

FOR IMMEDIATE RELEASE:

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GROUP HEALTH INSURANCE PLAN FOR ASSOCIATION MEMBERS WITHOUT BORDERS

Union City, NJ -- The Day Spa Association and the International Medical Spa Association are proud to remind the industry that members of both organizations can now be covered by a *single group policy* at *affordable rates* with more than adequate coverage, especially in emergencies.

Today, more than 14% of Americans -- 41.2 million are uninsured, many of them working in small businesses like day spas, medical spas and the many suppliers of professional goods and services. With insurance premiums at an all-time high and ever-rising, most small day spa businesses cannot afford to cover their owners or staff.

"With most insurance laws being governed by their State Boards, the task of obtaining a group health policy outside the states' borders for our DSA members was an impossible undertaking", says Hannelore R. Leavy, Founder and Executive Director of The Day Spa Association and The International Medical Spa Association. After over a decade of searching, we are finally able to offer our members a group health insurance plan that is fit for the day spa and medical spa industries".

"Lawrence J. Wells of FHS, Incorporated worked tireless to find the correct health insurance programs appropriate for the workforce within our industries. DSA Board chairperson Rosemary Weiner with decades of medical and insurance experience in the healthcare field helped us through the maze of premiums, restrictions, benefits and more. The premiums are a fraction of the cost of a comprehensive major medical plan and the plan is highly rated by industry "watchdog" organizations. Best of all, this plan is available *at an affordable price* and applicable in *all 50 states!*

AIM Health Max is the DSA/IMSA members' Major Medical Alternative option. This is a high benefit program available to both salon and day spa businesses as well as for individuals. This program has no deductibles, there is no lifetime maximum benefit limit and offers up front defined benefits. Coverage includes insurance for doctor, hospital, X-ray, lab, surgical, \$5 prescription drug card and extra benefits such as advance lump sum payment upon diagnosis of a critical illness.

If you and/or your employees are on a high deductible plan, uninsured or on a plan that just costs too much, you need to check this out!

* **No Medical Questions**, this plan will accept everyone regardless of their personal health history.

* **No APS or Exam**. This plan will not check your medical background or require you to have a paramed or doctor examination.

* **No Rate Up**. You will not be rated up on this plan due to age, location or medical history.

Monthly Premiums start for as little as \$127 for singles, \$211 for single parents and \$274 for a family plan. The DSA/IMSA plan offers insurance coverage for inpatient hospitalization, emergency room care, surgical fees, anesthesia fees, outpatient diagnostic services, physician office visits and a prescription drug plan. The plan offers \$1,000,000.00 lifetime benefits, with no annual limits. An accidental death or dismemberment benefit is also included at no additional charge. There are no physical exams or forms required for coverage. To be eligible for this insurance one must only be a member in good standing of the DSA or IMSA and apply for enrollment. This applies to individual members, as well as business members. The plan requires no health history, is guaranteed issue and rates are not affected by gender, age or health status.

Day Spas, medical spas and other businesses belonging to the associations can enroll as an employer group. Employer groups can include coverage for their full time and part time employees as well as their independent contractors. The monthly premium structure allows the employer group the options to offer the health insurance fully subsidized by the employer or on a cost sharing basis with the members of the group or as a full pass on cost to the group members. This flexibility provides several attractive options for cost conscious employers. AIM also offers the option of billing the insured directly, thus there is no additional payroll deduction/accounting necessary by the employer.

To receive more information on coverage and premiums contact Marie Bednarz at 248-524-2942 or via email at spabenefits@aol.com

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The Day Spa Association (DSA) is a professional membership-based trade organization founded in 1991. The focus is to serve as the primary business resource for day spa professionals through educational seminars and workshops, research studies, publications and Internet informational exchanges. Further, DSA advocates members' businesses by enhancing consumer awareness and demand for spa services and products. In addition, to protect consumers, DSA establishes a standard of excellence to assure the continuous elevation of professionalism and quality driven services in the day spa industry. For more information, please contact the DSA at 201-865-2065 or visit www.dayspaassociation.com

The International Medical Spa Association (IMSA) was formed in 2002 under the leadership of Hannelore Leavy, Executive Director of the Day Spa Association. The IMSA membership includes naturopathic and osteopathic physicians; dentists, internists, dermatologists and plastic surgeons; physical and massage therapists; spa owners, spa consultants, medical spa facility designers, product manufacturers, and product suppliers. The International Medical Spa Association is dedicated to the promotion of excellence, innovation, and cooperation within the medical spa industry, and serves as the definitive resource for information regarding the growing medical spa industry and provides networking and mentoring opportunities for its members. For more information, call 201-865-2065 or visit www.medicalspaassociation.org