



REDLANDS HEALTH INSURANCE ENROLLMENT & BENEFITS CENTER

“Helping Families With All Their
Insurance Needs”

July/August 2015

CitiBank Building
300 E. State Ste. 102-B
Redlands, CA 92373

Office 909-792-3302
LitchfieldInsurance.com

For over 3 decades I have benefitted from Chiropractic adjustments. I play racquetball with my Chiropractor and he has gotten me out of many a pinch over the years and has become a good friend of mine.

I'm asked quite often if we offer Chiropractic Coverage and up until now I've had to say, no. Well, I'm happy to announce a new Individual and Family Chiropractic Plan available now in California. Offered by Landmark Health Plan at an Affordable price. (See below and more information inside this issue). If interested, give our offices a call and we can take your application right over the phone.

Have a wonderful summer, stay cool, drink lots of water and by all means, hug your kids a little more!

Sincerely and Respectfully Yours,
George

Chiropractic Care	Without Insurance	With Landmark	Savings
Initial Exam Plus Treatment	\$170	\$20	\$150
X-Ray	\$125	\$65	\$60
Five Follow-up Treatment Visits [Cost per visit]	\$375 [75]	\$100 [20]	\$275
Annual Landmark Premium Cost	\$0	\$238	(\$238)
Total	\$670	\$423	\$247



Our mission is to provide the very best service possible to our clients and friends. It's our joy and goal as your Agent/Advisor. We appreciate you referring your Family, Neighbors and Friends to us who need assistance obtaining affordable Health Insurance.

Inside this issue:

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If an **accident** or **illness** suddenly changed your life, who would pay the bills?

Be prepared for the unexpected!



We offer **affordable Life, Cancer and Accident** Insurance.

We would be happy to give you a quote.

Call us for more information (909)792-3302

LitchfieldInsurance.com



INTRODUCING CALIFORNIA'S FIRST AND ONLY INDIVIDUAL & FAMILY CHIROPRACTIC PLANS



For just a few dollars per month — and with no deductibles or coinsurance — you can take advantage of an all-natural alternative to drugs and/or surgery with an individual or family chiropractic plan from Landmark Healthplan of California.

Plan features:

- \$20 Office Visit Co-payment / 20 Annual Visits
- \$20 Emergency Co-payment / \$65 X-ray Co-payment
- NO Prior Authorization / NO Medical Management / NO Claims

Landmark's insurance plans are affordable:

- Individual Plan: Annual Premium is \$238 or \$19.83 per month.
- Individual Plus One Plan: Annual Premium is \$476 or \$39.67 per month.
- Family Plan: Annual Premium is \$952 or \$79.38 per month.

We offer these plans in the following counties:

Southern California

- Los Angeles
- Orange
- Riverside
- San Bernardino
- San Diego
- Ventura

Northern California

- Alameda
- Contra Costa
- Marin
- San Francisco
- San Mateo
- Santa Clara

For more information call our office at (909) 792-3302



Testimonials

“ I wanted to thank your office for helping me get my new life insurance policy with living benefits. I thought about life insurance for years and after watching the video on how this policy works. I knew I had to have my own. Liz— Yucaipa, CA”

Write or send us an email and we will share it in our next newsletter!

Email:

Terri@LitchfieldInsurance.com



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Sunscreen: Are You Really Covered?

You know you should wear sunscreen every day. But what kind?
How long can you keep it?



Sunscreen: True or False

1. The higher the SPF, the better the protection.

FALSE. It sounds right -- a sun protection factor of 100 should be twice as protective as SPF 50. But it's only a few percentage points more effective. An SPF of 15 screens 93% of the sun's rays and an SPF of 30 screens 97%. "But the number becomes irrelevant if you aren't applying enough in the first place," says Mona Gohara, MD, a dermatologist in Danbury, Conn., and an assistant clinical professor at Yale University dermatology department. Most people don't use enough, studies show.

2. It's OK to use last year's bottle of SPF.

TRUE. Most sunscreens have a shelf life of about two years, says Jordana Gilman, MD, a New York City dermatologist. If you are using sunscreen properly, however, you shouldn't have any left, since it takes about 1 to 2 ounces of sunscreen to cover the entire body. A 4-ounce bottle should last for, at most, four applications.

For more sunscreen tips go to Webmd.com/beauty/sun/sunscreen-are-you-really-covered

Blueberry Cheesecake Parfaits



A refreshing summer treat! Enjoy!!!

Preparation

1. Combine blueberries and 2 Tbsp. sugar in a bowl and mash about 1/4 of blueberries with a fork to release some juice. Let stand, stirring once or twice, until sugar has dissolved, about 5 minutes.
2. Combine cream cheese, sour cream, remaining 1/4 cup sugar and vanilla in a large mixing bowl and beat with an electric mixer on medium-high speed until fluffy, about 3 minutes.
3. Spoon 2 Tbsp. of blueberry mixture into each of 4 parfait glasses. Top with a heaping tablespoonful of cream cheese mixture and 1/2 Tbsp. graham cracker crumbs. Repeat, layering, ending with graham cracker crumbs. Serve immediately or cover and refrigerate for up to 8 hours before serving

Ingredients

- 1 1/2 cups fresh blueberries
- 6 tablespoons sugar
- 8 ounces cream cheese, at room temperature
- 1/2 cup sour cream
- 1/4 teaspoon vanilla extract
- 3 whole graham crackers, crushed

Find more delicious and easy treats like these on MyRecipes.com



**Redlands Health Insurance
Enrollment & Benefits Center
CitiBank Building
300 E. State Street Suite #102
Redlands, CA 92373**

First Class Stamp

Return Service Requested

George Litchfield
Founder & CEO

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LITCHFIELD INSURANCE INC.
Affordable HealthCare Solutions
Comprehensive & Implant services included
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A True CO-PAY dental plan.
NOT a discount plan!

Call NOW!
(909) 792-3302

***On all Diagnostic & Preventive Services**
NO Deductibles NO Waiting Periods NO Maximums

Do you know someone who missed the deadline to sign up for Covered CA?

Am I experiencing a Qualified Life Event?
(Getting Health Insurance When Life Changes)

Hey.
Are things a little different?

Yes
So, are you with child?

Nope

Did you know that you can sign up for insurance in a health insurance marketplace anytime during the year if there are big changes in your life?
#getcovered and #staycovered

They may still be able to be covered if they have experienced a qualifying life event.

Have them call our offices at 909-792-3302 for more information.

Litchfield Insurance, Inc.
California License #0B56846



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