Health & Retirement Services of Illinois
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OUR NEWS LETTER

How to prevent injuries?

In Our Newsletter

How to prevent injuries

AM BEST ON THE STATE OF THE HEALTH INSURANCE INDUSTRY

TEXAS, FLORIDA BEST STATES FOR BUSINESS; CALIFORNIA, NEW YORK, ILLINOIS THE WORST

HOW TO SAVE FOR MULTIPLE FINANCIAL GOALS

ROTH VS. TRADITIONAL IRA`S: WHICH IS RIGHT FOR YOU?

THE RISE OF TELEHEALTH

Getting older doesn't mean having to give up activities you enjoy. **According to the CDC,** you can prevent many common injuries by taking simple steps, so you can stay healthy and independent longer.

Here's how to age without injury:

1. **Talk with your doctor about fall prevention, and health conditions** like osteoporosis or hypotension (low blood pressure) that can increase your risk of falling. Medicare covers **bone mass measurement,** the best way to know if you have (or are at risk for) osteoporosis, if you meet certain conditions.
2. **Ask your doctor or pharmacist to review the medicines you take.** Some medicines may make you dizzy or sleepy, which can increase your risk of injury.
3. **Stay active.** Do exercises to strengthen your legs and **improve your balance.**

Older Adults

Injuries from falls and car crashes are more common as we age. These injuries can have devastating effects. But these injuries can be prevented so you can stay healthy and independent longer.

Preventing a Fall

More than 1 in 4 older adults report falling each year—this results in about 36 million falls.[1] Falls can cause serious injuries such as broken bones or a head or brain injury.[2] But falls are not a normal part of aging—they can be prevented.

You can take action to prevent falling and stay independent longer.

Speak up.

- Tell your doctor if you have fallen, if you feel unsteady when standing or walking, or if you are afraid you might fall.
- Ask your doctor or pharmacist to review the medicines you take. Some medicines might make you dizzy or sleepy which can increase your risk of falling.
- Have an eye doctor check your eyes at least once a year and update your eyeglasses as needed.
- Have your doctor check your feet at least once a year and discuss proper footwear to reduce your risk of falling.
- Ask your doctor about health conditions like depression, osteoporosis, or hypotension that can increase your risk for falling.

Stay active.

- Do exercises that make your legs stronger and improve your balance, like Tai Chi.

Make your home safer.

- Get rid of trip hazards like throw rugs, and keep floors clutter free.
- Brighten your home with extra lighting or brighter light bulbs.
- Install grab bars in the bathroom(s)—next to the toilet and inside and outside of your bathtub or shower.
- Install handrails on both sides of staircases.

AM Best on the state of the health insurance industry

by Ryan Smith

The US health insurance industry remains well-capitalized, with clear correlations between higher credit ratings and less volatility and more favorable returns on revenue and equity, according to a new report from rating agency AM Best.

In the latest Best's Special Report, AM Best used a variety of benchmarking techniques to compare absolute results and volatility levels across the health insurance industry. The primary quantitative tool used to evaluate balance-sheet strength was Best's Capital Adequacy Ratio (BCAR), which helps determine a company's capitalization.

According to the report, although 54% of rating units had a BCAR assessment at the strongest level, only 23% of those units had balance sheets also assessed as strongest. However, nearly 80% of health insurer rating units had a balance-sheet strength assessment of strong or better.

Surplus volatility was more pronounced with lower assessment categories, according to AM Best. When measuring companies' largest one-year decline of surplus over the past 10 years, AM Best found that rating units with balance sheets assessed as strongest lost 5.5% of capital, while those assessed as adequate or weak/very weak lost capital of 41.6% and 34.5%, respectively.

Along with balance-sheet strength, the key factors AM Best used in its credit analysis were operating performance, business profile and enterprise risk management. Operating performance, in particular, is a key indicator of future balance-sheet strength and long-term financial stability. AM Best also assessed trends on operating return on equity and pre-tax return on revenue and their relative impact on operating performance assessment categories. Higher returns on equity and revenue, favorable loss ratios and stable operations were all key drivers of more favorable operating performance assessments, AM Best said.

