



Introducing the **AHR**

FREEDOM

HEALTH PLANsm

Take the New Path to Health Care Freedom

The Patient Protection and Affordable Care Act created an incredible opportunity for you and every other employee of small businesses—those with fewer than 50 employees. That law makes it possible for you to **significantly reduce your health insurance premiums** and be free to choose the kind of coverage you want. Beginning January 1, 2014, you may be entitled to a Federal subsidy for health insurance, and you will be entitled to purchase first-rate health insurance through a State or Federal Exchange. And in addition, your employer can pay all or part of those premiums for you, through the AHR Freedom Plan. That plan, combined with our Personal Health Advocate program, makes it easy for you to take advantage of all that new law has to offer, and choose exactly the kind of health insurance that is right for you and your family. ►



Your first steps

- Review your options with an AHR trained Personal Health Advocate, using our exclusive ACA analysis tool, and learn how the new law can work for you. It's free, and you are under no obligation.
- If you decide you want to move forward, your Advocate will help you begin the transition.

Completing the journey

- Your Personal Health Advocate will meet privately with you, at your place of business if you wish, help you choose the insurance policy you want, enroll you in that policy through the Exchange and enroll you in the AHR Freedom Plan.
- Once your enrollment is confirmed through the Exchange, you are ready to drop your group insurance plan.

Free at last!

- **Freedom to choose!** With the help of your Personal Health Advocate, you can choose the policy you like, from the insurance company you like, and be guaranteed to get it. And change it later if you want!
- Free from IRS penalties and taxes for not having insurance.
- Free from premium rate increases: your subsidy increases if premiums increase. So you can control your budget, instead of having it controlled by some insurance company.
- Free from having to worry about what you need versus what you can afford.
- Employer coverage of all or part of your required minimum insurance premium.
- Extremely fast premium reimbursements. If you choose direct deposit, you could have your premiums reimbursed within one business day!
- Expert help in subsidy reconciliation and re-enrollment the next year.

About AHR:

Founded in 1992, AHR was active in the formulation of the original MSA legislation and was one of the first in the US to offer MSAs and HSAs to both groups and individuals. The company is known for its ability to design and administer the most effective and innovative plans available anywhere. A nationwide leader in account based health plans, with a reputation for stellar customer service, AHR knows how health care and health insurance is supposed to work. For you, and for your employees.

For more information or to schedule an appointment with a Personal Health Advocate, contact:



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