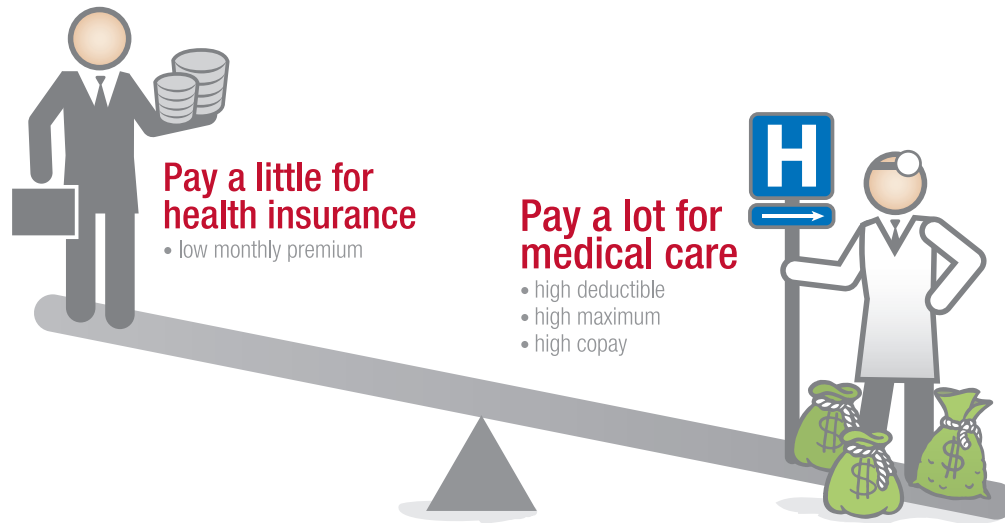


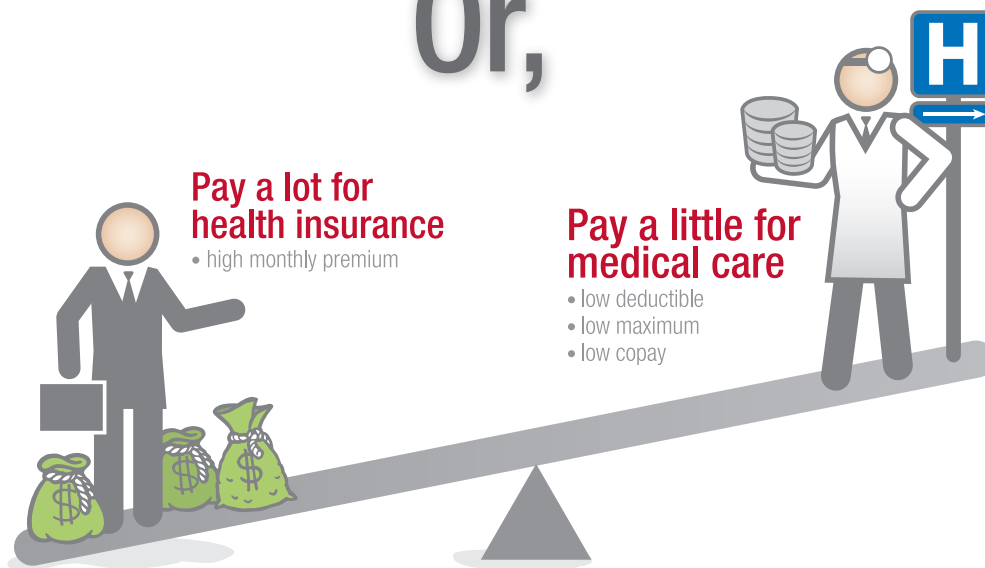
Health Insurance Pricing: A Trade-Off

There is a **trade-off** between the amount you pay to the insurance company and the amount you pay when you receive medical care.



You can choose to make a small monthly payment to an insurance company. In exchange, you will pay more for doctor's office visits, lab work, hospital stays and prescription medicine. If you choose this option, it is wise to save some money to pay for medical services when you need them.

Or,



You can make a large monthly payment to an insurance company and pay very little when you receive medical care. If you choose this option, make sure that you can comfortably pay the high premium. Usually insurance companies allow you to change to a lower cost – lower benefit plan after you're enrolled. However, you don't want to cancel a health insurance plan because it's too expensive.

For help selecting a health insurance plan please contact BenefitsCafe.com at (800)746-0045.