The rating agency said those metrics were especially important given the COVID-19 pandemic's effect on the deferral of care and morbidity risk. Risks also included pent-up demand for delayed medical procedures and visits, along with the potential for higher morbidity due to a lack of treatment – which could result in worsening or undiagnosed conditions.

magazine: Texas, Florida best states for business; California, New York, Illinois the worst

Tennessee, North Carolina and Indiana also among top 5 states; New York, Illinois, New Jersey and Washington near bottom

(The Center Square) – For the 17th year in a row, Texas was named the "Best State for Business" by the nation's leading CEOs in an annual survey conducted by Chief Executive Magazine. Once again, California was ranked the worst.

The rankings are determined by CEO's assessment of each state's business climate, workforce, and quality of life. Texas has ranked first every year for 17 years since the magazine first began its assessment.

Florida ranked second, with Tennessee, North Carolina and Indiana, rounding out the top five. California, New York, Illinois, New Jersey and Washington ranked in the bottom five. The bottom ranking states are "the usual bunch," the magazine states. "Despite powerful human capital, high costs remain a turnoff" for businesses.

"When it comes to the three criteria CEOs tell us they value most in site selection – tax policy (37 percent rank it first), regulatory climate (35 percent) and talent availability (25 percent) – Texas and Florida outclass all comers," the magazine reports.

Of the CEOs surveyed, 44% said they're "more open than before to examining new locations" for their business, while 34% said they're "considering shifting [or] opening significant operations [or] facilities in a new state."

"In a world of remote work, reshuffled markets and flat-out rethinking of nearly every aspect of business, the hearts and minds of CEOs are very much up for grabs," the magazine reports.

One of the drawbacks of Texas, CEOs said, was the colossal power outage the state suffered in February. Texas "suffered a serious reputational setback when its electricity grid failed," the magazine says. "Texas emitted pure misery, images of frozen residents standing in lines for clean water amid one of the largest public infrastructure collapses in the nation's history – one critics say was largely predictable and preventable."

Josh Brumberger, CEO of Utilidata, a utility-software outfit based in Providence, Rhode Island, said that while Texas governmental leaders said “this is a blip they can fix,” Texas “should be leading with, ‘This was a colossal failure, and we own it, and here are the things we’re doing to fix it.’”

Of the ranking, Texas Gov. Greg Abbott said, “Texas continues to dominate as the Best State for Business because of the unmatched competitive advantages we offer: no corporate or personal income taxes, a predictable regulatory climate, and a young, growing, and skilled workforce.

“As we continue to unleash the full economic might of the Lone Star State, I look forward to welcoming even more innovative, job-creating businesses to Texas. When businesses succeed in Texas, Texans succeed.”

Texas, with no income tax, is the fastest growing state in the U.S. After the 2020 Census count, Texas gained an additional two congressional seats. Texas also leads the U.S. in total exports for 19 years, and tech exports for eight.

California’s ranking as the worst for business comes after corporate leaders have continued to announce they are relocating their headquarters or entire operations out of state. Citing high cost of living and one of the highest tax burdens in the country as the reason, the California Policy Center catalogued at least 50 large corporations that have left California since 2014, with the vast majority leaving in 2019 and 2020.

Tax revenue also leaves with the companies, employees and residents as they exit California, resulting in the state reporting a cumulative decrease in adjusted gross income between 2010 and 2018 of $24.6 billion.

Last year, for the first time in the state’s recorded history, California reported a population loss, according to Census Bureau data. As a result, according to the 2020 Census count, California lost a congressional seat for the first time in its history.

How to Save for Multiple Financial Goals

A comfortable retirement. A new car. A down payment on a house. Paying for a child's college education.

Coming up with a list of financial goals is generally easy. The bigger challenge is figuring out how to save for them all. The trick is to think strategically about your goals and write down a saving and investment plan for each one. A little effort today can help make a big difference down the road.

Here are a few steps you can take as you work toward achieving your goals.

1. Prioritize

Make a list of all the things you want to save for and how much you'll need for each purpose. We suggest keeping the list short—if you have 15 different goals, you might struggle to keep track of them. Then, prioritize your list in terms of what's most important to you and your family.

One way to do this is to group savings goals by needs, wants, and wishes, in order of importance. Saving for retirement will likely be high on the list of needs. And if you haven't set up an emergency fund to cover at least three to six months of essential living expenses, make that a priority, too. Then, you can add purchases like a bigger home, college tuition, a dream vacation, a new car, or a festive wedding.

