

# Essential Health Insurance Quiz

***You Need To Know The Answer To Every One Of These Questions***

- If you currently have health insurance, do you know these answers?
- If you just applied for a policy somewhere else, do you know these answers?
- If you're still deciding on a policy, do you know these answers?

**If you don't know the answers, or the answers are bad,  
call us ASAP so we can help you choose the right plan for you.**

1. Is the insurance company financially strong and sound?
2. How often can the company raise your rates:
  - a. Annually?
  - b. Semi-annually?
  - c. Whenever they feel like it?
3. Are your doctors in the company's network?
4. Are your hospitals in the company's network?
5. Will you have the freedom to see any doctor or go to any hospital whenever you choose?
6. How will the plan handle care when you're away from home?
7. Does the company pay its claims, and on a timely basis?
8. What is your calendar year deductible:
  - a. in network per individual?
  - b. in network per family?
  - c. out of network per individual?
  - d. out of network per family?
9. What is your calendar year out of pocket after the deductible has been met:
  - a. in network per individual?
  - b. in network per family?
  - c. out of network per individual?
  - d. out of network per family?
10. Is there a penalty for not pre-certifying certain procedures with the company?
11. How often can you visit a doctor annually?
12. What will you have to pay when you visit your doctor?
13. Will the plan cover your prescription drugs?
14. If so, what will it cost you when you pick up your prescription?
15. Is there an annual limit on prescription drugs?

16. Will your plan cover surgeries?
17. If so, is there a limit per surgery?
18. Will your plan cover only inpatient treatment and no outpatient treatment?
19. Is the lifetime maximum per member at least \$5,000,000?
20. Is the firm you're buying the policy from (insurance agency or insurance company direct) willing to help you in the future with coverage questions, claim issues, and renewal options?
21. What do other people have to say about the firm you're buying your plan from?

***Believe me, you do not want to find out the hard way  
that your health insurance policy stinks.  
Get the answers to these questions NOW before it's too late.***

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How To Get Quality Health Insurance Protection  
And Save Money To Boot**

We represent all the major health insurance companies in Illinois, and with our help you should find a plan that suits your needs and budget. You don't have to do this on your own. Health insurance is what we do. Take advantage of it. Our customers' testimonials should prove that we're good people to do business with.

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