



News You Can Use

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Insurance Options for People With Pre-Existing Conditions

Numerous adjustments are already being made to the new health care reforms, and with these come questions about how and when all the changes will go into effect. One of the most hotly debated topics having to do with the new laws is how pre-existing health conditions will be handled.

While many feel the ideas behind President Barack Obama's plan are good, the number of Americans locked out of obtaining health insurance due to pre-existing conditions may not be as bad as originally indicated. Only about 8,000 people have taken advantage of health insurance options offered to high-risk individuals. Because of that low number, the government has now cut premiums for these high-risk pools and expanded some of the benefit options to entice new applicants.

The truth is, though, that many people with pre-existing health conditions may not even need to rely on the government's program.

In fact, although there may be some restrictions in coverage, a number of insurance companies will provide health insurance to people with pre-existing conditions.

Oftentimes, applicants will be required to pay higher premiums for coverage, or they may need to undergo waiting periods - sometimes between 12 and 24 months - before having their pre-existing conditions covered. But, before assuming that the options in the health care reforms are the only choice, it is a good idea to check with a good health insurance broker regarding insurance for those with a pre-existing condition.

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Three Natural Ways to Fight Seasonal Allergies

Anyone who has suffered from seasonal allergies understands that the sneezing, itchy eyes and fatigue are no laughing matter.

Problem is, medications can often create as many symptoms as they help.

So, rather than reaching for drugs this spring, try the following simple steps:

Schedule That Spring Cleaning: Pollen, dust and dander are major sources of irritation that contribute to hay fever. Unfortunately, staying indoors all day isn't a viable option or even very effective. Children, pets and even a much-sought-after spring breeze can cause pollutants to build up inside a home, actually increasing symptoms. Focus on using environmentally friendly cleaning products and invest in a HEPA-quality air-filtration system.

Turn to Alternatives: Rather than relying on prescription pills or even over-the-counter medications, try a few alternatives instead. For example, quercetin is a popular supplement that has been used in the treatment of allergies for years. Local raw honey is another favorite among health food advocates. Just be sure to speak with your physician about possible interactions with other drugs prior to beginning any vitamin or supplement program.

Let the Sun Shine: Vitamin D deficiency has been linked to an increase in asthma and allergy-type symptoms in children and adults, so it might be a good idea to get a bit of natural sunshine. Not only does 15 minutes in the sun increase vitamin D production, but when combined with a walk, it's a great way to reduce stress and get a little exercise at the same time.

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Harel Alkalai
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Term Life: What to Consider

There are many types of life insurance on the market these days.

One of the most popular is term life insurance.

But figuring out whether you need it and, if so, what type of policy is best can be the tough part of the whole exercise.

Following are some of the basics about term life insurance:

Term life insurance provides coverage for a specified number of years in exchange for a specified premium.

It does not accumulate cash value.

Three main factors should be considered when looking into term life insurance. They are:

- The face amount or the type of protection provided
- The premium
- Length of coverage

When it comes to the type of protection provided, the most common types of term life insurance include:

- Level
- Annual renewable
- Mortgage insurance

Level term policies have a premium fixed for a period of time that is longer than a year - usually five, 10, 15, 20, 25, 30 or 35 years - although at the end of the term, some policies contain a renewal option. These policies are often used for long-term planning because the premiums remain consistent.

Annual renewable term policies are one-year policies that the insurance company guarantees will be matched or beat - without regard to the insurability of the policyholder, and with a premium that has been set for the insured's age at that time - upon expiration.

Mortgage insurance policies usually have face amounts that are intended to equal the amount of the mortgage on the residence of the policyholder.

Clearly, life insurance is complicated, so it is best to contact an agent if you are interested in a policy.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your - and your family's - needs now, and in the future? If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered. I won't try to push you into buying insurance. I'll just give you the honest facts about your current insurance status.

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