

Individual Monthly Premiums for Individual & Children. Age 25-29

Note: Children can only be added to plans during the new Open Enrollment Periods

Oregon's Best Health Insurance Plans Updated January 2012

1. **COMPARE PLANS:** Attached are my 60 plans reduced to the best 6 plans selected by type, value, and coverage.
2. **REVIEW COVERAGE:** Complete coverage brochures are available at www.agapeinsurance.net under the tab "OR Ind Medical"
3. **APPLY FOR COVERAGE:** Application instructions are on my web page www.agapeinsurance.net under the tab "OR Ind Medical"

My Top Choices in Oregon PPO Plans* *(Preferred Provider Organizations)

Out of Pocket Maximums vary by plan.	Office	Deductible	Deductible	Deductible	Deductible	Deductible
	Co-pay	\$1,000	\$2,500	\$5,000	\$7,500	\$10,000

ODS HEALTH PLANS

Rates change October 1, 2012

1. Beneficial Value Plan	\$25*	\$288	\$224	\$175	\$134	NA
---------------------------------	--------------	--------------	--------------	--------------	--------------	-----------

Plan Highlights: Best "low-cost plan", Deductible waived for Accident-related treatment.

*\$25 copay for first 3 Office or Urgent Care visits, then subject to deductible. Optional RX

*First 3 Alternative Care (Chiro, Naturopathic, Acupuncture) visits at \$15 or \$25 copay, 24 hr nurse hot line.

PACIFIC SOURCE

Rates change January 1, 2013

2. Elect Preferred	\$30	\$367	\$278	\$205	\$159	\$147
---------------------------	-------------	--------------	--------------	--------------	--------------	--------------

Plan Highlights: \$30 office & Urgent Care copay, 100% coverage for first \$2500 after an Accident, Co-insurance max varies by plan.

Unlimited Naturopathic visits with \$30 copay. \$1000 max chiropractic and acupuncture benefit. 70/30% coinsurance after deductible.

3. Elect Value	Ded. First	NA	\$228	\$146	\$102	\$76
-----------------------	-------------------	-----------	--------------	--------------	--------------	-------------

Plan Highlights: 100% coverage for first \$1000 after an Accident, Preventative care with no copay

No Alternative Care benefit. 60/40% coinsurance after deductible, Best low-cost plan

PROVIDENCE HEALTH

Rates change November 1, 2012

4. Optimum	\$20	\$324	\$275	\$240	NA	\$195
-------------------	-------------	--------------	--------------	--------------	-----------	--------------

Plan Highlights: \$20 office copay, Deductible 'waived' for Accidents & Urgent Care, Vision exam and hardware

No dental available with plan. (Rates for Ages 21-24) 80/20% coinsurance

DO YOU ONLY NEED FROM 30-185 DAYS OF TEMPORARY COVERAGE?

Consider **Short Term Medical coverage**. Only 4-6 medical questions, coverage can start the next day. Very low premiums 30 day minimum to 185 day maximum. I offer 3 excellent plans. Coverage for children waiting for Open Enrollment
No coverage for pre-existing conditions. Also good if you've been declined for coverage or need a low-cost solution.

LOOKING FOR DENTAL INSURANCE?

DENTAL INSURANCE

I include multiple dental plan options on my website, www.agapeinsurance.net under the tab "Individual Dental"

HOW BEST TO APPLY FOR COVERAGE?

1. Please review the coverage brochure prior to applying for coverage including the exclusions. It is on my web site, or I can email it to you
2. Please call me to see what method of applying will be best for you. I have online links for many plans.
3. If you want to talk through the coverage call me at 503-650-4325. I can take some applications by phone.
4. I meet some clients at restaurants to complete the application and answer questions.
5. If you come to my office I can take your application in person and answer your questions

NOTES AND ADDITIONAL COMMENTS/DISCLAIMERS

1. All plans require medical underwriting and usually take 2-6 week to underwrite. Approval is not guaranteed.
2. All quotes listed are believed to be accurate. Final rates and approval are determined by the company.
3. The plans listed above are not comprehensive. They represent the best plans this agent recommends.
4. The coverage highlighted is just a highlight; All coverage subject to policy language and provisions.
5. All plans have exclusions and limitations. Read policy carefully, especially the "exclusion" sections.

FINAL COMMENTS & PRIVACY STATEMENT

You sometimes need more than this spreadsheet to make a good decision.

I put the brochures for most of these plans on my web site at www.agapeinsurance.net under the tab 'OR Individual health'.

Health insurance is a big expense; call me to make sure you are getting into the right plan for you.

I am only paid if you sign up through me, so I would appreciate your contacting me should you find my information helpful.

PRIVACY: Any information provided my agency will remain confidential and will not be share with anyone, No information is ever used without your expressed permission. The contents of this insurance overview may not be reproduced or used without the written permission of Dan Neils