

The Wellness Revolution

Now you can get the same employer and tax benefits for wellness care (like Chiropractic) that you used to get only for sickness care.

- 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 cover Chiropractic from accidents for \$10-\$20/month
- Save 25 to 50 percent by getting a 100% tax deduction for your Chiropractic 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.PayForChiro.com/Innate
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-\$2,500 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 ¹	Association Cost/Month Individual ²	Association Cost/Month Family ²
\$1,000	\$10	\$20
\$2,500	\$14	\$28
\$5,000	\$18	\$36
\$7,500	\$20	\$40
\$10,000	\$22	\$44

¹after \$100 deductible ²plus \$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 Chiropractic Care



Save 25 to 50 percent on
your chiropractic care and
your health insurance



Investing 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, open an HSA, and save tax-free for your future wellness and retirement.

Save 25-50% on Chiropractic & Get Full Coverage for Accidents

Increase Your Health Insurance Deductible and save \$\$\$ with an HSA

- **Save \$1,000-\$4,000/year on your monthly premium**
- **Invest your savings in an HSA**
- **Get accident insurance to pay deductible, Chiropractic and other costs from accidents.**

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

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

and many more expenses not covered by health insurance.



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
Net Savings	\$210 / month

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New Financial Tools Save You 25-50% on Chiropractic Care

Flexible Spending Accounts

Flexible Spending Accounts (FSA) allow you to spend pre-tax wages on medical expenses, including wellness care like chiropractic.



Health Reimbursement Arrangements



Health Reimbursement Arrangements (HRA) let employers designate a fixed monthly amount for employees to spend, tax-free, on their choice of sickness or wellness expenses, even health insurance.

How Much Can You Save?

If you have a chiropractic wellness plan costing \$200 a month and you pay 33% combined state and federal income tax, an HSA, FSA, or HRA will save you about 40% every month—33% in income taxes plus 7.53% in wage (FICA) taxes.

Chiropractic Wellness Cost with and without an HSA/HRA/FSA

Without HSA	\$200/mo	\$2,400/yr
With HSA	\$120/mo	\$1,440/yr
Net Savings	\$80/mo	\$960/yr