



**If you fail to plan  
for your health,  
your health will  
fail you!**

**- VALERIE FREEMAN**

Healthcare costs are at an all time high! Many do not know that there are ways to save more on your healthcare costs!

What if I told you that you could get someone else to cover your out of pocket medical costs and more?

VFG knows the value that Supplements add to my clients and their overall quality of living!

<b>Health Carriers</b>	Humana, Aetna/CVS, Anthem BCBS, United Healthcare, Wellcare, Mutual of Omaha, Manhattan, Aflac, Cigna, Clover, Ambetter, Oscar, and Amerigroup to name a few
<b>Healthcare</b>	Family, Individual, and Employer/Employee Group Plans
<b>Supplements</b>	Medicare Supplements/Products, Marketplace plans, Dental/Vision/Hearing plans, Hospital Indemnity, Cancer/Stroke/Heart Attack, Accident Policies, Disability, and more!

## VFG Product or Service Terms & Features

<b>Term</b>	<b>Definition</b>	<b>Example</b>
Family, Individual, and Group Plans	Whatever your needs, it's always good to have options.	You are working at ABC company and you have a family that rely on you for support. What if your company have discounts on

		their healthcare needs as well as other discounts for the whole family?!
Medicare Products	When you turn 65, you are entitled to Medicare or if you have a qualifying disability such as diabetes, kidney failure, etc.	The government will only pay for some of your costs. What do you have as a SUPPLEMENT to the extra costs and even more BENEFITS!
Marketplace Plans	If you could get a healthcare plan with \$0 monthly premium, \$0 Deductible, \$5 Specialist Visit, ZERO cost for Generic Drugs, would you? (You must qualify)	I would like to pay for all of my healthcare costs, says NO ONE, ever! (If you need assistance, contact the number on the site)  <a href="https://www.healthsherpa.com/?_agent_id=valerie-freeman-dawj2w">https://www.healthsherpa.com/?_agent_id=valerie-freeman-dawj2w</a>
Dental/Vision/Hear	You can choose one, two, or all three as a bundle. Annual year coverage goes up to \$5,000 with some plans. Also comes with Free cleanings, x-rays, and more!	You now have access to dental plans starting at \$1/day.  Did you know that if your hearing is blocked, you will be unbalanced? All human should care for their bodies!
Hospital Indemnity	This supplement covers out of pocket costs such as deductibles, coinsurance, copayments	You have a plan that covers your \$300/day copayment while in the hospital. Your plan covers this amount entirely, leaving you with NO BILL! Let them pay your bills!
Cancer/Stroke/Heart Attack	Someone has a heart attack every 40 secs in the USA. Illness has no age limit as it can happen to even the healthiest of us!	You develop cancer or have a heart attack and do not have money for chemotherapy. What will you do? It's always wise to plan, just in case!

Accident Policies	Accidents happen all day everyday with some of us. You are working on the roof and you slip, fall, and break a few bones. Oh no!	Who would take care of the expensive medical bills? Do not slip on your Accident policies! Life happens!
Disability	You may need to be out of work for 3, 6, 12, or more months.	What if you were unable to work and bills were on their way to your mailbox? Do you have money coming in to cover these bills during this time?

**Whatever you do, make sure to care for your body as you will NOT get another!**



