

# **INDIVIDUAL MEDICAL INSURANCE /EMPLOYEE BENEFITS**

The health insurance industry has changed dramatically in the past several years. Health care costs have risen significantly and the cost for monthly coverage is a growing concern. The recent Health Care Reform has implemented many new features to health insurance, including preventive care being covered 100%, dependents being allowed to remain on their parents' plan until age 26, and no lifetime maximums. Typically, finding the right plan, either for you as an individual or your employees as a group, requires a good understanding of availability, coverage, and price sensitivity.

Due to the complexity of the health insurance industry, PAIS has partnered with territorially placed insurance agencies/brokers that have specialists to help you navigate this maze and also provide solutions for your individual or group health insurance needs. Contact either Holly Schieber [holly@paisllc.com](mailto:holly@paisllc.com) or Dwight Callaham, CIC [dwight@paisllc.com](mailto:dwight@paisllc.com) 501-392-6327 and we can provide contact information regarding our partners.