



COLORADO ASSOCIATION OF WHEAT GROWERS INSURANCE PROGRAM



INTRODUCING A SUITE OF FLEXIBLE AND VERY AFFORDABLE
INSURANCE PROGRAMS AVAILABLE TO
MEMBERS OF THE COLORADO ASSOCIATION OF WHEAT GROWERS



*Individual Health Insurance • Group Health Insurance
MediCare Supplement • Long Term Care • Term Life • Disability Income*

ROCKY MOUNTAIN FINANCIAL GROUP

ULTRA
COMPETITIVE
RATES!



WITH

OUTSTANDING
SERVICE &
ADMINISTRATION!



SEE REVERSE FOR
COMPLETE INFO...



INTRODUCING OUR ASSOCIATION INSURANCE BENEFIT PROGRAM.

We are The Rocky Mountain Financial Group, a Colorado Benefits Management and Consulting Firm since 1987. We have structured a suite of insurance benefit plans designed especially for association members. As an association member you now have access to these products, many of which you will not find elsewhere. This comprehensive product offering enables you to:

- Have preferred access to the Best Contracts / Lowest Rates available Industry-wide.*
- Utilize an Experienced, Reputable, Independent Colorado Firm.*
- Receive the best available service at Claim and Renewal time.*

COMPARE
&
SAVE!

OUR PRODUCTS.

The Rocky Mountain Financial Group is the source provider for all the benefits you need. We offer six key benefit product groups through our association program:

I. INDIVIDUAL HEALTH INSURANCE

For some, Individual Health Insurance, rather than Group Health Coverage, is the better choice. There is no minimum participation requirement with individual plans, and the cost is usually lower. Individual coverage does require good health to qualify. Our benefit experts can help you decide if this approach is best for you.
HEALTH QUOTE HOTLINE: (303) 680-3172, JOHN GOOCH

Expert Consultation

- (HSA) Health Savings Accounts
- Traditional PPO Co-Pay Plans
- Low Cost/High Deductible Plans
- Riders: Maternity, Rx, Accident

II. TRADITIONAL GROUP HEALTH INSURANCE PLANS

- Medical Insurance: **NEW!** ... HSA, PPO, HMO • Group Term Life • Dental and Vision Plans • Cafeteria Plans
- Normally guaranteed issue (no pre-existing conditions or rejections): even down to groups of one.
- Employer sponsored programs available from all major carriers. • Wide array of choices, maternity included.
- We work with you and shop the market! **OUR PROPOSAL SYSTEM AND SERVICE ARE SECOND TO NONE!**

III. MEDICARE SUPPLEMENT PLANS

- Supplemental Insurance for Association Members covered under MediCare.
- Most Carriers/Plans available. **WE WILL HELP YOU SORT THROUGH THIS COMPLICATED MARKET!**

• Expert Consultation

- Shop, Compare, & Save!

IV. LONG TERM CARE

- Numerous Carriers/Plans to compare at a 5-10% DISCOUNT
- Home Care /Assisted Living / Nursing Home / Shared Care / Plans

• Expert Consultation

- Shop, Compare, & Save!

V. TERM LIFE INSURANCE

- Access to virtually every carrier
- Extraordinary Quoting System
- **Lowest Rates Available**
- "Special Risk" Experts

• Expert Consultation

- Shop, Compare, & Save!

VI. DISABILITY INCOME INSURANCE

- Pays you a monthly income if sick or hurt
- Lower cost alternative to workman's comp

• Up to 20% Association Discount

- 24 hour coverage

CONTACT US:

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