

## ***Six Crucial Factors To Consider When Choosing A Health Insurance Plan***

1. **Is the insurance company financially sound and strong?** A. M. Best rates all of our companies in their top two "Secure" brackets, Excellent (A- & A) and Superior (A+ & A++).
2. **Is there a wide selection of doctors and hospitals to choose from?** All of our companies have huge PPO networks. First check the company websites to see if your doctors and hospitals are in their network. Once you've chosen an insurance company, it's a good idea to call your health care providers directly and make sure they're in the network you're considering. The provider finder feature of company websites isn't always accurate.
3. **Are the benefits any good?** All of our companies offer very comprehensive major medical PPO plans providing inpatient and outpatient benefits with high individual lifetime limits (typically \$5 million...some higher, some lower), a prescription drug card, doctor visit co-payments, etc.
4. **Is the coverage affordable?** Although that is dictated by your budget, we're sure that you'll find an affordable plan among all that we offer. One thing is for sure, you can't afford not to have this vital protection.
5. **More importantly, will your coverage stay affordable over the years?** You should know that regardless of which insurance company or plan you choose, you will probably see a rate increase every year. Insurance companies will raise premiums as you age, as medical costs go up, and based on the overall claims experience of their book of business.

When that happens you can count on C&G to provide you with other options that your company may offer. As an independent insurance agency, we can also present you with plans from other insurance companies. Over the years, we will do our best to help you maintain affordable health insurance protection.

6. **From whom do you buy your policy?** You can obtain your policy either directly from the insurance company or from one of their licensed agents. It's important to note that either way, the price is the same.

That said, I think you'll agree that it is to your advantage to have an independent agent present you with your options, help you apply, and service your account. As an independent agency, C & G can show you choices from multiple insurance companies, and will be your advocate if problems or questions arise.

When you buy directly from an insurance company, you'll only be offered their policies. More importantly, when you later need help with a coverage question, claim issue, or renewal options, is that "800 number" representative going to be there for you months or years later, or be there at all?

### **Your Dilemma ...You Probably Have Proposals**

**From Ten Different Places  
And They All Look The Same**

***To Which Agency Do You Entrust  
Your Financial Protection?***

**Top Five Reasons To Make C & G  
Your Health Insurance Agency  
And 34 More To Boot**

5. **Huge Selection Of Quality Insurance Companies And Plans.** C & G gives you over 100 plans to choose from with the major health insurance companies serving Illinois.

*To Save Money On Health Insurance Call C & G Insurance Agency at (877) 895-8971*

4. **Our Knowledge And Expertise Helps You Decide Which Plan Is Right For You.** Although having a huge selection is an advantage, it can also make choosing the best plan for you a daunting task. That's where we come in. We will give you all the help you need so you don't have to make this vitally important decision based on hours and hours of reading through hundreds of pages of dry confusing insurance company brochures.
3. **We Will Do Everything Possible To Help You Apply And Make The Process Go Smoothly.** In fact, **if you apply to our companies online through our website, it doesn't get any easier, because we will do all the work for you.** Plus, you could get your coverage weeks sooner than normal.
2. **Our Service Doesn't Stop When You Get Your New Policy.** We will always be here to help you with future coverage questions, claims, and renewal options. You won't be on your own.
1. **What Others Have To Say.** For the most part, insurance agencies sell the same or similar products with the same or similar companies. We all tell you how wonderful our products, knowledge, and service are. But we can't all be that good. For something as important as your financial protection, how do you decide? Who do you choose? Unless you already know the agent, you have to go by what others have to say.

**The absolute best reasons to do business with C & G can be found in the following testimonials.** These are real and not made up. We're very proud of what these customers think about C & G Insurance. What others have to say about C & G is far more important than what we have to say.

