

During an on line interactive session with Ms. Foster, actual plan designs will be discussed and inserted into a spread sheet -on your screen- comparing on an apples to apples basis the major competing carriers in your state. Benefits and premiums, based on your age, health, and lifestyle status (married/domestic partner/single) will appear side by side and forwarded to you after your questions have been answered.

To schedule a virtual on line meeting, click on Ms. Foster's image. Your request will be forwarded to her private email address. Expect a prompt response.

Please provide:

- the name(s) of the participants
- phone number/preferred email address and convenient times of day or evening

Ms. Foster will respond with several possibilities for you to choose from.

Allow the better part of an hour for the session; you will want to be on a PC as opposed to a tablet, and have your printer running.

Expectations

At the end of the session you will have a clear understanding of why and when these plans are appropriate (or not), precisely what they cover and cost, and how they coordinate with health insurance and Medicare and may be able to contribute to deductibles and co-pays. As well, Partnership plans and tax benefits in your particular state will be addressed. You will be provided with the 2 or three best proposals for your situation and consideration.