CHICAGO SUN-TIMES

Terry Savage says:

"What few people know is that for healthy individuals and families, there very well might be less-expensive alternatives to COBRA policies... That's why it's so very important to understand how COBRA coverage works—and your alternatives. The best place to start is [www.ehealthCOBRA.com] a Web site developed by eHealthInsurance. com that offers information and quotes on individual health policies."

Chicago Sun-Times, September 2008**

Will it work for me?

Since you could be denied coverage for individual and family health insurance based on your health and medical history, you need to make your decision carefully. If you're relatively healthy and not currently pregnant, an individual and family plan may be a good option for you.

Cover Your Bases

Even if you decide to elect COBRA coverage, it's still worth checking into your alternatives. You could even apply for less expensive coverage while paying for COBRA and make the switch when you're approved.

The licensing agents at eHealth can help you decide if an individual and family health insurance plan or COBRA coverage is best for you.

Visit us online anytime at www.eHealthCOBRA.com

COBRA is a great way for many people to temporarily maintain their health insurance coverage, but it may not be the healthiest option for your budget.

At eHealth we'll help you:

- Discover your COBRA alternatives
- Find the right health insurance plan for you and your family
- Make the most of your health insurance dollars

Visit us online to find an agent knowledgeable about plans in your area. We offer phone and chat assistance to help you find the best plan at the best price.



One of 100+ representatives ready to serve you

www.eHealthCOBRA.com

*Sample insurance premiums are based on coverage for single, healthy males residing in the specified cities quoted on 07/25/08. These sample quotes are for illustration purposes only; the plans represented by these sample quotes may materially differ from the coverage provided by your current plan.

**Chicago Sun-Times, September 2008. Distributed by Creators Syndicate. Copyright Terry Savage Productions Ltd.

If you apply for an individual and family plan, **DO NOT CANCEL or** decline **COBRA** coverage until you receive a copy of your new policy from the insurance company you selected and are comfortable with the terms of your policy.

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eHealth www.eHealthCOBBA.com

Paying too much for COBRA?

You could save hundreds of dollars per month by exploring your health insurance options at eHealth.





COBRA might not be the best option

COBRA coverage is a valuable option for many but it may cost more than you're willing or able to pay.

Have you considered buying your own health insurance plan rather than continue your employer-sponsored coverage through COBRA?

At eHealth, you'll find quality health insurance options from leading insurers that can provide you with many of the benefits you currently enjoy-often at prices well below those you might face with COBRA.

Here are some monthly sample rates:*

Age	San Francisco, CA	Chicago, IL	Atlanta, GA
25-29	\$50	\$47	\$38
30-34	\$61	\$52	\$42
35-39	\$52	\$64	\$53
40-44	\$95	\$84	\$69

eHealth represents over 175 companies nationwide.



Why eHealth?

Free Quotes

eHealth makes it easy to discover quality individual and family health insurance plans best suited to your needs and budget.

Want to Learn More About COBRA?

COBRA coverage is a valuable option for many, but it may cost Check out your options more than you're willing or able to pay. in just minutes Click on the links below to learn more about COBRA and the affordable COBRA **Comparison Tools** alternatives offered through eHealthInsurance Review plan rates and benefits side by side Is COBRA the Right Choice For Me? How Much Do COBRA and FAOs What is COBRA **Personal Assistance** Call our agents to receive **eHealth** unbiased advice about plans in your area **COBRA Coverage Too Expensive? Online Applications** You could save hundreds of dollars per month by exploring your health ce options at eHealthIns Cut down on the paperwork · Required Full-time last 12 months1 Date of Birth . Child (Add Children I want my coverage to begin on: 10/15/2008 * ZIP Code Click here for our toll free number How it works: **Insurance Plan Summary** lot of money. Visit eHealth today to take a Preventative and Monogram Total/7500 Plan Name Saver 80 Value 10000 Plus RX Hospital Care 3000 PPO Network PPO PPO Plan Type Estimated \$57 \$36 \$49 \$56 Monthly Cost Deductible \$7,500 \$5,000 \$10,000 \$3.000 20% after deductible 30% after deductible 20% after deductible Coinsurance 0% after deductible \$5,000 Includes \$3,000 \$5,000 Out-of-Pocket Does not include deductible Does not include none Limit deductible deductible **FREE quotes** Lifetime \$5 Million per person \$2 Million per person \$3 Million per person \$5 Million per person Maximum HSA Eligible Yes No No No Online by side Find Doctors Physician Find Doctors Find Doctors Find Doctors Directory Actions **Apply online!** APPLY NOW APPLY NOW APPLY NOW APPLY NOW Apply

The insurance plans above may not be available in your area.



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look at your health insurance options

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- **Compare health insurance** rates and benefits side