### **34 Reasons To Make C & G Your Health Insurance Agency**

- "I am very pleased that you were able to line me up with a health insurance policy that was both better and less expensive than my current insurance."  
*Dave Sullivan – Chicago, IL*
- "C & G saved us an unbelievable 45% by moving our health insurance. But, that's just part of the story. We can't say enough good things about the people at C & G Insurance. **You won't find nicer, more professional, more service oriented people in any business, insurance or otherwise.**"  
*Geoff Murdoch - Burr Ridge, IL*
- "I can't thank you enough for helping us drop our premium by 60%. What a relief! We've been very happy with the plan and the service. I also want to tell you that **your advice and knowledge have been priceless.** Thank you."  
*Barbara Paulsen – Naperville, IL*
- "Talk about competitive pricing! C & G Insurance saved us over 50% on our health insurance. We have already told many friends about the savings. Thanks again for the **professional & speedy service.**"  
*Amy Molfese – Willowbrook, IL*
- "Switching our health insurance saved us a whopping 47%. Their claims service has been very efficient. The folks at C & G are a pleasure to do business with. **They made the transition to the new company very smooth, and are always right on top of things.**"  
*Art Ackerman / Begoun, Inc. – Elmhurst, IL*
- "We have been very pleased with the excellent service from Jody & C & G Insurance. She has helped to make the switch to a new company extremely smooth. She placed us with a better company for a better price. Thank you so much."  
*Debbie Carlberg / Dr. Rob Holdridge – Wheaton, IL*
- "I really, really appreciate all you have done – you made this a wonderful experience – **your patience, follow-up and clear understanding of what we were looking for was second to none!** I look forward to working with you in the future!"  
*Robert Ayres / Plainfield Soccer Assn. – Plainfield, IL*
- "Thanks for getting involved in my claim. Your input was invaluable, and I don't think I could have done it without you. I can't imagine not having a good agent behind me. That's why I've had all my business and personal insurance with you folks for over 30 years. It's so rare to find people that take care of business the way you do, and in such a friendly manner. **Your agency is in a class all by itself, and I highly recommend you to everybody.**"  
*Bill Ernst – Westchester, IL*

- “I have enjoyed a great working relationship with C & G Insurance. They are very friendly & willing to help. Most importantly, they are very responsive to my needs and wants. **I feel in an emergency they will give me the personal attention needed in a crisis.**”  
*Bill Thomas / Society of St. Vincent DePaul - West Chicago, IL*
- “Thank you for the professionalism and ease of switching insurance companies. Your staff was as prompt and courteous as we could ask. Thanks again.”  
*Michele Scaccia – Countryside, IL*
- **“Very customer service oriented company.** Always willing and available to help with any question that arises.”  
*Greg Mejak – Franklin Park, IL*
- “I’ve been with C & G Insurance since 1976, and I wouldn’t think of changing. I know they’ve found me the best rates, and see to it that I’m properly covered. **The service is highly professional with a personal touch. I would recommend C & G to anybody.**”  
*Neal Filipello – Crete, IL*
- **“The good news is you saved me a lot of money.** The bad news is I learned how much I was getting ripped off all these years. Oh well, better late than never. I’m just glad I decided to check you out.”  
*Fred Mueller – DesPlaines, IL*
- **“I send all my friends and family to C & G Insurance.** I know you’ll take good care of them.”  
*Krystal Wine - Franklin Park, IL*
- **“We’ve been very pleased with your service and prices.** That’s why we’ve been with you for such a long time. You’ve always been so pleasant to deal with, and always take care of business.”  
*Greg & Sue Stanger – Orland Park, IL*
- “How long has it been – ’77, ’78? **I can’t imagine having another insurance agent.** You’ve been great in all aspects, and we wholeheartedly recommend you to others.”  
*George & Kathy Little – Orland Park, IL*
- “We’ve had all our insurance with C & G since 1979. We’ve been through car claims, house claims, young drivers, numerous car changes, and you’ve been there for us all the way. **That’s why we’ve sent you so many referrals. You deserve it.**”  
*Mike & Carol Tardi – Tinley Park, IL*
- **“It’s so nice dealing with somebody who does what they say they’ll do, and promptly at that.** Plus, you’re very professional and courteous.”  
*Jane Kaczmarek – Itasca, IL*
- “Everyone was very helpful and willing to help. They were also very friendly and comfortable to talk to and ask questions.”  
*Joel Hopman – Tinley Park, IL*
- **“Excellent, friendly, professional service.”**  
*Robert Harris – Northlake, IL*
- **“C & G has always been very helpful in guiding me through the insurance maze. Everything is always handled professionally and courteously.”**  
*Janet Riha – Woodridge, IL*
- “This was a very difficult time in our lives. My husband had this accident on his way to the hospital to have open heart surgery. Following his operation, he died. **The people at C & G and the adjuster couldn’t have been nicer. I so appreciated your kindness.**”  
*Susan Casey – Westchester, IL*
- **“Always have been friendly & great attitude.** I told C & G what I needed & what I could afford & they found the best plan for me. I always receive a speedy return call with competitive pricing.”  
*Jill Billingslea – Schaumburg, IL*
- **“Every experience we have had with C&G has been exemplary. Although we receive many offers from other companies, we would not switch due to service.”**  
*Diane Jacobson – Blue Island, IL*
- **“You should be congratulated for maintaining such a highly competent staff.** They gave me prompt, professional, personalized service and assured me peace of mind! My thanks to all!”  
*Sylvia Bamonti – Park Forest, IL*
- “Every time I had to deal with C&G it has always been a great experience. **In today’s business environment it’s nice to know that there is a company that has not lost its values and puts customer satisfaction first.**”  
*Jim Clifford – Darien, IL*