2. Categorize

Once you've listed your goals, it's time to sort them. The time horizon for meeting each objective is a good place to start. This involves dividing your savings into three buckets: the money you expect to need within the next two years, three to 10 years, or 10 or more years.

Knowing when you'll need the money can help you decide what sort of investments you should consider as part of your plan. In general, less volatile investments make more sense for short-term goals, as you'll have less time to potentially recover from market declines.

Conversely, you can opt for more aggressive investments for long-term goals, which provides more potential for returns to grow over time.

Take a look at this scenario:

- **Bucket 1:** Funds for short-term goals, say in the next two years. This could include things like a wedding or nice vacation. Consider traditionally more stable investments, such as cash, money market funds, short-term Treasury bills and notes, or certificates of deposit. By putting money you plan to spend soon into liquid, readily marketable, generally low-risk investments, you can avoid having to sell other investments, such as stock, to raise cash in a down market.
- **Bucket 2:** Money that you expect to need over the next three to 10 years. This could include goals like a down payment on a home. With a focus on growth and capital preservation, intermediate-term assets like a mix of intermediate-term bonds or bond funds and stocks may make sense for this category.
- **Bucket 3:** Savings you expect to tap no sooner than 10 years from now, say for retirement or your kids' college. This category can be invested for growth and income with a larger allocation to stocks.

These categories aren't one-size-fits-all. Each should be tailored to your risk tolerance as well as your timeframe. And be sure to diversify. You don't want the fate of your goals hanging on the performance of a single asset.

3. Invest

After identifying your categories, you can start putting money in them. Even modest contributions, when made regularly, can pay off substantially over time. One approach is to commit to investing a set amount toward a specific savings goal on a regular schedule—for instance, every month or every quarter.

Remember, research shows that waiting for the right time to invest is rarely a successful strategy. Time *in* the market is more important than timing the market, so put your savings—in every bucket—to work as soon as you can.

Also, stick to your priorities. Fund the items at the top of your list first, such as your retirement savings.

You'll have to do some budgeting to figure out how much to save for each goal. Use one of Schwab's savings calculators if you need help.

4. Review

Check on your investments at least quarterly (or more often if you have an aggressive portfolio). In general, you should consider making your allocations more conservative as you approach your goals. Shift away from riskier investments, such as stocks, in favor of more-stable ones, such as bonds. Major life events—a job change, the birth of a child, a marriage, divorce, or death of a spouse—may also call for some adjustments.

Regular reviews also make adjusting your investment easier. For example, if your realize that you're not saving enough in a college fund as your child grows older, you might cut back your spending, increase your regular contributions, or (if you have more time to reach your goal) shift money into more aggressive assets that may generate higher returns.

Remember that you may need to rebalance your portfolio back to your target allocation from time to time. For example, if your stocks appreciate to the point where your stock allocation accounts for a larger share of your portfolio than your target allocation allows, and your bond allocation shrinks, you could consider selling some of the stocks and buying more bonds to bring your portfolio back in line.

Periodic rebalancing can help ensure your portfolio doesn't drift too far from your target mix of asset classes. Not rebalancing is akin to letting the market decide your asset allocation over time, which can significantly change your exposure to risk.

Finally, stick to your plan. Down markets can be unnerving, but reaching your goals requires a long-term view and a commitment to staying the course through bad times and good.

Roth vs. Traditional IRAs: Which Is Right for You?

An individual retirement account (IRA), either a traditional or a Roth, can be an effective retirement savings tool, but eligibility and contribution limitations mean one or both may not be right for you. Here's a guide to help you choose.

What's the difference between a traditional and Roth IRA?

A traditional IRA is an individual retirement account that allows you to make contributions on a pre-tax basis (if your income is below a certain level) and pay no taxes until you withdraw the money.[1] This makes a traditional IRA an attractive option for investors who expect to be in a lower tax bracket during retirement than they are now.

On the other hand, Roth IRA contributions are made with after-tax dollars. The benefit of a Roth IRA is that you can withdraw your contributions and earnings tax-free after age 59½ if you've had the account for at least five years, or you meet certain other conditions.[2] In addition, you can withdraw after-tax contributions to a Roth account anytime, tax- and penalty-free. However, if you make an early withdrawal of any earnings, you must pay taxes and penalties on them.

