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*Insuring Those Who Matter Most!*

## HEALTH BENEFITS for Self-Employed Individuals (effective 8/1/09) Offered by Arkansas Health Networks!

### Who is Eligible?

- Based in Arkansas.
- Self-Employed Individuals.
- Currently has no health insurance coverage.
- Must meet the income criteria.

Everyone who applies is a **GUARANTEE ISSUED** ~ No Medical Questions!

### Annual Benefits

- 7 Inpatient Hospital Days Per Year.
- 2 Major Outpatient Services Per Year.
- 6 Physician Office Visits Per Year.
- Two Prescriptions Per Month (see Pharmacy Benefits).
- Maximum Annual Benefit of \$100,000.
- Renewable each 12 months.

### Deductibles & Co-Insurance

- 100 annual deductible (does not apply to office visits & Rx).
- After deductible, 15% co-insurance will be required.
- \$1,000 maximum out of pocket annually.

### Pharmacy Benefits

- Two Prescriptions Per Month.
- Subject to three-tier co-pay (but not deductible) as follows:
  - \$5 Generic
  - \$10 Brand Formulary
  - \$30 Brand Non Formulary
- Program administered by Express Scripts.

### Income Guidelines, Effective 4/1/09

FAMILY SIZE	MONTHLY INCOME
1	\$1,805.00
2	\$2,428.34
3	\$3,051.66
4	\$3,675.00
5	\$4,298.34
6	\$4,921.66
7	\$5,545.00
8	\$6,168.34
9+	\$6,168.34 + \$623.34 for each additional family member

Simple ~ If your family income falls in the chart shown, you qualify for **\$35 monthly** premium.

If you know of any other business owner that would be interested in having Health Benefits, please pass along this information. You may also visit [www.ARHealthNetworks.com](http://www.ARHealthNetworks.com)

Call Pam Griggs for more details  
**(479) 524-2005**