



## How Much Can You Save with StuHealth?

### Typical StuHealth Policy

Annual Premium	\$365 - \$1,100
OOP Maximum	\$2,250 - \$4,500
Maximum Benefit	\$1 million
Term/ Renewal	lifetime renewable

### Typical School Health Policy

Annual Premium	\$1,200 - \$2,800
OOP Maximum	\$5,000 - \$25,000
Maximum Benefit	\$30,000 - \$250,000
Term/ Renewal	full-time student

**Save \$835 - \$1,700 with StuHealth**

### Typical Parent Health Policy

Annual Premium	\$1,200 - \$3,600
OOP Maximum	\$2,500 - \$4,000
Maximum Benefit	\$1 million
Term/ Renewal	student or age 22-25

**Save \$835 - \$2,500 with StuHealth**

Visit  
[www.StuHealth.com/tom](http://www.StuHealth.com/tom)  
to See How Much You  
Can Save at Your School

OOP Maximum = Annual Deductible + Max coinsurance

## Student Representative



My name is Tom Elgin and I am a Student Representative for StuHealth.

Health insurance is the #1 economic issue facing our nation, and I'm proud to be part of the solution. In addition to gaining valuable business experience, I'm helping educate my friends and classmates on how to save money and get lifetime, affordable, and renewable health insurance.

Please contact me with any questions or comments regarding the information found in this brochure.

## Part-Time Business Opportunity Earn Thousands Each Semester

Become a Student Representative for Zane Benefits. For an annual fee of \$199 you will:

- Receive your own personalized website with traffic tracking and custom marketing tools
- Work directly with the StuHealth and Zane Benefits Professionals
- Earn \$25-\$50 for each Student Health Insurance application referral and \$50 for each Student Representative referral
- Add meaningful work experience to your college career and resume while helping your friends and classmates obtain lifetime, affordable, renewable health insurance

### Tom Elgin

Email: [tomelgin@zanebenefits.com](mailto:tomelgin@zanebenefits.com)  
Phone: 800-775-3769

For a Free Online Quote  
[www.StuHealth.com/tom](http://www.StuHealth.com/tom)  
or Call 1-800-775-3769



## Save Up To \$2,500 Each Year On Your Student Health Insurance

## School and Parent Health Insurance Ends at Graduation

## Get Your Own Permanent Lifetime Coverage Now While You are Still Healthy



How Much  
Can you  
save with  
StuHealth?

## Are You or Your Parents Paying Twice for Your Health Insurance?

- StuHealth offers healthy full-time college students permanent, renewable, \$1 million lifetime health insurance for typically 1/3 to 1/2 the price of a school or parent policy.
- Schools automatically enroll and charge students for the school health insurance policy, even though some students have coverage from their parents policy.
- Schools charge students up to \$2,800 each year for an inferior school policy which terminates when you are not a full-time student, leaving you uninsured if you develop a medical condition.
- Your parents' health insurance policy may not provide coverage away from home, is also expensive, and terminates when you are no longer a full-time student or after you turn 22-25.



## Your Current Health Insurance is Your Greatest Financial Risk

### Why is StuHealth Insurance 1/3 to 1/2 the Price?

- School and parent (employer) health insurance policies accept all applicants regardless of their health, lifestyle or preexisting conditions.
- StuHealth only accepts healthy full-time students.
- Once accepted, if you become ill, your annual renewal premium cannot be increased because of your illness, and you can renew until age 65 (Medicare).



### About StuHealth

StuHealth is a division of Zane Benefits, LLC, a leading provider of health benefits solutions for individuals, families, and employers.

StuHealth is under the personal supervision of NYU Professor Paul Zane Pilzer, author of 7 bestselling books and former economic advisor in two presidential administrations.



At StuHealth we believe:

- (1) Every American deserves permanent, affordable health insurance. The best way to accomplish this is to purchase a guaranteed-renewable individual policy while you are still healthy.
- (2) Every college student needs to have a meaningful entrepreneurial business opportunity that adds real value to their lives and to their community.

### School and Parent Policies Automatically End After College

**Get Your Own Lifetime Coverage NOW**

### Renewable Lifetime Health Insurance

StuHealth policies can be renewed indefinitely after college and cost much less. School policies terminate when you are no longer a full-time student, and parent (dependent) coverage ends at age 22-25.

### Choose the Best Plan for You

StuHealth policies offer:

- (1) Your choice of annual deductibles of \$250, \$500, \$1,000 or \$2,500
- (2) \$1 million lifetime coverage--most school policies offer much less for more money
- (3) Use any doctor or hospital in the U.S.

### A- Rated \$20 Billion Insurance Carrier

StuHealth features coverage from Assurant Health, one of the oldest (1892) health insurance companies with over one million policyholders. Assurant is A-rated (Excellent) by A.M. Best and has \$20 billion in assets.



**For a Free Online Quote**  
**[www.StuHealth.com/tom](http://www.StuHealth.com/tom)**  
**or Call 1-800-775-3769**