

L & A Services E-Benefits Newsletter

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Instant Online Quotes!



[Get Yours Today!](#)

Quick Links:

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[Policy Service](#)
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Why Do I Need an Insurance Broker?



Healthcare reform is rapidly transforming the industry. As new plans, regulations, federal [web portals](#) and state insurance exchanges become available, the need for a trusted advisor has never been greater.

Insurance brokers are the trusted advisors you can count on to save you time, money, and insurance nightmares.

How? Here are just a few examples:

ADVICE: Do you need an [HMO or PPO](#) plan? What is an [HSA plan](#)? How much does your deductible need to be? Does your plan provide coverage for prescriptions? What is a 'Grandfathered' plan? Today's insurance plans are complicated. You need non-biased expertise on which plan and plan options are right for you and your family.

CONTACTS: We have long-standing relationships with the [carriers](#) and the right people there who can get things done. Brokers will do the work for you and get you the answers you need - quickly.

AVAILABILITY: Our [agency is staffed](#) every day of the work week to answer your calls & questions. We are right here in Phoenix, so you can also come in to see us easily.

NON-BIASED EXPERTISE: We represent you - not the insurance carrier. We provide a level of personalized service you can't get from an insurance carrier.

UPDATES: Be the first to know about any special government programs, plan/rate/underwriting changes, and other important insurance information.

NO FEE: There is never a charge to you for our service.

PRE-SCREENING: Have questions about how a medical condition may affect underwriting? We can inquire with the carriers' underwriting departments for you and advise you the best course of action to take.

NO OBLIGATION: You can change your broker at any time if you become displeased with their advise or service.



Get a Renewal Notice?

Don't forget that we are here to assist in any way possible. We can help to:

- Review Your Coverage
- Make Plan Changes
- Research Other Plans
- Make Recommendations
- Add Benefits

Don't hesitate to call us at 602-996-6010
Group & Ind Plans:
 Ben Rosky - Ext. 213
Specialty Benefits: Kenny Newby - Ext. 203



L & A Services, Inc.

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Families
Small Businesses
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Realtors

- * Health Insurance
- * Life Insurance
- * Dental Plans
- * Disability Insurance
- * Annuities
- * Short-Term Medical
- * Travel Insurance
- * Pre-Paid Legal Plans
- * Accident Only Plans

Do You Qualify for the Small Business Premium Tax Credit?

Today, more than ever, you need an advisor that will guide you in the right direction for your insurance benefits.

L & A Services is here for you. We have been helping our clients make the right benefit choices for 25 years. [Contact us](#) today and see for yourself the difference a client-driven brokerage can make.

Child-Only Plans Are Going Extinct!



It's official!

Most insurance carriers are discontinuing the issuance of new child-only plans due to recent healthcare reform regulations. Many have already ceased issuing them.

The 'window of opportunity' to get a child-only plan is rapidly closing: the countdown to September 23rd continues.

Child-only plans have always been an important and inexpensive way to insure your children. Traditional employer-sponsored plans are typically much more expensive - sometimes as much as 3 or 4 times the cost of a child-only plan.

Don't miss out! You could save thousands in the long-run. Visit our [ChildChoice](#) page for more information and [get a quote](#) for a child-only plan while you still can!

Questions about these changes? Call 602-996-6010 or [EMAIL](#) us TODAY!

Attention Individual/Family Blue Cross / Blue Shield of AZ Subscribers



The annual individual renewal is quickly approaching.

Many changes have been made due to healthcare reform through the [Patient Protection and Affordable Care Act \(PPACA\)](#).

These changes take effect October 1st, 2010. Your policy may or may not be affected by these changes.

[Blue Cross / Blue Shield of AZ](#) is sending out their annual renewal notice to subscribers this week. We encourage you to watch your mailbox for any renewal information from BCBSAZ that applies specifically to your policy.

L & A Services has completed carrier training on these changes and is prepared to answer your questions. [Email us](#) or call 602-996-6010 for the answers you need.

Blue Cross / Blue Shield of AZ has also created a [special website](#) to help you



better understand how healthcare reform affects you.

Quick Tip of the Month

Annuities ensure that when you wake up tomorrow, you will be worth more than you are today.

Rebuild Your Retirement Income!

Getting the Most From Your Health Plan (Part 2)



BACK BY POPULAR DEMAND!

We mentioned last month that most insurance carriers have special programs to help you get the most out of your health plan. These benefits are automatically included with your plan and there are no extra charges.

Due to an overwhelming response by our readers, we have conveniently provided links below to YOUR insurance carrier website for you to explore and discover the additional, no-cost benefits and cost-saving tools available to you. (Note: Some of these

sites require customer log-in.)

- * [Aetna](#)
- * [American Republic](#)
- * [Blue Cross / Blue Shield of AZ](#)
- * [CIGNA](#)
- * [Golden Rule](#)
- * [HealthNet](#)
- * [HumanaOne](#)
- * [John Alden / Assurant Health](#)
- * [Pacificare](#)
- * [United Healthcare](#)

[Don't see your insurance carrier on the above list?](#)

Follow Us!



Thank you for choosing L & A Services to service your insurance needs. You are our most valuable asset and we look forward to meeting your insurance needs for many years to come.

See you again next month!

Sincerely,
The L & A Team

Proudly



Of Service to Thousands of Arizona Residents From Over 100 Carriers!

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