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MillerWade National Overview – A Healthcare Leader

A healthcare solution that gives direct sales distributors the ability to control their healthcare destiny

by **Scott W. Miller**

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MillerWade National provides healthcare solutions for direct sales representatives and independent home-based business owners throughout the United States.

Their approach to solving the healthcare needs of individuals and families is two-fold:

MillerWade's Consumer-Directed approach to healthcare shopping and savings can be achieved through traditional health insurance plans, or through the relatively new Health Savings Accounts (HSA) in conjunction with a High Deductible Health Plan. A Health Savings Account is one of the most innovative health care expense and tax reducing strategies in the marketplace because it helps to significantly reduce and stabilize health insurance premiums and create an environment of consumerism as individuals attempt to preserve their HSA assets.

An HSA is a tax-sheltered, medical savings account similar to an IRA. HSA deposits are 100% tax-deductible and can be used to pay for qualified medical, dental and vision expenses. Unused funds in an HSA are maintained for future use and will accumulate tax-free until needed.

MillerWade National's medical discount partner, DirectAccess, also provides consumers the opportunity to save hundreds of dollars on everything from physicians to hospitals to prescriptions to dental care—which is invaluable in situations where the consumer is not insurable or cannot afford a traditional health insurance plan.

What does this mean to you? Here's a real-life example of a network marketing distributor in California that benefited from MillerWade's innovative approach:

> John and Susan Mackey - (California), had a difficult time maintaining a cost effective health insurance program for their family once John became self-employed in early 2006.
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> COBRA premiums were costing $1,100 per month and since John took an initial cut in income the Mackey's found it very difficult to pay the monthly premium. They learned about Health Savings Accounts and qualified High Deductible Health Plans (HDHP) when their local newspaper ran an article detailing how these programs worked. After doing some additional research they found it to be a perfect solution to solve their health insurance needs – great coverage, at an affordable price, with tax benefits.
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> Their new HDHP costs them $480 a month, saving them $620 monthly. Additionally, they plan to contribute another $400 per month (tax deductible) into a Health Savings Account (maximum annual amount is $5,650 for a family and up to $2,850 for an individual). Now they have full control over the $5,000 going into the HSA each year and can manage their healthcare expenses accordingly.
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> Unlike other medical savings plans the money deposited into an HSA will rollover to later years when healthcare expenses are more likely to occur.

Finally… a healthcare solution that gives direct sales distributors the ability to Control Their Healthcare Destiny. To "test drive" our online quoting solutions, log-on to MillerWade's web site and start saving today.

Scott W. Miller, RHU
President, MillerWade Group

Scott W. Miller, President
Miller & Wade Group, Inc.
Founded in 1988
Specializing in Employee Group Benefits

Education:

- Assoc. of Arts, Moorpark College, California
- Bachelor of Science, Brigham Young University
  Degree: Financial Planning
  Emphasis: Income Tax & Estate Planning

Professional Designations:

- Registered Health Underwriter (RHU)
- Life Underwriter Training Council Fellow, L.U.T.C.F.

Honors:

- Leaders Club, Mass Mutual Life Outstanding Production Award (1995-99)
- Board Member, Central Utah Assoc. of Health Underwriters (2003-current)
- Board Member, Provo/Orem Chamber of Commerce (2000-02)
- Member of SelectHealth Health Plan Broker Advisory Committee (1995-current)
- Member of Altius Health Plans Broker Advisory Committee (2003-current)
- Member of UnitedHealthcare Broker Advisory Committee (2004-current)
- Regence Elite Award (2006) for Outstanding Production
- Utah Business Magazine ranks Miller & Wade Group in top 3 in the category of Employee Group Benefits (2001 – Current)