

Fast 5 on Friday

NEWS AND NOTES BROUGHT
TO AGENTS EXCLUSIVELY FROM



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The global dental tourism market is growing significantly. The drivers of this trend are cosmetic dentistry for young people and technologies that are lowering costs. But your clients don't need to travel to dental tourist hubs in Spain, Turkey, Thailand, Costa Rica, etc. if we simply provide them with quality dental benefits for here in America. [REGISTER HERE](#) and we'll show you a simple, easy, and affordable way to solve this dental dilemma for your clients.

2

training.

The cost of prescription drugs continues to present challenges for small group health insurance plans. As specialty medications become more common at the workplace, health insurance premiums soar. That's why our agents know one way to solve it is by developing a Rx formulary that is customized to the employer. While traditional group plans usually cannot do this, our Alternative medical plans can! To find out more, [REGISTER HERE](#) for our upcoming

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to learn more.

Another significant driver of health care costs is overuse of care from doctors recommending too many unnecessary services. Part of the problem is that consumers don't question services because their only cost may be a copay on their group health plan. There are some great new plans out there that get the consumer involved in getting the best care, but at the same time questioning potential unnecessary care. [REGISTER HERE](#) for an upcoming training webinar

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accident is covered under Workers Comp. Don't miss our upcoming webinar we address how new health plans cover this ongoing workplace exposure. Please [REGISTER HERE](#).

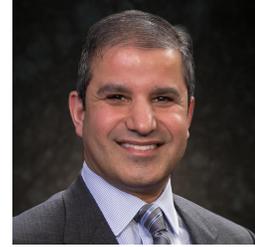
Last Sunday was Workers Memorial Day, an international day of remembrance for workers injured or killed on the job. It also coincides with the anniversary of the U.S. Occupational Safety and Health Act of 1970, as you can see from this article. While we have seen much improvement over the years, even the office workers of today still have significant health risks from workplace accidents. Many health plans fall short because of the false assumption that the

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[REGISTER HERE](#) to attend our upcoming webinar to learn more.

Deductibles on group health plans have nearly quadrupled, and one in six Americans say that have had to make "difficult sacrifices" in to pay for out of pocket costs, including cutting back on food, taking extra jobs, and/or moving in with family members. Out of pocket costs are at a crisis point in this country. That's why our group health plans have NO DEDUCTIBLE and minimizes out of pocket costs, but most agents don't know how to do it.

The Fast 5 on Friday is written each week by Andy Dastur, CLU, CFP, who has over 25 years of experience in the life, health, Medicare, and financial services industry. For more information, check him out on [LinkedIn](#).



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