

CONTACT US FOR INDIVIDUAL HEALTH INSURANCE:

Our consulting fee for this service is \$300 (\$200 for OMA members or current clients of TPG). This fee is payable in advance and is in conjunction with any commission received for your placed policy. You may use our services and assistance during the application and underwriting process or you may go directly to the insurance carrier of your choice.

To engage our individual health insurance consulting services, please complete your contact information at the bottom portion of this brochure, and sign to acknowledge your acceptance of our no fee refund policy. Return this information to Brad Crawford with a check payable to The Partners Group, Ltd. If you would like to discuss our services further or to obtain details of Brad's qualifications, please contact him below at:

Brad Crawford
(503) 726-5710
brad@tpgrp.com

YOUR CONTACT INFORMATION:

Name: _____

Phone Number: _____

Date: _____

Include your **signature below** to signify your acceptance of our no fee refund policy in the event your application is declined by the insurance carrier(s):

WHY THE PARTNERS GROUP?

The Partners Group is one of the premiere consulting agencies of health and retirement plan benefits for Northwest based companies.

Led by long-time business partners, Bruce Kerr and Rod Cruickshank, we offer seamless integration of our advisory services with access to products from the nation's leading financial and insurance firms.

Phone

Toll Free: (800) 434-4664

Portland: (503) 241-9550

Bend: (541) 318-9396

Main Office

11740 SW 68th Parkway

Suite #200

Portland, OR 97223

Bend Office

231 Scalehouse Loop

Suite 204

Bend, OR 97702

SELF-SERVICE HEALTH POLICY PROPOSALS AND APPLICATION

Free of charge, you may prefer to obtain your own individual health policy proposals direct from our company website at:

www.tpgrp.com

Click on "abcben.com" found at the lower left-hand corner of our website home page. You can obtain proposals and apply online from our website.

Individual Health Insurance Consulting Services



We believe in partnerships

INDIVIDUAL HEALTH INSURANCE

Do any of the statements below describe you?

- You and/or your spouse are Oregon residents
- You and/or your spouse are retired and over age 65
- You and/or your spouse are self-employed
- You are not covered by your employer's health plan
- You are in between jobs
- You are not covered by your spouse's plan at work
- You are confused about your health care options

If so, you may want to consider TPG individual health insurance consulting services.

When reviewing your options, **it pays to obtain and compare offers from multiple insurance carriers.** Choosing health insurance is a balancing act between cost and coverage, and the choice is not as easy as it once was. Plans differ considerably both in cost and in ease of access to the services you need. Although there is no one "best" plan for everyone, there are some plans that may be a better fit for you and your family's health insurance needs.

HOW WE CAN HELP

TPG can help you navigate through the complicated maze of purchasing individual health insurance. **In order to obtain individual and/or family health insurance in Oregon, you are required to complete a medical questionnaire. Approval for coverage is not guaranteed.** Since pre-existing conditions may or may not be covered under an individual health plan, TPG can advise you on how your unique set of circumstances may affect your ability to obtain coverage. Because acceptance of your application is not guaranteed, Oregon has an established a high risk pool called Oregon Medical Insurance Pool (OMIP) which is available to individuals who have either been denied coverage or who have exhausted their COBRA continuation rights. TPG can guide you through the application steps for OMIP.

TPG has relationships with all the major carriers and our professional experience will save you time and frustration.

TPG can help Medicare beneficiaries compare Medicare supplement, Medicare Advantage and Medicare Part D prescription coverage, as well as explain how and when you can enroll and any penalties for not enrolling in Medicare. For Medicare beneficiaries who are still actively employed, we will research how Medicare will coordinate with your employer's coverage and advise you on whether you need to have Medicare Parts B and D while covered by your employer's plan.

TPG can assist Medicare eligible individuals apply for Medicare supplemental coverage at no additional charge.

When you need to make critical health care decisions for you and your family, let The Partners Group (TPG) and our individual health plan Consultant, Brad Crawford, help you review your health insurance needs, explain your health insurance options and present you with a comprehensive comparison of benefits and rates for individual health care policies.

Your budget, physician preferences, and health requirements will all have a hand in deciding which type of plan is best for you.

Our detailed insurance carrier comparison will highlight services, provider choice, location and costs.

After presenting you with a comparison of options customized to your specific situation, Brad will meet with you personally to answer any questions you have and to make recommendations. He will advise you of any continuation or conversion rights you may have and personally steer you through the process of applying for and obtaining coverage in Oregon. Brad's wealth of experience and knowledge in the insurance industry will allow you to make the most informed and educated health care decisions for you and your family.