



When it comes to the health of loved ones

# It's Good to Have Options



- Family Medical Plans
- Individual Medical Plans
- Healthcare Solutions
- Prescription Drug Plans
- Medicare
- Employee Healthcare Reform
- Employer Health Plans

With the cost of healthcare on the rise, you cannot afford to take any chances. As an individual, you are most likely responsible not only for yourself, but also for your family. In order to protect your health and financial well-being you, want to ensure that you have the proper Health Insurance plan that can cover your every need.

### What can you expect?

When you reach out to AJM Associates, our dedicated professionals spend all the time necessary to determine what your needs and priorities are. We are independent and offer plans from a large spectrum of reputable carriers.

### Open Enrollment

The Open Enrollment Period is the time of year when anyone can buy a medical health insurance plan, without restriction.

### Missed Open Enrollment?

Qualifying Events such as Marriage, Divorce, Loss of other coverage and having a baby can qualify you for a special enrollment period.

Each insurance carrier and option differ in cost and benefits, it is important to discuss your unique needs with an insurance expert who can keep you, your spouse, and your children covered under the right plan at a price you can afford.



The right plan doesn't just stop with Medical Insurance.

At AJM Associates, we offer Individual and Family Health Insurance plans to those who do not receive health benefit packages from their current employer, or are either self-employed, unemployed, or a student.