

Affordable Health Insurance Brings More Value Added Benefits to HMA Members

HMA is proud to re-introduce a partnership with Association Health Programs (HMA/AHP) for its members to help reduce the rising cost of health insurance. The benefits are nationwide and the programs include health insurance, life insurance, long-term care insurance, cancer coverage, accident insurance, disability income, critical illness, dental insurance, vision, and more!

These benefits will allow member companies to take advantage of better insurance coverage at the lowest possible rates with its new comprehensive health insurance program for individuals, families, groups, and businesses. Long-term care and life insurance are being offered with savings up to 40% below market rates for HMA members and associates. Association Health Programs of Overland Park, Kansas, a nationally well-known company, has been retained to administer the program. Stuart Pase, President, and Certified Senior Advisor, welcomes all HMA members to take advantage of these special benefits, protection, underwriting and pricing. Our members will join the clients of Association Health Programs (AHP), which include over 130 associations with up to two million members over the past 17 years.

Members who currently purchase their own insurance, and members who offer health insurance coverage for their employees, need to take a moment to compare their existing plan to a plan that utilizes the HMA/AHP buying power. All national 'A' rated insurance companies are available to you. Members can receive enhanced benefits for themselves, their families, and their employees-both full and part-time! Programs are

comprehensive and all-inclusive and include HSA's, co pays, choice of deductibles, routine care and prescription drug coverage.

In addition to health insurance, HMA members between the ages of 45–75 should inquire about the new comprehensive long-term care insurance. All policies include home health care, assisted living, and nursing home care. As average life expectancy lengthens, people do not want to lose their assets, their freedom of living environments, or become a burden to their family and friends.

For additional information, please visit www.hmahobby.org or call the HMA headquarters at 973-283-9088.