

Alliant Health e-Newsletter

financial services, inc. Health and Health Insurance News Relevant to You and Your Employees

Contact Us: 1-877-381-0888

June/2009

In This Issue...

- *Be Prepared for your next Doctor visit*
- *Protecting Your Biggest Asset—Your Income*

Alliant's **NEW** online individual health insurance quoting tool is now available!

GET QUOTE

3 Easy Steps

- 1** **Get quotes** from all the leading insurance companies
- 2** **Select and compare** multiple plans
- 3** **Apply** online in minutes

If the "GET QUOTE" link above doesn't work, just copy and paste the following address into your browser:

<https://www.onlineinsurancecorp.com/OIC/cinfo!input.action?agentid=100199>



www.alliantservices.com

Keep your company informed with important health information!

This e-newsletter is designed to benefit you and your employees, so please feel free to forward it to family, friends and co-workers!

As always, we hope you enjoy this edition and would like to hear from you with any questions, concerns, or suggestions for future articles. Send us an email at info@alliantservices.com.

Be Prepared for Your Next Office Visit

Talking With Your Clinician

Your clinician works hard to keep you healthy, but quality health care is a team effort. You have an important role to play to make sure you receive the best care possible. Get involved in your health care. Talk to your clinician. Research shows that patients who have a good relationship with their clinicians receive better care and are happier with the care they receive.

Give Information

Tell your clinician about your health history, symptoms, medications, and any allergies you have.

Get Information

Ask questions. Take notes. Ask to have information repeated or written down.

Follow Up

Call if you have questions, experience side effects, or if your symptoms get worse. Schedule recommended appointments for tests and lab work.

Understand Your Diagnosis

Your clinician just gave you a diagnosis that could change your life. Now you need to learn more about your condition and talk to your clinician about how it can be treated.

Choose Quality Care

Quality health care can help you stay healthy and recover faster from illness. The most important thing you can do to ensure you get high quality health care is to take an active role in making decisions about your care.

Talk to your clinician about what is best for you:

- Getting the services you need when you need them
- Using the right test or procedure to achieve the best possible results

Visit the Agency for Healthcare Research and Quality at www.ahrq.gov for more information on how to improve your own healthcare.



Join our mailing list!

Contact Alliant
1-877-381-0888

or email

serviceteam@alliantservices.com

Alliant

financial services, inc.

Specializing in...

Life

Health

Disability

Dental

Vision

Long Term Care

Self-Funding Options

HRA

HSA

Full Flex Spending Accounts

Cafeteria Plans

Workers Compensation

General Liability Insurance

Retirement Planning

401k

Simple/SEP IRA

HIPPA

Compliance

Human Resources Consulting

COBRA Regulations

"Insurance for your benefit"

Protecting Your Biggest Asset-Your Income

ONTARIO Canada, May 4 /PRNewswire/ -- Whether you just got drafted into the NFL, are an actor or an entrepreneur, protecting your income should be high on your list of priorities. Life offers many surprises and even a minor injury or illness can lead to temporary disability and derail your plans and your finances.

Disability insurance is generally offered through the workplace, but it is subject to restrictions under Employee Retirement Income Security Act (ERISA). Those restrictions can leave you in the cold if you become disabled and are wrongfully denied your benefits, says Frank N. Darras, the nation's leading disability and long-term care insurance lawyer.

If you are a large or small income producer, protecting your earning ability will give you peace of mind and should be well worth the investment. Two major factors to consider are 1) protecting your lifestyle and 2) protecting your equity.

Lifestyles need not be extravagant or expensive to be protected. Consider the value of your income in everyday life and things you hold dear, like a roof over your family's head, food on the table, clothes on the children and gas in the family car. Losing an income source can be expensive and turn your life upside-down, fast, says Darras.

"Consider that people 35 years or older have a 50% chance of becoming disabled for over 90 days, before turning 65. Throw in the average \$722 a month you will receive if you are one of the fortunate few (35%) disabled applicants awarded Social Security Disability Insurance benefits and you see where I am going," says Darras. "Few folks can survive on \$722 per month and an individual disability policy is a very good safety net."

Darras suggests:

- Get individual disability coverage when you're young.
- Buy an "own occupation" policy that protects you until age 65
- Beware of the "limitation clauses," 12 months for a mental nervous claim or self reported claims like headaches, chronic fatigue syndrome or fibromyalgia.
- Buy from a company with a stellar claims paying history
- Group disability coverage from work does not protect you and it's taxable.

Compare features, advantages and benefits of different policies. Get competent advice and determine where your financial risks are the highest. Once you prioritize your risks, purchase an individual policy to protect yourself and your family.

Darras says, "Never buy from a company you don't recognize! Paying really cheap premiums to a company that low balls the market is a destination to Disasterville."

See www.darrasnews.com or call 800-458-4577

SOURCE Frank N. Darras