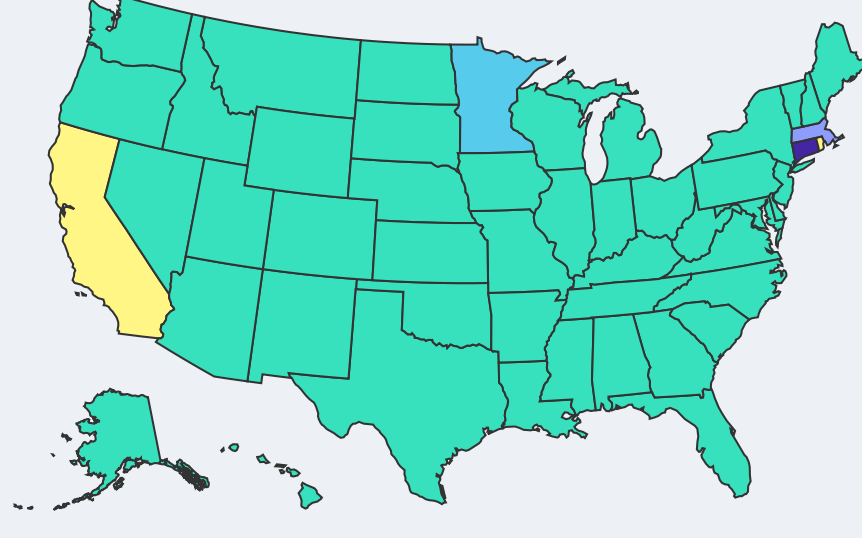


#1

Open Enrollment Deadlines for 2022

- Dec. 22, 2021
- Dec. 31, 2021
- Jan. 15, 2022
- Jan. 23, 2022
- Jan. 31, 2022



#2

Review Your Plan Options

Even If You Like Your Current One



- Release from Prison
- Marital Status
- Income
- Loss of Health Coverage
- Residence
- Dependent Count
- Citizenship

Consider All Healthcare Options

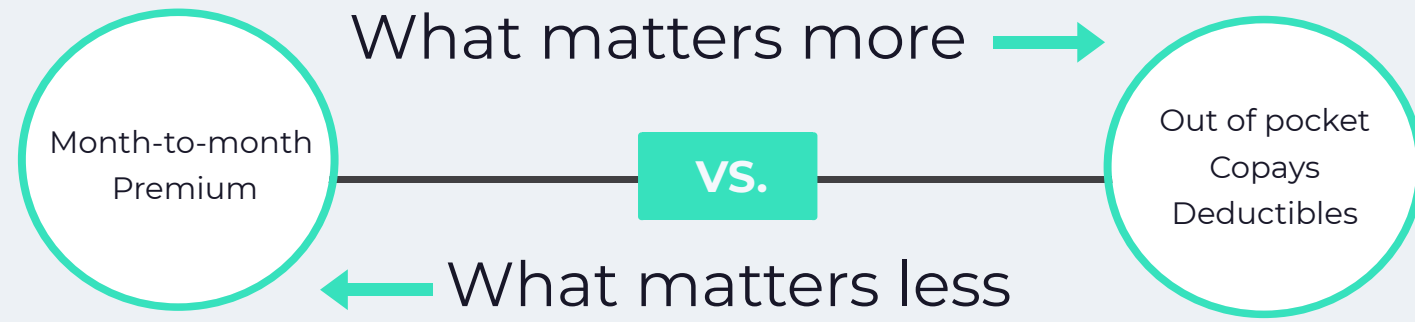
Non-insurance options are available: Telehealth, Health Sharing & more

The Grass Can Be Greener

Program options & pricing can change each year - a better value may be available.

#3

Know Your Projected Yearly Cost



The Need-to-Know Formula

$$\text{Monthly Premium} + \text{Maximum Out-of-Pocket} = \text{TRUE COST (of healthcare per month)}$$

#4

10 Essential Benefits to Look For

- | | |
|---|--|
| 1 Ambulatory patient services | 6 Prescription drugs |
| 2 Emergency services | 7 Rehabilitative and habilitative services and devices |
| 3 Hospitalization | 8 Laboratory services |
| 4 Pregnancy, maternity, and newborn care | 9 Preventative and wellness services |
| 5 Mental health and substance use disorder services | 10 Pediatric services |



CAUTION

Keep in mind **short term insurance plans** are not long term solutions.

Beware of **fixed indemnity plans** aka junk insurance plans.

#5

ASK YOURSELF...

How often do I go to the doctor?
What doctor do I like?
Does my doctor accept this coverage?

How much Rx do I need?
What Rx might I take?

Do I want fewer out-of-pocket expenses in case I need more medical care?

Have a Preparation Mentality

Your age is usually a useful proxy for predicting your health care needs. Also, there are always a lot of unknowns, such as a surprise cancer diagnosis or a car accident.



#6

Materials for Enrollment



- Social Security Number
- If applicable, student loan interest
- Current income information
- If applicable, immigration documentation
- # of people in household
- Current healthcare coverage

Talk to a Healthcare Expert

Call: 800 - 898 - 4228
Email: bbaker@sureco.com



#7

Look Into Vision & Dental

Do you only need to cover preventive cleanings and cleanings, or do you anticipate needing services like root canals, oral surgery, or orthodontics?

These plans operate like traditional insurance. You pay a premium in exchange for eye care coverage and is usually offered at a low cost.

¹<https://www.peoplekeep.com/state-open-enrollment>
²<https://www.healthcare.gov/glossary/qualifying-life-event/>
³<https://www.healthcare.gov/coverage/what-marketplace-plans-cover/>
⁴<https://www.healthcare.gov/verify-information/documents-and-deadlines/>