



June 18, 2009

Mr. Keith Nabb
Advocate Financial Group
3461-C Lawrenceville-Suwanee Road
Suwanee, GA 30024

Dear Keith,

We are writing to offer this testimonial to your experience and expertise as a professional health insurance agent.

Prior to consulting with you, as a married couple with no children who own a small business, our monthly premiums for two individual Blue Cross Blue Shield of Georgia policies were over \$600.

We are now paying approximately \$240 per month to cover the two of us, and believe the overall approach we are taking is MUCH better:

- Health Insurance Policy - \$210 per month via Humana One with one large deductible which applies to both of us
- Prescription Drug Plan - included as part of the Humana One coverage
- Accident Insurance Policy - \$30 per month via the Small Business Association to cover the initial \$5000 of an accident, less a \$250 deductible
- Health Savings Account (HSA) - allowing us to save for the next "health-care" rainy day

The new approach was put to the test recently, when Suzanne ruptured her Achilles tendon, requiring surgery. Instead of paying the entire bill for her accident (surgeon, anesthesiologist & out-patient surgical facility), we paid the \$250 accident deductible... which had already accumulated in our HSA due to savings in premium!

Americans don't need "Universal Health Care" or "Socialized Medicine", or whatever they're calling it in Washington these days. They need knowledgeable and conscientious health insurance agents like you!

Thank you for helping us to smartly address our health insurance requirements.

Sincerely,

Matt Foley

Suzanne Foley

The Surfside Group

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