- “I have always received excellent treatment in my dealings with the C&G staff. Customer service is as important to me as the cost of coverage and I feel I am getting the best. My claim was processed quickly and C&G followed up to make sure everything was done correctly.”  
*Gayle Adank - Chicago, IL*
- “We love C & G Insurance, and at a time when we were frazzled, they were very helpful.”  
*Amy Matera – Lisle, IL*
- “I’m new to C & G Insurance by the recommendation of a friend and am **very pleased at the friendly, courteous, and timely service** that I have received, not to mention the great rates.”  
*Lisa Gandy – Willowbrook, IL*
- “With the help of Jody, I was able to get what I needed and fast. **C & G is the only place I would ever go for my insurance. Because they care.** From Dave to Vicky to Jody, I am always treated like a king. Thanks.”  
*Alan Bass – Schaumburg, IL*
- “Thank you so much! You are so efficient and helpful. I could not have accomplished this without your intervention. I so appreciate your taking time to help me. You handled my issue within a week! And got back to me when you said you would. **It is really nice to know you are there to help me wade through the you-know-what with the insurance company.** Thank you again!”  
*Susan O’Brien – Orland Park, IL*
- “The 42% savings was very much appreciated. I was pleasantly surprised by the fact that Unicare’s claims service is actually better and faster than our old company. **Huge savings and terrific claims service is a great combination.** I definitely recommend not passing up this opportunity.”  
*Butch Cremieux – Chicago, IL*
- “Jody is a jewel to work with. I have just signed up for health insurance with Jody Schmidt. I can only say she has been so very helpful, and she is the nicest person to deal with. She was very sweet and very easy to talk to. I am giving my boss her name to see if she can help them with their insurance needs. Thank you, Jody.”  
*Sharon Clarke – Milan, IL*
- “**I just went with your insurance, and it is the best choice I have made.** All my questions were answered, and there was no waiting. It was very easy to make the switch, and I am looking forward to doing business for a long time. Great service. Thanks for all the fun stuff that was sent out to me, and thanks for the gas card and coupons. I love getting fun stuff in the mail. I am so glad I made the switch, and I am excited to have you guys covering me. This really was a blessing for me, and I really feel like you guys did a great job. I keep telling my family how on-the-job you are, and it is really nice to have someone get the job done without several calls or emails. **I am really impressed!** Thanks again for everything.”  
*Melissa Johnson – Carol Stream, IL*

**Let C & G Insurance Show You  
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. The above testimonials should prove that we're good people to do business with.

**Call 877-895-8971 TODAY To Get An Individual Or Group Health Quote**



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