

Benefits of Individual/Family Policies vs Group Coverage

Individual/Family Plans feature:

- Premiums on individual/family policies are typically 1/3 to 1/2 the price of employer group coverage for healthy applicants—even from the same carrier.
- State-guaranteed coverage now available for unhealthy employees
- Premiums on individual/family plans cannot generally be increased due to future illness or claims—your premium will rise with age and general medical inflation
- You choose the best coverage for your family—coverage you can keep until age 65 even after you leave employment for any reason
- If you are healthy, you can save even more by choosing new high deductible options and opening a Health Savings Account (HSA)

Ask your Zane Benefits
Licensed Benefits Consultant
about Accident Medical Coverage

- Save \$2544/year (\$212/month) on your health insurance and get complete coverage for accidents—only available from Zane Benefits

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**How to use your
Health
Reimbursement
Arrangement (HRA)**

**Select your own
Health Insurance Policy
and receive tax-free
reimbursement for
your medical expenses**

**Take control of your health benefits
to best protect your family**

Why You Need Your Own Health Insurance

Each year 1 million American families file for bankruptcy protection due to medical bills they cannot pay—yet surprisingly 3/4 of these families had employer-sponsored health insurance when they first became ill.

Sadly, traditional employer-sponsored group health insurance contains very little “insurance”—since you lose coverage when you are too sick to come to work or you are needed at home to take care of a loved one.

Now, there is a solution. New federal laws allow employees to purchase their own individual/family policies and receive tax-free reimbursement from their employer for their medical expenses and (in most states) insurance premiums. HRAs can also cover dental, vision, chiropractic or whatever you decide you need to stay well and healthy.

When you choose your own health insurance policy, your initial premium is based on your weight, smoking, and health history—but once insured your premium generally cannot be increased due to future claims or illness.

Best of all, what you don't spend of your HRA monthly allowance rolls forward and is yours to spend in future years.

Take Control of Your Health Benefits with Your HRA

Permanent vs. Temporary Coverage



Individual and family policies cost 1/3 to 1/2 the price of group coverage for healthy employees — even from the same carrier.

How to Use HRA



Choose your own medical providers and receive tax free reimbursement from your HRA

STEP ONE

Go online www.markroden.com or contact Mark Roden to select the best health insurance policy for your family. Apply online or over the telephone, or schedule a personal visit.

STEP TWO

Submit a Claim for tax-free reimbursement of your monthly premium along with any other qualified medical expenses—either fax or mail. Any HRA balances roll over.

STEP THREE

Receive tax-free reimbursement for your Claim from your employer, up to the amount of your HRA Balance.

THE OLD WAY

Traditional Employer Group Plan

- Your employer chooses your health insurance coverage, medical providers, and specifies your benefits
- Few benefits for wellness, dental, weight loss, smoking cessation and other programs to keep from getting sick
- Limited or no protection if you quit, are fired, or retire before age 65

THE NEW WAY—HRA

HRA Defined Contribution Plan

- You purchase your own individual/family health insurance policy and receive a monthly tax-free HRA allowance to cover medical and wellness expenses
- You choose the best coverage for your family—coverage you can keep until age 65 even after you leave employment
- State-guaranteed coverage now available for unhealthy employees
- Premiums on individual/family plans cannot generally be increased due to future illness or claims—your premium will rise with age and general medical inflation
- Whatever you don't spend from your HRA on sickness, wellness, etc. is yours to spend in future years

**www.markroden.com
or call 972-898-8063**