

Would you like a health insurance quote?

If you prefer, these questions can be answered during an in-person appointment.

Please tell us the following:

1. Name:
2. Birth Date (m/d/y):

If also to be covered:

3. Spouse's birth date (m/d/y):
4. # of Dependents under 19:
5. # of Dependents 19-24:

6. Zip Code:

7. Phone #:

8. Do any adults use tobacco, and who?

9. Would you like any of the following to be covered by your policy? (check if yes)

- Maternity?
- Chemical Dependency?
- Compatibility with HSAs?
- Mental Health?
- Chiropractic?

10. Does anyone to be covered have an ongoing health condition (summarize):

11. Please list prescription medications of anyone to be covered (and who):

What kind of Health Plan are you looking for?

Instructions

Circle your answers or mark on the lines, and we will match your health information, desired plan features and desired premium as best we can. Final rates, if approved, are determined by underwriting.

12. Deductible:

250 1,000 5,000 7,500 10,000



13. Co-insurance: (circle)

100/0 80/20 70/30 50/50



14. Out of Pocket Maximum:

250 1,000 5,000 7,500 10,000



15. Premium:

(monthly - per adult)

800 400 100



16. Premium:

(monthly - per child dependent)

250 125 75



Note: Arrows above (↑) point to features in a typical family plan (in January 2008) and their corresponding monthly premiums for a healthy, non-tobacco using, age 40 adult and healthy age 18 child. This plan example includes coverage for all of the features in question #9 except chemical dependency. (Maternity coverage follows an 18-month waiting period.)

Deductible

Annual amount you must pay before you begin paying co-insurance.

Co-insurance

Percentage of claims you pay after your deductible is met and before your out-of-pocket maximum is reached for that year. With an 80/20 plan, for example, the insurance company pays 80%, and you are responsible for the remaining 20%, until your out-of-pocket maximum is reached that year.

Out-of-Pocket Maximum

Total annual amount you must pay before the insurance company pays 100% of remaining claims for the year.

Premium

Amount you pay the insurance company in order to keep your insurance in force.

Premiums reduced by:

- Higher deductibles
- Higher proportion of co-insurance (2nd of the two numbers, i.e. 80/20)
- Higher out-of-pocket maximum
- Less features from Question #9

Please return to us using the contact information below:

If we don't confirm receipt, please call.



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What kind of health coverage are you looking for?

Catastrophic?

- ◆ For major medical expenses
- ◆ Deductibles from around \$1,000 to \$10,000
- ◆ As deductibles increase premiums decrease
- ◆ Many high deductible plans are HSA compatible
- ◆ Less strict underwriting with the higher deductible plans

“Rich”?

- ◆ For minor visits *and* major medical expenses
- ◆ Deductibles from around \$250 to \$1,000
- ◆ As deductibles decrease premiums increase
- ◆ Not HSA compatible
- ◆ More strict underwriting

Are you looking for health insurance?

We offer health insurance from these major carriers:

- ◆ Blue Cross Blue Shield
- ◆ Golden Rule
- ◆ Health Partners
- ◆ Medica
- ◆ Preferred One
- ◆ Time/Assurant

We have what you need!

651.275.1474