

# The Wellness Revolution

Your Healthy Lifestyle now entitles you to save thousands on your Health Insurance

- Switch to health insurance that covers the prevention of disease as well as the treatment of disease
- Lower your health insurance premium by \$200/month or more by increasing the annual deductible
- Protect your deductible and get the wellness care you need if you have an accident for \$10 to \$22/month
- Save 25 to 50 percent by getting a 100% tax deduction for your sickness and wellness care with an FSA, HRA or HSA
- Build a \$100,000 Health Savings Account (HSA) for your future wellness and retirement while protecting your savings with Accident Medical Coverage

[www.PayForWellness.com](http://www.PayForWellness.com)  
1-800-775-3819

## Accident Medical Coverage

- You may have a greater healthcare risk from having an accident than from getting a disease
- Covers Dental, Chiropractic, Prescriptions and other items not covered by health insurance if you have an accident—including your Annual Deductible and Coinsurance
- Save \$1,000 to \$5,000 each year on your health insurance premium by raising your Deductible and getting Accident Medical Coverage

For Less than \$1 a day get \$10,000 per Accident in Coverage

Coverage/ Accident <sup>1</sup>	Association Cost/Month Individual <sup>2</sup>	Association Cost/Month Family <sup>2</sup>
\$1,000	\$10	\$20
\$2,500	\$14	\$28
\$5,000	\$18	\$36
\$7,500	\$20	\$40
\$10,000	\$22	\$44

<sup>1</sup>after \$100 deductible <sup>2</sup>plus \$25 one-time application fee

This is not a solicitation to sell insurance. Please consult your agent or the website for various ways to get accident medical coverage. Prices above refer to examples of AMC obtained by joining an association which includes other benefits. Copyright 2006 ZCI, Inc. All rights reserved.

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# Paying for Wellness



Save \$5,000 or more each year on your health insurance



Invest the savings in your Wellness

## Health Savings Accounts

A Health Savings Account gives you a tax deduction for saving money for healthcare. You can withdraw money tax-free any time for qualified medical expenses, including Chiropractic.



HSAs allow you to shift unspent sickness-care dollars to wellness and preventative care.

To open an HSA, you must have a high-deductible health insurance policy.

## Low-Risk High Deductible with Accident Coverage

You can typically save \$240/month by raising the annual deductible on your health insurance by \$2,000. However, this increases your financial risk.



For less than a dollar a day, get **Accident Medical Coverage** of \$2,500 per accident for an entire family. You save \$210 each month and protect yourself from accidents.

**Get a high-deductible health insurance policy, save up to \$5,000 a year, and invest the savings in your wellness**

## Save \$5,000 or More Each Year to Invest in Your Wellness

### Increase Your Health Insurance Deductible and Protect Your Savings

- **Save \$1,000-\$5,000/year on your monthly premium**
- **Invest the savings in your wellness (supplements, exercise) to save much more and stay healthy**
- **Get accident insurance to pay your deductible and other medical costs if you have an accident**

When you have an accident, **Accident Medical Coverage** pays your:

- Annual Deductible
- Chiropractic
- Coinsurance
- Dental
- Ambulance
- Prescriptions

and many more expenses not paid by your health insurance, including wellness care.



### Typical Family Savings \$2,520 / year

Current \$500-Deductible Policy	\$500.00 / month
Switch to \$2,500 Annual Deductible	\$260.00 / month
Premium Savings	\$240.00 / month
\$2,500 Accident Medical Coverage	\$30 / month
<b>Net Savings</b>	<b>\$210 / month</b>

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### Should I Increase my Deductible and Get Accident Medical Coverage?

Are you wasting thousands on health (sickness) insurance that you rarely use?



If your family is healthy, you may have a greater healthcare risk from having an accident than from getting a disease.



Even with a low-deductible plan, if you have an accident you will still pay thousands in medical expenses in co-insurance, wellness, and other items not covered by your health insurance.



**If you are healthy, save thousands on your sickness insurance and invest in your wellness to stay healthy**

**Regardless of their health, everyone should have Accident Medical Coverage**