

Why Buy Life Insurance?

If you are like many people, when asked about your insurance needs, you may automatically think: Auto, Health and Home.

But what about Life insurance and the peace of mind it provides?

Regardless of your family circumstances or age, you should consider life insurance. Upon your death, your loved ones should not have to worry about how to pay for funeral costs or meet their day-to-day living expenses. Life insurance will not make up for their loss, but it will ease the financial burden placed on family and loved ones.

Life insurance is a unique and effective tool for both protection and accumulation. While it does provide a death benefit, some types of life insurance can also be used as a source of retirement income, funding for a child's education, or as a source of cash in an emergency.

There are many different types of life insurance, so you should choose one that suits your current circumstances. Later, when circumstances change, you can amend the policy to cover such changes. Like all other types of insurance, you get double benefits from life insurance: financial and peace of mind.

ASA is pleased to announce a new voluntary life insurance program. Because of your association with agri-business, you may qualify. Offering the insurance protection you need in one policy:

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Message from the President: Health Insurance Costs

Rising health insurance costs are something that we have been dealing with for many years. Agri-Services Agency (ASA) monitors developments in the health insurance marketplace and negotiates the best rates we can each year with our insurance providers. We do this by bringing together thousands of farmers and agri-businesses to form a group to gain the benefits of

large numbers. Over the years our health plans have performed well compared to the group insurance market and much better than the individual or direct insurance market.

The health insurance industry is constantly changing and, although it has been our intent to keep our rates low, due to medical inflation and increased utilization of health care services, including new treatments and prescription drug costs, our plans this year will experience a larger than normal increase.

In an effort to mitigate the anticipated rate increase, we are looking at changes to key areas that could have an effect on the overall cost while still providing a quality health plan. These changes will impact areas like co-pays, deductibles and prescription drugs. We will be making minimal increases to the physician co-payments, implementing



deductibles and co-insurance for diagnostic X-rays and machine tests, and restructuring the prescription tiers for level II and III medications along with mail order incentives.

We recognize that your health insurance needs or financial situation may have changed over the last year. ASA does offer a variety of health insurance options, with a product sure to meet your individual circumstances.

We truly appreciate your business and, more importantly, we thank you for allowing us to serve you. If you have any questions or concerns and would like to speak to someone about any of the health care products that we offer, please contact our Customer Service Center at 1-800-654-8840.

Max Gannon
President, Agri-Services Agency

For help navigating your health insurance purchase decision, see page 2

*Mission:
To provide
access to innovative,
quality insurance
programs
for farmers
in production
agriculture
and agri-business,
resulting in economic value.
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Navigating your Health Insurance Purchase Decision

One of the most important decisions you make each year is which health insurance plan is right for you and your family. Why is this so important? Healthcare costs can greatly impact your financial situation. While you can't plan for an unexpected illness or accident, it is important to understand how such an event could impact you.

Each year, your health insurance plan provides an open enrollment time. This allows you the opportunity to take a fresh look at your health insurance needs and make adjustments where possible.

Your next open enrollment is just around the corner, so we put together some tips to help you get started toward making your health insurance purchase decision.



Where do I begin?

- Make a list of known healthcare costs (including insurance premiums, co-pays for prescriptions, physician and specialist office visits, etc.).
- Think about whether your needs are likely to change for 2009 (i.e., a new baby or a recently diagnosed condition). You will want to consider these changes as you weigh your options.
- Find out what coverage options are available to you, if any.

What costs do I need to consider?

- Co-pays/deductibles. What are the plan co-pays and deductibles? How likely will it be that the deductible will be met?
- After deductible, what percentage of my medical expenses will be reimbursed?
- What are the maximum out-of-pocket expenses each year?

What else do I need to consider?

- Is my physician part of the network?
- Is a referral required to see a specialist?
- Is prior authorization required? Some plans require certain medical services be authorized in advance by the insurance company.
- Are prescription medications covered? If so, what is my cost, co-pay or coinsurance? Are certain drugs excluded?
- Are discounts available by purchasing through mail order?
- Could I save money by using generics?
 - √ Generic Alternative – Different Rx ingredient components but treats same disease as brand.
 - √ Generic Equivalent – Same components as brand name version (usually patent has run out on brand name version).
- Check to see if vision, dental and flexible spending plans are available.
- Take everything into consideration. Make sure you weigh the monthly premium cost against expenses that you know will occur and those that might occur. Remember, the most comprehensive coverage is usually the most expensive. Be sure you really need that level of coverage.

Have a Voice

- Manage your plan by reviewing your Explanations of Benefits and making sure your share of the cost for services is correct.
- If you feel the insurance carrier's claim decision was an error, contact our Customer Service Center at 1-800-654-8840. Sometimes the answer is as simple as the insurance carrier not having enough information.

