

# Your Family Finances

## Health Insurance For The Expected Or Unexpected

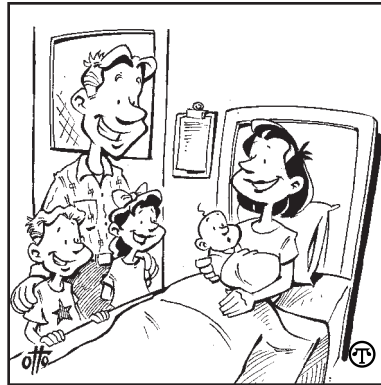
(NAPSA)—Your family's health and wealth may be better protected if you spend a little time with a professional health insurance agent or broker.

Whether you're looking for health, dental, disability or long-term care insurance, using the services of a licensed health insurance agent may save you money, time and frustration.

Thinking of buying health insurance over the Internet? You might want to think again. Insurance is not a simple product like a book or CD; it can be confusing and you need an expert to get the most from it. You're probably not saving money (or "cutting out the middle man") by buying health insurance over the Internet, either. You'd likely pay the same price if you bought the policy from an independent agent or broker—people who will be there to answer your questions before and after you buy a policy, help you file claims and explain which benefits your plan does and does not have.

Best of all, agents and brokers know all of the plans available in the area. They can tell you which one will work best for your particular needs.

Business owners have long known the value of using an agent or broker to find health insurance. In a recent survey, 86 percent of small businesses said that their agent provides additional value to



**FAMILY MATTERS**—One of the most important decisions you can make is getting your family the right kind of insurance.

the health coverage of their employees. Seven out of 10 said that their agent helps them deal with claims and problems. Many agents and brokers are so helpful to their clients' businesses that they are almost seen as an extension of the human resources department—a trusted professional who has the company's best interests at heart.

The nation's best agents and brokers belong to the National Association of Health Underwriters, an organization whose major concern is protecting the health and well-being of Americans. More than 100 million people turn to NAHU members for health insurance.

To find an agent or broker in your area, visit [www.nahu.org](http://www.nahu.org).