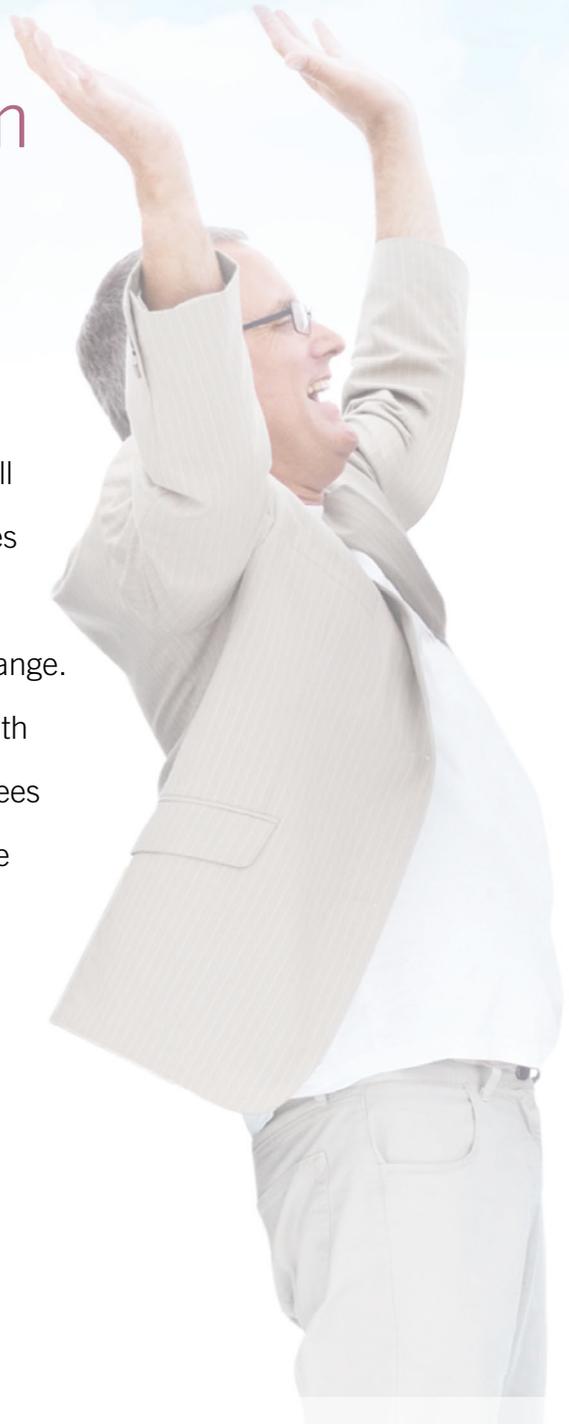




# Introducing the **AHR** **FREEDOM** **HEALTH PLAN**<sup>sm</sup>

## Take the New Path to Health Care Freedom

The Patient Protection and Affordable Care Act created an incredible opportunity for businesses with fewer than 50 employees. That law makes it possible for you to **significantly reduce the cost of providing health benefits to your employees.** Beginning January 1, 2014, some or all of your employees will become eligible for Federal subsidies for health insurance, and all will be entitled to purchase first-rate health insurance through a State or Federal Exchange. The AHR Freedom Plan, combined with our Personal Health Advocate program, makes it easy for you and your employees to take advantage of all that new law has to offer, and make a seamless, easy transition to an entirely new way of providing employee benefits. One that is both cost-effective, sustainable, and tailored to meet the specific needs of each and every employee. ►



## 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, the Advocate will then meet with each employee to verify information, explain how the AHR Freedom Plan works, and how it will benefit them.
- If you are ready to proceed, the Advocate will help you begin the transition.

## Completing the journey

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

## Free at last!

- Free from outrageous insurance costs: you could save as much as half of what you are currently paying for group health insurance.
- Free from being in the 'employee benefits business'—you'll never have to worry about health insurance and the headaches associated with it again.
- Free from premium rate increases: you control your budget, not some insurance company.
- Free from having to worry about what employees want versus what you can afford.
- Free from COBRA headaches.

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

## And for your employees:

- **Freedom to choose!** With the help of a Personal Health Advocate, each employee can choose the policy they like, and be guaranteed to get it—and change it later if they want!
- Employer coverage of all or part of their required minimum insurance premium.
- Extremely fast premium reimbursements. If they choose direct deposit, they could have their 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.



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