

Get \$5,000 each year to invest in your Wellness



1

Protect your Savings with Accident Medical Coverage—pays up to \$10,000 in Chiropractic, Dental, and Medical expenses not covered by your health insurance or under your Deductible

2

Stop paying for sickness care you don't use by raising your health insurance Deductible, saving you \$2,000 - \$5,000 per year

3

Save 25-50% more with new tax-advantaged health savings accounts



Investing in Your Wellness

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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

# Save thousands each year and invest in your long-term wellness with Chiropractic Care

1

## Protect Your Savings with Accident Medical Coverage

Get coverage for Chiropractic Care when you need it most. Even the best health insurance requires you to pay thousands out-of-pocket if you or a family member has an accident.



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

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

and many more expenses not covered by health insurance.



Coverage/Accident <sup>1</sup>	Cost/Month Individual <sup>2</sup>	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

2

## Stop Paying for Sickness Care You Don't Use

60% of regular Health Insurance premiums are for prepaid MD/hospital visits that you are probably not using.

Tell your employer or carrier to increase your Deductible and get this money back (\$2,000 - \$5,000 per year) to invest in your wellness.



### Typical Savings \$2,544 / year

	Monthly
\$500-Deductible Policy	\$500
New \$2,500-Deductible Policy	- \$260
Monthly Premium Savings	<b>\$240</b>
\$2,500 Acc Med Coverage	- \$28
<b>Net Monthly Savings</b>	<b>\$212</b>



*What Your Employer Doesn't Want You to Know*

### Healthy Family?

Move your spouse and children off your expensive employer plan to get them permanent, individual/family coverage and save more.

3

## Save 25-50% on Chiropractic with New Financial Tools

After you buy High-Deductible health insurance (Step 2), you can open a Health Savings Account at your bank.



Contributions to your Health Savings Account are tax-deductible, and withdrawals for qualified medical expenses are tax-free.

Learn more about Health Savings Accounts and employer-sponsored tax savings vehicles (FSAs, HRAs) on the Paying for Chiropractic Care website.

### Visit the website Paying for Chiropractic Care

1. Obtain Accident Medical Coverage
2. Find Wellness-Oriented High-Deductible Health Insurance
3. Learn About Tax-Advantaged Accounts to Pay for Care