A Roth IRA could be a strategic option for investors who expect to be in a higher tax bracket during retirement than they are now. It can also offer flexibility to manage the combination of paying taxes and spending in retirement because you can withdraw money without increasing your tax bill, and you won't have to take annual required minimum distributions (RMDs), unlike a traditional IRA.

How much can I contribute?

The maximum amount you can contribute across all your IRAs (traditional or Roth) in 2021 is $6,000, increasing by $1,000 to $7,000 annually if you're age 50 or older. However, some rules affect IRA contributions and deductibility.

To start, if neither you nor your spouse is offered a retirement plan by an employer, there's no income limit for contributing to a traditional IRA, and your contribution is fully

deductible. However, if either of you participates in a workplace retirement plan, deductibility phases out depending on your filing status and income.

Contribution deduction eligibility for traditional IRA

Filing status (2021 tax year)	Full deduction if income is:	Partial deduction if income is:	No deduction if income is:
Single	≤ $66,000	> $66,000 but < $76,000	≥ $76,000
Married filing jointly, filer is covered	≤ $105,000	> $105,000 but < $125,000	≥ $125,000
Married filing jointly, spouse is covered	≤ $198,000	> $198,000 but < $208,000	≥ $208,000
Married filing separately	NA	< $10,000	≥ $10,000

Source: Internal Revenue Service

Unlike with a traditional IRA, you can only contribute to a Roth IRA if your income meets certain limits.

Income eligibility for Roth IRA contributions

Filing status (2021 tax year)	Full contribution allowed if income is:	Partial contribution allowed if income is:	No contribution allowed if income is:
Single	< $125,000	≥ $125,000 but < $140,000	≥ $140,000
Married filing jointly	< $198,000	≥ $198,000 but < $208,000	≥ $208,000
Married filing separately	NA	< $10,000	≥ $10,000

Source: Internal Revenue Service

If you qualify for both accounts, how do you choose which one to contribute to?

If you think your tax bracket will be *higher* when you retire than it is today, you may want to consider a Roth IRA—especially if you're younger and have yet to reach your peak earning years. The table below compares the hypothetical ending balances after a lump sum withdrawal in retirement for higher and lower post-tax tax rates based on a 25% marginal tax rate on the noted contribution amounts.

Traditional vs. Roth IRA: Impact of tax bracket at retirement on savings

	Traditional IRA			Roth IRA
Hypothetical balance	$24,138	$24,138	$24,138	$18,104
Tax at withdrawal	$7,242	$6,035	$4,828	$0
Ending balance	**$16,897**	**$18,104**	**$19,311**	**$18,104**
Tax bracket in retirement	Higher (30%)	Same (25%)	Lower (20%)	n/a

Calculations assume a pre-tax contribution of $5,000 in the traditional IRA and a post-tax contribution of $3,750 in the Roth IRA, taxed at a 25% marginal tax rate. The hypothetical balance assumes a 6.5% average annual return over 25 years. The tax at withdrawal for the traditional IRA assumes a 30%, 25%, and 20% marginal income tax rate, respectively.

If you think your tax bracket will be *lower* when you retire, you may be better off taking the up-front deduction of a traditional IRA. If you think your tax bracket will be the same when you retire, it's almost a wash for income tax purposes.

There are a few other advantages to a Roth IRA worth considering. You aren't subject to RMDs with a Roth IRA, and it can be a flexible source of retirement funding. For example, you can withdraw a large sum if you have a one-time expense or other needs in retirement without increasing your tax bill. Allocating a portion of your retirement savings to a Roth IRA can increase the flexibility you have to manage taxes in retirement.

Also, you can withdraw contributions anytime for any reason without tax or penalty. However, just because you *can* doesn't mean you *should*. Taking money out of your Roth IRA means you may miss out on the potential for compounding gains for retirement. And when you can put in only $6,000 for 2021 plus an additional $1,000 catch-up contribution if you're age 50 or older, it might be difficult to make up the amount you withdraw.

Finally, we can't know future tax rates with certainty. Contributing part of your retirement savings dollars to a Roth IRA after paying taxes can add tax diversification to your retirement savings in the event Congress increases tax rates in the future or when you retire.

