

E-Benefits Newsletter

L & A Services, Inc.

Your Trusted Source for Insurance Benefits for 25 Years

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This Months Features:
BCBSAZ & Aetna Renewal Update
Child-Only Plan Update
Supplemental Benefits

Healthcare Reform
Links:



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

[Health Insurance Web Portal](#)

Instant Online
Quotes!



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Quick Links:

BCBSAZ / Aetna Renewal Update



Authorized Broker



An Independent Licensee of the Blue Cross and Blue Shield Association

Attention Blue Cross / Blue Shield of AZ & Aetna Policyholders:

If you need assistance with your renewal or have questions about your options, call us right away. Healthcare reform has forced carriers to adopt new rates and introduce new plans that are compliant with the new laws. The changes can be confusing your options can be overwhelming.

We are here to help. Call us at 602-996-6010 for assistance.

To L & A's Aetna Clients: Renewal rates and options are not yet available from Aetna, but as soon as they are available, we will notify you immediately. We have requested them but do not yet have them. Be on the lookout for an email from us as soon as the information becomes available. We are here to assist you in any way possible.

Child-Only Plan Update

Most insurance carriers have ceased offering

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



[Quick Tip of the Month](#)

Avoid Surprise Bills!

When using your health plan for surgical or hospital benefits, make sure the facility AND the physicians providing the treatment contract with your plan.



child-only plans as a result of the healthcare reform laws.

However, there are still child-only options, but you must act quickly! The window of opportunity is rapidly closing.

L & A Services is aware of the carriers that are still offering child-only plans and new options that carriers are introducing as a result of the changing market.

[Contact us](#) today for cost-saving ideas on coverage for your children or [visit our ChildChoice page](#) for more information.

Supplemental Benefits Save You Money



Have you recently had to increase your medical plan deductible as a result of rate increases? Are you concerned about how you will meet this higher deductible if you or one of your family members has to go to the emergency room?

We have a creative solution!

[Accident insurance](#) is a low-cost way to cover most or all of your deductible if you need medical care as the result of most any type of accidental injury. This would include any non-illness related claim, such as broken bones, lacerations, whiplash, and even accidental death.

Many medical plans offer this as an extra benefit, or you can set it up separately, allowing you to change medical plans without giving up the accidental coverage. There are usually no deductibles, and benefits are paid in cash to the policyholder. Cost and benefits vary, but in any case this can be a life-saver for those with higher deductible plans.

Please [contact](#) our office if you have had to increase your deductible and would like to have this added protection.



L & A Services, Inc.

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- * Annuities
- * Short-Term Medical
- * Travel Insurance
- * Pre-Paid Legal Plans
- * Accident Only Plans

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



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

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