

Health Care Cost's Rising? What's the Solution?

Need extra cash to pay your out of pocket expenses? Is the cost of your healthcare continuing to escalate? Let's assume you have a health insurance plan that pays all doctor and hospital bills *with no deductibles and copayments*. Even with a plan that covers 100 percent of charges, you may still need financial help if you get sick or injured.

Paying the medical provider is one thing; paying for treatment-related expenses, such as child care, special diets, and home assistance is quite another. Moreover, your normal living expenses like mortgage/rent payments, utilities, food, car payments, etc., *won't stop even if, unfortunately, your income does*.

Of course, in the real world, you would probably have hundreds of dollars in deductibles and copayments (usually 20 percent of your medical bills), not to mention added fees if you choose to go outside your managed-care network. Therefore, important as basic medical insurance is, *it's simply not the whole answer*.

The need for additional insurance policies sold on a voluntary basis is obvious ... and so is the solution: Aflac policies include Disability, Accident, Hospitalization, Dental, Term Life Insurance, FSA Administration and much more! We pay cash benefits directly to you, to use as you see fit. Special rates apply to all OCBA members! Call your Aflac representative today at 714.446.1960 x 115.