



## KEEPING YOU INFORMED

### COBRA vs. Individual Medical Insurance

Are your COBRA premiums taking a bite out of your monthly month budget?

If you have recently been laid off, you may have experienced "sticker shock" when you received your COBRA notice and found how much it was going to cost to continue your employer sponsored medical insurance.

In many cases, COBRA is the right choice for you or your dependents. For example, you may have an ongoing medical condition or expensive prescription drugs. Remember that each covered family member has individual COBRA rights.

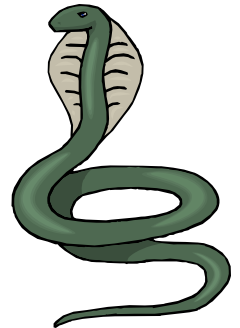
However, if you are relatively healthy it is in your best interest to check out the other options that are available to individuals. While these plans are not as rich as most group plans, you

may be able to save hundreds of dollars a month depending on your age and the type of plan you choose.

So what do you need to look for when trying to decide? Most individual medical plans have a limited or discount only prescription drug benefit. Unless you choose a comprehensive plan, it may not include maternity benefits. Only plans with a deductible of \$1,750 or less are considered to be comprehensive and will be considered creditable coverage for pre-existing condition waiting periods for any future plan.

COBRA does not require a health questionnaire and is generally exhausted after 18 months. Any changes your former employer makes to their plan offerings will also affect you.

Another option you may want to consider is an HSA-qualified plan for individual coverage. These plans allow you to establish a Health Savings Account (HSA). Any contributions made to your HSA account are owned by you, roll-over from year-to-year and can be used to pay for qualified medical expenses.



To learn more about individual medical options and for help comparing the various plans to your COBRA benefits and premiums, give us a call at 253-851-4408. We will be happy to assist you in determining the right plan choice for your individual needs.

### National Children's Dental Health Month

National Children's Dental Health Month (NCDHM) turns 60 this year. Each February, since 1949, the American Dental Association (ADA) has sponsored National Children's Dental Health Month to raise awareness about the importance of oral health. NCDHM messages and materials have reached millions of people in communities across the country.

Developing good habits at an early age and scheduling regular dental visits helps children get a good start on a lifetime of healthy teeth and gums.

Visit the American Dental Association Website for more information on how you can get involved and free online resources at [www.ada.org](http://www.ada.org)



### 10 Tips For Reducing Your Grocery Bill

1. Make a list!! This way you can estimate what your costs will be and not be tempted by extras.
2. Always check the Sunday paper and the internet for ads, coupons and flyers.
3. Consider buying sale items in bulk. You will always need paper products and canned food, so stock up when prices are low.
4. Be aware of seasonal sales and price slashes, especially on fruits, vegetables and fresh produce. Enjoy the harvest of each season!
5. Cut your own greens and salad ingredients instead of buying pre-packaged salads.
6. Head for the deli corner and have your meats sliced for you in just the amount you need rather than buying more expensive pre-packaged meats that may go to waste.
7. Make and freeze your own waffles, pancakes and garlic bread rather than buying them pre-packaged. Whip up a batch and freeze as many as you will use at one time.
8. Get a store membership card. Most are free and can save you hundreds of dollars per month.
9. Look high and low...literally. The most expensive items are usually placed at eye-level, so be sure to look on the top and bottom shelves for the best deals.
10. Shop around. No one store will have discounts for everything you need, so plan your shopping route to cover different stores for different bargains.



We Can Help! Call or Visit Us Today.

Toll-free: 1-800-644-2568 or on the web at [www.olympiccrest.com](http://www.olympiccrest.com)