



Inside this issue:

My Role & Commitment 1

Keep your Coverage Updated 1

What is the Medical Information Bureau? 2

Concerning Your Medical Records 2

Should I Replace my Policy? 2

HMO vs. PPO 3

Legal Service Plans 3

COBRA vs. Short-Term Medical 3

Healthy Families 4

My Role and Commitment

I am a licensed Life Agent, acting in a broker-agent capacity. I market to individuals and businesses.

I help my clients shop for life, health, dental and disability insurance. I work with various insurance companies.

My primary source of new business comes by way of referral. My clients appreciate the work that I do and trust me enough to refer their friends and colleagues.

As a rule, I avoid initiating business relationships with friends. However, I am

fortunate in that many of my clients become friends.

I operate as an independent producer because I believe that doing so is in my clients best interest.

I respond to my clients with courtesy and promptness, take the time to fully explain the terms and conditions of their policies, and contact my clients periodically to help them update their coverage.

I do not assume that I have the right to renew coverage simply because I am the Broker of Record. I work hard to earn the right



Placing Your Needs First

to continue doing business with my client.

Call me today to schedule a no-obligation insurance review.

Alex T. Fernandez

Huntington Beach, CA

State Licenses:

- Arizona
- California
- Florida
- Oregon
- Texas

Affiliations:

- Healthy Families®
- Pre-Paid Legal®

Keep your Coverage Updated

Initially, the main reason that people own life insurance is to protect the family from loss of income in the event of premature death.

As time passes and circumstances change, the need to provide replacement income may take a back seat to es-

tate planning considerations such as cash accumulation, wealth transfer or estate tax liquidity.

The annual review process is the best way to keep your coverage updated...

- Do you need more insur-

ance?

- Do you need less insurance?
- Do you need to lock in a rate for a longer term?
- Do you need to change beneficiary designations?

Schedule a review today!

What is the Medical Information Bureau?



MIB Group, Inc. ("MIB") is an association of over 500 U.S. and Canadian life insurance companies providing information and database management services to the financial services industry.

MIB is committed to the philosophy that every consumer should be entitled to know the contents of his or her record maintained by MIB, and to correct any inaccurate or incomplete information in

the record. This benefits both the consumer and MIB by insuring that MIB record information is as accurate as possible.

When a consumer asks for a copy of her/his MIB record it will be translated from code to English, and sent directly to the requesting consumer who is verified through a lock-tight identity process.

Generally speaking, only 20% of consumers have a

record with MIB; of those who do, a vast majority find their records to be accurate.

(617) 426-3660, or email: infoline@mib.com



Knowledge to Drive Decisions

<http://www.mib.com>

Important! Concerning Your Medical Records

Changing Health Plans or Physician Groups?
Request that your records be forwarded to your new physician.

Medical records don't necessarily follow you to your new doctor's office when you change physician groups or health plans.

If you're not able to see the same physician(s) on

your new physician group or health plan, you may want to contact your old physician(s) and **request that your records be forwarded to your new physician.** Most physician offices have a procedure for doing this

on behalf of their patients. You may be required to complete a form and pay a reasonable fee related to the photocopying and mailing of your medical records.

<http://www.hmohelp.ca.gov/>

Should I Replace my Policy?



If you already own an insurance policy, it might make sense to replace it.

Replacing a term policy with another term policy is usually rate for rate and apart from a two year period of contestability, is pretty straightforward (i.e., increased or equal benefit for a lower annual pre-

mium).

On the other hand, replacing a cash-value (Whole or Universal Life) policy may or may not be as advantageous as first impressions might indicate.

In either case, consider that a new policy will include some

new acquisition costs that should factor into your decision. Also, if your health status has changed, you may no longer qualify for standard or preferred rates, if at all.

Schedule an appointment to review your in-force coverage. This is the first-step in making an informed decision.

HMO vs. PPO - It's not that simple...

Preferred Provider Organization (**PPO**) Plans allow you to choose a doctor or hospital from a list of "preferred" providers in order to receive full benefits.

If you go to a doctor or hospital who is not on the list, the plan may cover a smaller percentage or none of your costs.

Check with the insurance carrier BEFORE you use the

plan to make certain your physician or hospital is a contracting "preferred" provider.

Health Maintenance Organizations (**HMO**) Plans are comprised of hospitals, doctors and other medical personnel who have joined to provide health care to members in return for a pre-paid monthly charge.

You can go to the provider

as often as you need for the same monthly cost and an additional small fee per office visit or prescription.

Most other medical services are fully covered. You do not have the option of going to a medical provider who is NOT part of the HMO.

Call today to find out which coverage is most suitable for you.



Legal "Insurance" Service Plans

There is no substitute for quality legal counsel, as legal situations and questions develop in our lives without notice.

For a low monthly fee, you can have access to valuable benefits that cover the most common legal needs that you will encounter.

Have you ever wanted legal advice on a credit matter? Have you ever wanted legal assistance with the purchase of a home? Have you ever needed legal services in writing or revising your Will?

Pre-Paid Legal Services® offers Legal Service Plans

to provide access to justice for middle income individuals and families.

Call today to see how a Pre-Paid Legal plan can benefit you or just visit our web link to obtain plan information and sign up online at:

www.prepaidlegal.com/info/afernandez

"...legal situations and questions develop in our lives without notice."

COBRA or Short-Term Medical?

While we are not necessarily advocating Short-Term Medical over COBRA, there are reasons to consider this alternative in certain situations.

Before doing so, one should note that COBRA is

a safety net providing for guaranteed access to continuation of benefits; of particular importance when pre-existing medical conditions exist which could preclude one from qualifying for private coverage altogether.

On the other hand, if one is healthy, Short-Term Medical could be a very cost-effective alternative worth a closer look.

Do you need some help understanding your options? Call today!



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AXIS INSURANCE AGENCY is an independent insurance agency licensed to market life, health, dental and disability insurance to individuals, families, associations and employers.

Since 1998, AXIS INSURANCE AGENCY has conducted business with integrity and purpose. We are dedicated to helping our clients find and maintain the most suitable coverage available.

ON YOUR BEHALF



For Your Family's Health

The Healthy Families Program is a state and federally funded health coverage program that provides health, dental and vision coverage to children who do not have insurance today and do not qualify for no-cost Medi-Cal.

Who may qualify?

- Children up to their 19th birthday
- Families with incomes at or below 250% of the Federal Income Guidelines

- Children without employer-sponsored health insurance in the last 3 months
- Children not eligible for no-cost Medi-Cal
- Children who are U.S. citizens, nationals or eligible qualified immigrants
- Children who live in California

Application Assistance:

If you have questions

about The Healthy Families Program and would like to determine your eligibility, **call toll-free 1-800-880-5305.**

AXIS INSURANCE AGENCY has received authorization to provide application assistance to prospective applicants.

We will gladly meet with you to help you with your application **at no cost to you.**

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