

# Why Should I Take Advantage of Health Insurance Offered by My Employer?

★ The number one reason to join the health plan offered by your employer is for security and peace of mind. You work hard and pay your bills, but are you prepared for the unexpected? Just one trip to the emergency room can cost thousands of dollars.



★ If you have a spouse or children without insurance, ask if dependent coverage is available with the plan. Plans for children offer regular check-ups and cover most immunizations. Also free or low cost health insurance is available for eligible children in every state.

To determine the income limits for this coverage, or to learn more call 1.877.KIDS.NOW or visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov).

Your future and that of your family is too precious to risk by waiting. Look into the plan offered by your employer and consider joining today.

- ★ Many bank-breaking illnesses could be prevented with regular check-ups and medication when needed; not only saving you money, but time away from work as well.
- ★ Typically insurance costs less through an employer than on your own, especially for family coverage.
- ★ You will save money by paying for health insurance through your employer by paying less in taxes. Also your employer may allow you to make your contribution in pre-tax dollars which will save money.
- ★ Even if you are in poor health, federal law prohibits insurers from denying coverage through your employer based on health status.



**Health Access**  
AMERICA

1001 Pennsylvania Avenue NW  
Suite 550 South  
Washington, DC 20004  
[www.healthaccess4america.org](http://www.healthaccess4america.org)