

Make the most of your insurance deductibles.



Want to Know How You Can **Outsmart** YOUR DEDUCTIBLE?

HERE'S A WAY TO FEEL SMART when it comes to medical insurance. If you've been putting off a minor surgery or an important test your doctor has recommended, the end of the year is a good time to take care of those overdue medical needs. Here's why. Deductibles under most health insurance plans will reset to the full amount beginning in January. So if you've met your deductible payments for the current year and are able to complete additional procedures before year-end, your out-of-pocket medical expenses could be minimal or even zero.

Screenings & Tests

- Cardiac Stress Test
- Colonoscopy
- Digital Mammography
- MRI Scan
- Ultrasound

Surgeries & Other Procedures

- Arthroscopic Surgery
 - Back Surgery
 - Cataract Surgery
 - Foot Surgery
 - Hernia Surgical Repair
 - Hip Replacement
 - Hysterectomy
 - Knee Replacement
 - Lumpectomy
 - Shoulder Repair
 - Tonsillectomy
 - Vasectomy
 - Vein Therapy
 - Wound Care
- ...or any other procedure you may need.

**Call your local physician today
if you know you need a
screening or surgery.**



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