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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

IAB Offers No Cost Health Benefits

By Darrell C. Porter

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The Health Care Industry is in a state of crisis. It's in the news everyday! Health Insurance rates are rising by 10 – 15% each year and in some cases more. These increases are causing many companies to reduce benefits for their employees, or in some cases drop all Health Care Benefits.

It is estimated that there are 45 million people in America without health insurance and over 75 million are underinsured. In fact 3/4 of all small businesses offer no health insurance at all. It has been a problem with no end in site, UNTIL NOW.

International Association of Benefits is a non profit association located in Washington, DC, directly across from the White House. In addition to all of its other Association Benefits, IAB offers superior health care savings benefits to attack the #1 need in America, access to affordable Health Care.

How Does IAB Work?

IAB is a non profit association located in Washington DC, across from the White House, at 1747 Pennsylvania Ave. This 22 year old association offers guaranteed health care savings and insured benefits through over 1 million providers across the U.S. Because IAB is not insurance everyone is accepted regardless of pre existing condition. No medical questions are asked; and all ages are accepted. Benefits are provided in addition to any other medical coverage members may have. Individuals and their entire immediate family can join for one flat, low monthly rate. Once enrolled their rates are guaranteed never to go up.

IAB membership provides a healthy discount of 30% to 90% off medical, dental, vision, hearing, prescription and chiropractic care. For the uninsured or under insured this often makes a world of difference in their ability to receive needed medical care.

Members can go to any doctor or hospital they choose. However, if they go to one of our one million nationwide Network providers their savings can be as much as 90%, while some services are even free, such as teeth cleanings, initial chiropractic consultation and certain legal services.

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Other benefits include local and world wide ground and air emergency medical transportation, 24 hour nurse hotline, inclusion in a pre paid legal club, discounts on international hotels and resorts, discounts on nationwide municipal and semi private golf courses, car rental discounts and more.

Monthly costs for the Premier Plus program is just \$109.95 and a one time set up fee of \$100. The monthly rate is guaranteed never to go up as long as they continue their membership.

In January 2004, IAB announced a unique Rewards Program that actually rewards loyal membership. IAB will send a rewards check of 50% of all payments made during the past five consecutive years. This effectively reduces the cost of membership to one half. Members may also opt to go ten consecutive years instead and receive a check for 100% of all their monthly payments during that time. This then makes IAB a cost free membership. Members receive all the benefits plus receive all their

monthly dues back.

Even though there are a number of other good companies available, IAB is the only one that offers health savings plus insured benefits plus valuable non medical benefits plus a 100% return of all the monthly payments made. Guaranteed.

Hands down, IAB is the company of choice for those with little or no medical insurance, for those with major medical coverage who need more benefits and protection, and for those who simply want a disciplined way to save money while they receive medical and other benefits that exceed the interest they could have earned in a bank, treasury bill or CD.

Enrollment in the International Association of Benefits (IAB) is easy and can be done online. Simply go to www.nocostmedical.com and click the green Premier Plus Button on the left. Other plans are also available, for Seniors (Classic) and those who only want dental, prescription, vision and chiropractic (Signature) care. The Premier is the same as the Premier Plus without the Intensive Care and Coronary Care benefits.

Memberships are also available to groups, businesses and organizations. We will show you how to provide these benefits at no cost to your company or organization and also how to enhance your company's bottom line simply by administering IAB to your staff or employees. For more information go to www.nocostmedical.com.

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Marriage Shouldn't Determine Your Health Insurance Policy

By Elizabeth Newberry

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It's common for people who share a life together through marriage to also share a health insurance policy. Marriage brings two people, and everything they own, together; sometimes, "everything they own" includes their health insurance policies. While most married couples choose to use one health insurance policy to cover both because it seems more affordable, there are actually benefits to having two separate health insurance policies.

It's true that using one health insurance policy for both people after marriage can sometimes save money; however, what happens if both spouses already have health insurance policies with which they are satisfied?

If this is the case, it's time to sit down and list the pros and cons of both keeping separate health insurance policies, and deciding on one health insurance policy to stick with.

If you and your spouse both have health insurance policies, think about how pleased each of you is with your separate health insurance policies. If you're both extremely satisfied with your own health insurance policies, it may not pay to eliminate one and keep the other. You may have a health insurance policy that allows you to see certain specialists your health requires you to see at lower prices while your spouse, who doesn't need to see these specialists, has a plan that doesn't cover these specialists.

On the other hand, your spouse may have a health insurance policy that offers benefits your current health insurance policy doesn't offer, or vice versa. If your spouse's health insurance policy is cheaper than your health insurance policy, and offers the benefits you want and need but don't currently have, perhaps you should consider dropping your health insurance policy and joining your spouse's health insurance policy.

Ultimately, as long as the coverage needed is offered, and the prices paid are affordable, whether you keep separate health insurance policies or decide to use only one after marriage is entirely up to you.



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