Keep records for the future

- Be sure someone knows where your files are in case of an emergency.
- Keep a record of your doctors' names and contact information, prescriptions you are taking, allergies to medicines or anesthesia.
- Health history such as blood type, immunizations, hospital stay records. Some carriers have online resources to track this through their web site.
- Copy of your insurance policies with a record of premiums paid. You would not want to have a lapse in coverage in an emergency because your premium was not paid.





ASA
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For more information, call 1-800-654-8840 or
visit www.Agri-ServicesAgency.com

Commitment to Quality Service - The Story Continues

Customer service, the cornerstone of any organization, is a top priority at Agri-Services Agency (ASA).

In October 2001, the Customer Service Center in Athens, Pennsylvania, was established as off-site support for ASA and as a value-added resource for our members. This initiative started with four individuals handling all tasks related to the sale and service of ASA policies.

Linda Porter was one of those four employees involved in the startup in 2001 and remains a key resource at the Customer Service Center today.

As a Customer Service Agent with seven years of experience servicing ASA clients and new prospects, Linda is considered a claims specialist. In this role, Linda provides customers with claims assistance and direction. She is a licensed insurance agent and services Health, Life, Dental and Workers' Compensation.

In her spare time, Linda enjoys spending time with her four grandsons, flower and vegetable gardening, flower arranging, making fall crafts, and reading.



Linda Porter

To contact our Customer Service Center, call 1-800-654-8840.

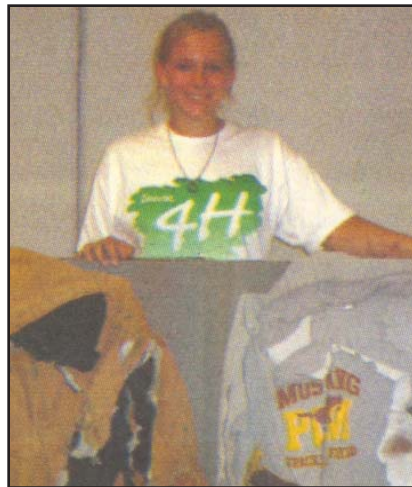
A Split Second

It only took a second, but in 2007, seventeen-year-old Kristi Ruth's life was changed forever.

Kristi had always been a strong farm safety advocate and had even constructed a tractor rollover demonstration with the help of her brothers. They displayed the demo at the local county fair to raise tractor safety awareness. Farm safety was important to her, particularly because an uncle had been killed

in a rollover incident. Encouraged by her FFA advisor, Kristi became an award-winning public speaker using her knowledge promoting farm safety. She won several awards addressing the four most common tractor-related incidents: rollovers, runovers, road collisions and PTO entanglements.

February 18, 2007, was a fateful day. Kristi was drilling post-holes when her arm got pulled into the PTO shaft of a post-hole digger. In a matter of a second, she suffered catastrophic injuries and nearly lost her arm. Miraculously, doctors were able to save the arm, but today it's still a challenge and a struggle to complete normal everyday tasks.



Kristi Ruth from the April 14 issue of Country Folks Newspaper

Kristi now travels to various county and state fairs throughout Iowa and displays the clothes she was wearing that day to illustrate and share her experience. Many farm workers and owners believe that "nothing bad will ever happen to them." There's the constant thought that it's always the other guy getting hurt.

You're only fooling yourself thinking that you are faster than an engaged PTO. The facts are that at 1,000 rpm, a PTO shaft revolves 16.6 times per second. Any slight distraction, a slip, a move to save time, can result in a devastating accident. An unguarded PTO is unrelenting and unforgiving, but luckily these accidents involving entanglement in a PTO are preventable. A properly fitted and maintained PTO shield can save the life or limbs of a worker, a friend, a child and yourself.

As the harvest season approaches, take a few moments to insure your equipment is guarded and properly shielded. It's well worth the time.

Safety is first, last and always.

Why Buy Life Insurance?

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- 20-year level term contract - Your rates won't change as you get older
- Death Benefit ranges from \$25,000 to \$200,000 - Easier to qualify for
- Included, at no additional cost, Automatic Waiver of Premium Benefit rider for total disability and Accidental Death Benefit and dismemberment insurance equal to 10% of the death benefit included in the policy
- Critical Illness rider available

If you are interested and would like a free quote, please contact ASA at 1-866-297-7729.



DFA 2008 Photo Challenge

This year's winner was Carrie Topp. Her photo of family members on the farm won her the \$500 grand prize, donated by Agri-Services Agency.

Leaders in Agricultural Insurance
Agri-Services Agency



800-654-8840

Call the Customer Service Center

Questions about other products?

Questions about a claim?

Questions about billing?



P.O. Box 4910

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