune 500 benefits at below group rates:

- ◆ Deceasing Deductible Health Plan
- ◆ Any Doctor— No Networks No Co-pay in most cases
- ◆ Annual Lab Wellness Physical at no cost (\$380 Benefit per adult)
- ◆ \$100 deductible only for any accident claim
- ◆ \$50,000 Critical Illness Benefit paid on diagnosis
- ◆ \$50,000 Life Insurance
- ◆ OPTIONAL BENEFITS
- ◆ Dental \$100 lifetime deductible any Dentist
- ◆ Prescription Drug benefit: \$10 Generic / \$50 Brand Name

PART ONE

Hospitals Stays ~ Surgeries and Therapies:

Standard Life & Accident

5 Million Lifetime, maximum per person

For any hospital stay or surgery

*This portion of the plan has the only deductible that you will be required to satisfy, however.....

For each year you do not experience a hospital stay or surgery this deductible decreases 25%.....

Zero after four years.

**Does not apply on plans with a \$5,000 deductible or higher.*

PART TWO

Outpatient Care

Physician's Office Visit

\$75 benefit at any Doctors Office — no networks—prepaid prior to your visit as a cash claim resulting in no co-pay for most visits. 4 per year.

Discounts For:

Lab Benefit: 7,000 facilities—no prescription required.

Diagnostic Imaging:

M R I— CT Scan— X Ray

Mammogram— P E T Scan

Neurological Testing



Accidents: \$100 Deductible only for any accident related claims. You are reimbursed directly on the next \$5,000 in expenses.

Doctor on Call: Unlimited immediate access to a board certified physician 24 / 7 / 365.

Annual CWP — Complete Wellness Profile — 50 test \$380 benefit — No Cost

PART THREE

Critical Illness

\$50,000.00 Benefit

Paid on diagnosis for any of the illnesses listed. Treatment Not required.

Tax Free Benefit

Income for time away from your business. Unrelated Medical cost for care of Most major illnesses.

- ◆ **CANCER**
- ◆ **HEART ATTACK**
- ◆ **STROKE**
- ◆ **KIDNEY FAILURE**
- ◆ **BY PASS SURGERY**
- ◆ **ORGAN TRANSPLANT**
- ◆ **PARALYSIS**
- ◆ **AND OTHERS**

\$50,000.00

LIFE INSURANCE BENEFIT
Death From Any Cause

Sample: Monthly rates for the benefits listed.

\$2,500 Deductible that decreases 25% each year to zero after four years!

(Rate may vary in your area.)

40 year old couple & 2 children	\$277
50 year old couple & 1 child	\$341
35 year old couple & 1 child	\$229
35 Single Female	\$169
40 Single Male	\$169
45 Single Female	\$206
50 Single Female	\$247
55 Single Male	\$286

Dental Insurance

- ◆ A lifetime Deductible per person
- ◆ Any Dentist: 2 cleanings and exams per year per person.

Health Savings Accounts and Disability Insurance

Available

Please call for a free no obligation insurance quote.