Other things to keep in mind

Account rollovers

If you change jobs, you have the option to convert a traditional 401(k) directly into a Roth IRA without having to roll it into a traditional IRA first. Just remember, you must pay federal income tax on pre-tax contributions and earnings at the time of the rollover. Also, you may have other options, including keeping your assets in your former employer's plan, rolling over assets to your new employer's plan, rolling over assets to a new traditional IRA, or taking a cash distribution (on which taxes and possible withdrawal penalties may apply).

Roth 401(k)

An increasing number of employers offer Roth 401(k) options in addition to traditional 401(k)s. With a Roth 401(k), you can contribute a portion or all of your paycheck up to certain limits. You can also choose to have some of your paycheck go pre-tax into a traditional 401(k) and some post-tax into a Roth 401(k). Any employer match or contribution, however, must go into a traditional 401(k).

Unlike with a Roth IRA, contributions to a Roth 401(k) are not subject to earnings limits. This means that if you aren't eligible to contribute to a Roth IRA because your income is too high, you may be able to contribute to a Roth 401(k). Distributions from a Roth 401(k) are subject to the same general tax rules as a Roth IRA, with the exception of an RMD requirement. You can avoid this by rolling over a Roth 401(k) balance into a Roth IRA after you retire but before your RMD age. If you're eligible, don't forget the Roth 401(k) option if a Roth makes sense for you.

Roth IRA conversions

If you're ineligible for a Roth IRA because of income limits, some investors choose to make contributions to a traditional IRA and then later convert those contributions to a Roth IRA.

High earners who aren't eligible to make Roth IRA contributions could make nondeductible contributions to a traditional IRA and then convert to a Roth (sometimes

called a “backdoor Roth conversion”). The process is similar to any other Roth conversion but typically occurs immediately after contributing funds to a traditional IRA. However, there are some caveats.

You can’t pick and choose which portion of traditional IRA money is converted. The IRS looks at all earnings from traditional IRAs as one when it comes to distributions, including funds from Roth conversions. Traditional IRA balances are aggregated so that the amount converted consists of a prorated portion of taxable and nontaxable money.

So, making nondeductible contributions to a traditional IRA with the goal of later converting to a Roth IRA would likely work best if you have little or no existing deductible IRA balance to muddy the waters. Still, any earnings leading up to conversion would be subject to income tax. We generally suggest that the tax be paid with other funds, not withdrawals from the IRA, to maximize the amount available to convert and contribute to the Roth account.

The bottom line

Both traditional and Roth IRAs are great long-term savings tools, so educate yourself on the differences and make an informed decision that fits your retirement goals. Remember that tax laws are subject to change, so keep up with the latest news from the IRS. If you expect tax rates in the future will rise, either because your wealth and income will be higher when you retire or a change in tax law, consider Roth accounts. Also, be sure to talk with your CPA or tax professional about whether a traditional or a Roth IRA—or both—makes sense for you.

[1] If you withdraw money from a traditional IRA before age 59½, your deductible contributions and earnings (including dividends, interest, and capital gains) will be taxed as ordinary income. You may also be subject to a10% penalty on early withdrawals, and a state tax penalty may also apply. Consult IRS rules before contributing to or withdrawing money from a traditional IRA.

[2] If you take a distribution of Roth IRA earnings before you reach age 59½ and before the account is 5 years old, the earnings may be subject to taxes and penalties. You may be able to avoid penalties (but not taxes) in certain situations. If you’re older than 59½ but haven’t met the five-year holding requirement, your earnings may be subject to taxes but not penalties. Consult IRS rules before contributing to or withdrawing money from a Roth IRA.

The rise of telehealth

The coronavirus pandemic has encouraged many changes in the health-care sector, far beyond management of the disease itself. The emergence of telehealth as an attractive, practical option in a socially distanced world could permanently alter the way we provide and receive medical services. But like many medical innovations, tele-health also opens up a lucrative opportunity for cybercriminals.

Telehealth uses technology to digitally connect patients with their care providers, who can deliver advice, diagnoses and even some forms of treatment virtually. Practitioners can use these applications to create digitized notes, helping them meet standards for the upkeep of electronic health records. Telehealth has also spurred the development of 'virtual rooming assistants', which can admit patients into digital exam rooms and note medical histories, improving the efficiency of providers.

