



## WHEN DOES INDIVIDUAL HEALTHCARE COVERAGE MAKE SENSE?

That depends. Let **MILLER MILESTONES**<sup>SM</sup> help you decide.

---



Life can throw curveballs. Adult children move home. Jobs end. Divorce happens. Knowing more about individual healthcare options can help in turbulent times.

---

As an HR professional, your employees' interests are frequently top of mind. Healthcare tends to play a major role. Finding the right coverage for a variety of life events can be confusing. The Miller Group offers an in-house expert that navigates the maze of coverage, carriers and prices for individual policies when the group plan doesn't work. Here's a look at various situations that might warrant an individual policy.

---

### **Baby Boomers Turning 65**

Medicare awaits. But it can be tough to understand – Part A, Part B, Part C, Part D? So many options, so little time. Let The Miller Group guide you along the right path and help select the policies that are the best for you.



### **Employees Looking for Alternatives to COBRA**

COBRA is designed to protect those who have lost health coverage due to termination, downsizing and/or a variety of other situations. But it can be expensive. Employees who quit or decide to retire before age 65 also may want an alternative to COBRA. Individual policies that provide coverage for COBRA-eligible employees and their families are available and often less expensive.

## Adult Children Needing Coverage

While the law of the land still requires health plans to provide dependent coverage until age 26, an individual policy may be better than adding adult children to a group plan. And then, what happens when they turn 26? Let The Miller Group find solutions.

## Newborn Coverage Options

Parents have 30 days to add a new child (biological or adoptive) to a group plan. But moving from the individual group rate to a family group rate may not be the most economical choice. It may be nice to have other options.



## New Employees in a Waiting Period

Short-term coverage is an option that can come in handy for an employee in a 30-60-90-day waiting period, or who may have missed open enrollment (it does occasionally happen). Plans can be affordable and provide protection for unexpected injuries or illnesses.

Robert E. Miller founded The Miller Group in 1961. Bob Miller's sons, Sean and Matt, now lead the agency, which has grown to become one of the top brokerage firms in the Midwest. Regional and national clients benefit from a wide variety of products and services – from business insurance to employee benefits and personal insurance.

## Trusted Expertise



Sam George and Grant George are individual medical specialists with The Miller Group. They help find insurance policies that fit your employees needs by helping them understand their options, including Medicare.



Using their experience in the insurance, they helps find the best fit for those in need of coverage.

## Miller Milestones at your service.

Individual healthcare coverage options are available. Isn't it nice to know your insurance advisor can help provide your employees solutions as they wander through life's peaks and valleys?

For more information, you or your employees can contact our experts:

### Medicare

Sam George  
(816) 308-4597

### Individual Coverage

Grant George  
(816) 308-4598

**The Miller Group**  
www.millercares.com  
(816) 333-3000