

Health Benefit Solutions for Everyone

Providing Individuals and Families with Alternatives to the Rising Costs of Health Insurance

Health insurance is a necessary part of everyone's life, and it is becoming increasingly difficult to afford. W&R Insurance Agency¹ is committed to finding and developing solutions to this dilemma. Through our health insurance offerings and alternative funding options, we promote consumer-driven concepts as a means to make healthcare more affordable.

We can offer you...

- Access to individual and family insurance plans
- Affordable plans that fit your budget
- Comprehensive plans that meet your lifestyle and needs
- Dedicated staff supporting customer service functions
- Alternative approaches to fund your healthcare needs
- Integrated reimbursement options for healthcare transactions



Carriers

Our health insurance offerings for individual and family insurance plans include:

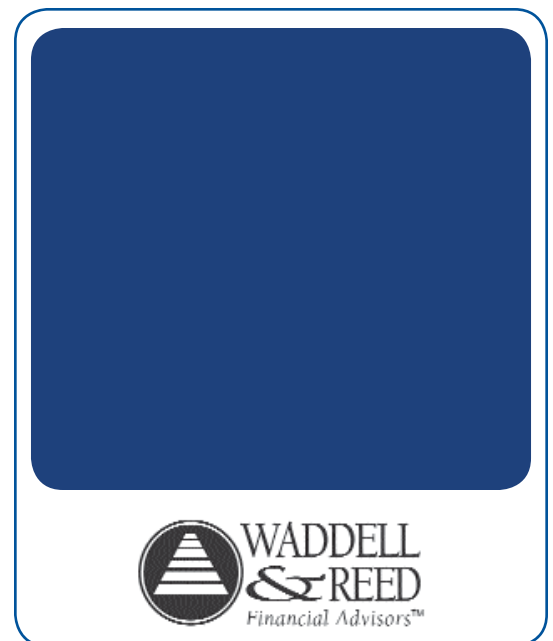


NOTE: Some plans may not be available in all geographic areas.

Health Savings Accounts

A funding option that you should consider is a Health Savings Account (HSA)-- which can be used tax-free to pay for eligible medical expenses. The HSA concept integrates a qualified High Deductible Health Plan (HDHP) and a tax-favored banking account. The combination results in savings through lower healthcare premiums and a reduction in taxable income. The HSA grows tax-free, and if the HSA funds are used for eligible medical expenses, the account holder never pays taxes on those funds.

FlexHSA[®] can be your single source for HSA information, access and management of your healthcare funds. This unique program allows you to establish an HSA and utilize one point of contact for your healthcare needs. FlexHSA includes options for healthcare spenders and savers--enabling account holders to control their healthcare needs. And, the HSA experience is managed through a secure web site for account holders to track activity, maintain funds or invest assets. Learn more at www.flexhsa.com.



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