As businesses take advantage of the benefits of telehealth, they may be unaware that they also face an increased risk of cyber liability. The digital transfer of information between patient and provider, followed by the online storage of healthcare data, can be a tempting draw for cybercriminals. Theft of healthcare records is arguably the most lucrative form of cybercrime; a healthcare data record can be valued at up to $250 on the illegal market. By comparison, a payment card is valued at just $5.40, according to Trustwave.

This highly personal information can be harvested and sold to forgers, human traf-fickers or those looking to exploit it for a ransom. According to the US National Library of Medicine, 41.2 million healthcare records were exposed, stolen or illegally disclos ed in 2019 alone.

There are a few crucial ways that health-care providers can combat this threat. Businesses should check their networks f or vulnerabilities and ensure that any home devices, in particular, are up to date w ith he latest firewalls. Any device that is using Windows 7 should be prioritized for an update, as the discontinued operating system is no longer offering security updates and is at greater risk of viruses and malware.

"The digital transfer of information between patient and provider, followed by the online storage of healthcare data, can be a tempting draw for cybercriminals"

In addition, one of the most effective tools to prevent cyber incidents is cybersecurity education. The rise in COVID-19-related phishing emails offering in-demand items, including N95 masks and ventilators, could be stymied by training employees on what to look for to avoid an attack.

Mitigating the damage if a cyberattack occurs is also imperative. Cyber insurance coverage can include emergency response tools and training resources to reduce the impact of a breach on a provider's bottom line, and it can be conveniently packaged with professional and general liability policies. Packaging cyber coverage with other types of insurance minimizes the chance that a claim falls uncovered into the cracks between carriers.

When comparing cyber coverage, healthcare providers and their brokers should keep in mind that endorsements and add-on coverages, while more cost-effective, are not typically designed to provide the full breadth of cyber protection. Look for an insurer that has expertise in both cyber and healthcare liability, and when discussing coverage, ensure that the services and operations planned over the policy period are clearly communicated to obtain suitable protection. As a result of COVID-19, carriers are looking to limit their exposure to similar large-scale events, so it's also important to review communicable disease exclusions to determine the types of claims and loss amounts a policy covers.

The pandemic has revealed our capability to adapt, evolve and triumph under immense pressure, and the healthcare industry is a perfect example. Even when some businesses return to brick-and-mortar locations, virtual services will continue to be a source of revenue for healthcare providers and will remain a convenient choice for patients. The pervasiveness of telehealth will depend on the willingness of health insurers to reimburse for visits over a virtual platform, the extension of temporary directives under state and federal regulation, and, ultimately, on providers' commitment to protecting themselves and their patients by minimizing cyber risks.

Blood pressure readings measure two things. One is the force that pushes on the walls of your blood vessels as they carry blood and oxygen to your organs. That is called systolic pressure. It's the top number.

The second number is the pressure in your blood vessels when your heart rests between beats. That is called diastolic pressure.

If either number is too high, it means that your blood vessels are under too much pressure. That can raise your risk for blood clots and other serious health problems.

One method your doctor uses to measure your blood pressure is wrapping an inflatable cuff with a pressure gauge around your arm to squeeze the blood vessels. Then they listen to your pulse with a stethoscope while releasing air from the cuff.

The gauge measures the pressure in the blood vessels when the heart beats (systolic) and when it rests (diastolic).

How Is It Treated?

If you have high blood pressure, your doctor may prescribe medicine to treat it. And lifestyle changes can be just as important as taking medicines.

Try these tips for lowering your blood pressure from the American Heart Association:

- Eat a healthy diet. Limit salt (sodium), fat and cholesterol.
- Maintain a healthy weight. Talk with your doctor if you need help.
- Trim your alcohol intake.
- Make physical activity a daily part of your life. Talk with your doctor before starting any type of exercise program.
- If you smoke, quit.
- Deal with stress and tension. Try walking, writing in a journal, meditation, relaxation techniques or yoga.
- Get your family involved in your plan.

If you have high blood pressure, be sure to take any medication your doctor orders as directed. If you have any side effects, don't stop taking it without checking with your doctor first.

Sources: High Blood Pressure, Centers for Disease Control and Prevention (CDC), 2020; Measure Your Blood Pressure, CDC, 2020; Know Your Risk for High Blood Pressure, CDC, 2020; Changes You Can Make to Manage High Blood Pressure, American Heart Association, 2017

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