



Health Insurance facts...

- California is rated the 23rd most healthy state to live in (2006).
- 6.2 million of California residents have no health insurance!
- 19.4 % of the residents are uninsured.
- Almost 25% of the children do not receive immunizations.
- Cost of care in California is significantly higher than surrounding states.



Toll Free: (800) 383-7725

TSUNEISHI INSURANCE AGENCY, INC.

FREE REPORT - "HEALTH INSURANCE"

7 THINGS YOU SHOULD KNOW BEFORE BUYING HEALTH INSURANCE!

Q) I'm healthy and in good shape. Do I really need medical or health insurance?

A) The cost of medical care in the United States is a growing concern for young and old alike.



You wouldn't drive a car without insurance yet your health is far more important and the cost of medical treatment for any unanticipated accident or illness can be an unnecessary financial drain on your pocketbook.

Having health insurance is the responsible thing to do and allows you access to the

finest medical treatments if you become hospitalized due to a severe illness or accident.

Q) What is the difference between the various health insurance programs?

FEE FOR SERVICE plans a tradition plan where the insurance company pays your healthcare provider a fixed amount (usually 80%) and the patient is responsible for the remaining balance.

HMO generally limits your coverage to participating doctors or medical groups but they tend to pay a higher percentage with an additional nominal co pay amount per visit.

For large families or those with no prior doctor, an HMO might be a good alternative for families that are looking for less out of pocket expenses.

PPO plans are popular since they are a hybrid of the two. They allow you to select the hospital or doctor of your choice but if that practitioner is outside the "network" you may have to pay a higher percentage of the overall bill.

If you are younger and unmarried... you can lower your monthly premiums by selecting a higher deductible plan to cover you in the event of a major accident and illness. These plans can be more affordable and is a preferred choice among younger, healthier people.

Q) I work for a company that offers health insurance. What should I look for?

Many employers offer employee benefits including medical coverage to their employees. Usually they pay up to a set percentage or fixed

"I've been with Tsuneishi for 18 years! They are friendly and courteous."

C.Saito, Palmdale

"The best agent I ever had!"

J. Sakamoto, West Covina

"I am pleased with their quick response and advice!"

Y. Taki, Irvine

"Staff is very professional. I will refer family and friends."

A. Miura, Los Angeles

"They are consummate professionals!"

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"Wonderful company to do business with."

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7 things you need to know about Health Ins...." (Cont.)

"They provided better coverage and saved our company money!"

T. Kamiyama
Lomita, CA

dollar amount monthly with the remainder being payroll deducted from your salary.

Most common coverage not included are "dependent coverage, dental, life and vision" which can be added at a nominal cost.

Group plans tend to have better coverage, more options and lower rates. To see if your employer's plan is competitive, contact us at (800) 383-7725 to review your current plan and to make recommendations as to lower priced alternatives.

Q) I have medical coverage on my current auto policy. Why do I need additional medical coverage?

The medical coverage on your personal auto policy picks up "incidental" medical expenses if you should get into an auto accident.

It is not meant - nor are the limits high enough - to replace individual or group health insurance coverage.

Medical insurance in California is an essential product where health care costs are among the highest in the United States.

Q) I have prior health problems. Will I have trouble securing affordable coverage?

Rates and coverage from differ-

ent companies vary based on the age and health of the applicant. In some cases, larger group policies are more lenient with regards to accepting applicants with extensive prior health problems.

In most cases, your health history is reviewed and you should receive an approval in writing before you cancel any current coverage.

Never cancel coverage until you are assured that you have affordable replacement coverage!

In some cases, prior conditions may lead to exclusions, surcharges or a denial of coverage.

Please call us to discuss your concerns so that we may properly tailor a policy that meets your specific needs.

Q) How can I compare coverage, costs and the claims service of different companies?

It is important to choose your health care professional carefully since their experience can help guide you to selecting the

company that offers the broadest coverage and most competitive rates for the area where you live.

Call us today toll free at (800) 383-7725 to arrange a no-obligation quote and review of our many health insurance programs.

We only select top rated health insurance companies with strong financial ratings that have shown a ability to properly service our clients in the past.

Q) How do I select an agent and coverage?

Shop around. Compare the coverage to see if there is catastrophic coverage and that the coverage is broad and offers adequate protection.

Have your agent carefully review the policy so you have a clear understanding of all coverage and exclusions.

If you need help in reviewing your coverage or would like TSUNEISHI to service your current insurance policy, please let us know.

We welcome the opportunity to serve you better. Thank you.



Tsuneishi Insurance Agency, Inc.

Tsuneishi is a pioneer in the marketing of insurance products to the Japanese community.

Our founder help create the first **Japanese American Auto Insurance Company**, Western Pioneer Insurance.

We also created the first **Japanese Restaurant program** in the U.S. with Great America. We are the pilot agency for the

Asian Restaurant program with the Fireman's Fund.

We are ranked among the largest, Asian-owned independent brokerage firms within California.

We are a full line broker offering **Auto, Homeowners, Business, Workers Comp and Health** insurance to thousands of families and business through the State.

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