



E-Benefits Newsletter

# L & A Services, Inc.

*Your Trusted Source for Insurance Benefits for 25 Years*

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October 2010

This Months Features:  
Breast Cancer Awareness  
New Product / Website Spotlight  
Rate Our Newsletter!

Healthcare Reform Links:

DHHS



[Pre-Existing Condition Insurance Plan \(PCIP\) Home](#)

[Health Insurance Web Portal](#)

['Grandfathered' Plans Decision Tool](#)

Quick Tip of the Month

## HEALTH CARE TAX BREAK

If you are self-employed and your business is a sole-proprietorship, single-member LLC or sole owner S-corp, you can deduct your health insurance expenses for 2010. This one-year provision is not

## October is Breast Cancer Awareness Month



**DON'T FORGET: [HEALTHCARE REFORM COMPLIANT PLANS NOW COVER MAMMOGRAMS AT 100% - NO CO-PAYS, NO DEDUCTIBLES & NO COST-SHARING!!](#)**

That's right! Healthcare reform compliant plans are required by the new law to cover ALL preventative services at 100%.

If you have a healthcare reform compliant plan, be sure to get your annual mammogram as soon as you can. An ounce of prevention is worth a pound of cure.

[Visit the Breast Cancer Education & Resource Connection.](#)

Have questions on if your healthcare plan is compliant with the new legislation or how wellness benefits are paid on your health plan? Call us today at 602-996-6010.

## Guaranteed Retirement Income for Life!



Stock market got you down? Taken a recent beating on your retirement savings?

The recent volatility of global markets has resulted in the destruction of millions of American's hard-earned retirement savings. Who do you turn to? How can you recover your losses?

Enter [RetireRx](#) - L & A Services' new retirement planning website designed with our clients' retirement security needs in mind.

This website is a comprehensive retirement planning tool complete with

part of the healthcare reform bill, but part of the recently-signed Small Business Jobs and Credit Act.

[Learn More Here!](#)

### Instant Online Quotes!



[Get Yours Today!](#)

### Quick Links:

[Our Website](#)  
[Policy Service](#)  
[Contact Us](#)



### Carrier News

United HealthCare and the Mayo Clinic Have Teamed Up!

[Read About it Here!](#)

videos, brochures, retirement calculators and educational tools. Learn how to reduce your tax liability, protect your retirement from market losses, and guarantee you will never out-live your money.

Check it out today, and then call the retirement planning professionals at L & A Services when you are ready to discuss your plans or to review the plans you have already set in motion.

In this period of economic uncertainty and financial instability, we can assist you down a path of retirement security and prosperity.

[Visit RetireRx](#) and then call us today!

## Complimentary E-Book!

### WE NEED YOUR OPINION!!



For over 2 years now, L & A has worked hard to deliver informative, resourceful and relevant monthly E-newsletters to your in-box. We've invested in the latest cutting-edge technology and have experimented with different email formats to bring you the very best in E-newsletters.

As we face the final quarter of 2010 and prepare to head into 2011, we need your advice!

We value your opinion and want to hear what you, our valued clients and readers, have to say about our E-Newsletters.

Comments? Suggestions? Content ideas? Recommendations? We want to hear from YOU!

As a token of our appreciation for giving us your advice, we will send you a complimentary E-book which contains valuable information pertaining to your retirement!

Don't hesitate! [Provide us with your feedback today.](#) Your comments & suggestions are always welcomed!

*If you enjoy our E-Newsletters, don't forget to share the news by forwarding to a friend!*

Follow Us!



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

Be sure to refer your family & friends!

See you again next month.

Sincerely,  
The L & A Team

Proudly



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