Starting in 2014, the Affordable Care Act (ACA) requires most Americans to have health insurance. Want to know how the new health care law will affect you? We can help.

1. **Your coverage is guaranteed.**
   You can’t be turned down because of your age, gender, pre-existing condition or other health status that may have made it hard to get coverage before.

2. **You may qualify for financial help.**
   You could receive tax credits and subsidies that can reduce the amount you pay for insurance and health care services.

3. **You get preventive care with $0 out-of-pocket costs.**
   With every new plan, you get nationally recommended, covered preventive care at no out-of-pocket cost to you — no copay, no deductible.

4. **You have choices.**
   You can select from a range of plans to fit your needs and budget. You may also add optional benefits such as dental and vision coverage.

5. **If you don’t have a health plan in 2014, you may pay a penalty.**
   The penalty will be based on your income and will increase each year.

The deadline will be here before you know it. We’re here to help you understand your options. Answer your questions. See if you qualify for financial help. Or simply point you in the right direction.

Find out more today:
Call 1-866-774-9583