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Grey House Publishing announces the Spring 2012 Edition of Weiss Ratings' Consumer Guides

Grey House Publishing is proud to announce the publication of the Spring 2012 Editions of *Weiss Ratings' Consumer Guides* published twice per year. *Weiss Ratings' Consumer Guides* contains 9 individual guides each on a different financial planning sector: Health Savings Accounts, Annuities, Elder Care, Medicare, Supplemental, Prescription Drug, Homeowners, Automobile, Long Term Care, and Term Life.

Weiss Ratings' Consumer Guides delivers the critical information consumers need to make sound financial decisions. Each guide in *Weiss Rating's Consumer Guides* is packed with accurate, unbiased information and recommendations you've come to expect from Weiss Ratings. Each 50-70 page guide offers a narrative about the subject, what consumers should look for when choosing a plan or policy, recommended companies to work with and so much more. Each guide includes several helpful Worksheets & Planners to further aid the user.

1. Consumer Guide to Health Savings Accounts:

This guide shows patrons how Health Savings Accounts work and the choices your patrons have. An HSA is an account into which an employee or employer deposits money to be used solely for medical expenses for their family's health care. The guide covers the differences in eligibility, ownership and control, and contributions and expenses that are related to managing the account. An added bonus to this guide is a section of Weiss Recommended Health Insurers and a section of Frequently Asked Questions.

2. Consumer Guide to Variable Annuities:

This helpful guide provides the user with a thorough understanding of when variable annuities make sense and how they actually work. Additional features include the 20 Best and the 10 Worst variable annuities on the market; all of the costs to look for, and how to avoid or minimize them; and advantages and disadvantages of variable annuities versus other types of investments.

3. Consumer Guide to Elder Care Choices:

Explores the care options available to seniors including: Continuing Care Retirement Communities, Assisted Living Facilities, Home Health Care Agencies, Adult Day Care, and Nursing Homes. This easy-to-use guide will help your patrons: learn what kinds of facilities are available, what they can offer, their pros and cons and a general idea of what to expect to pay for each choice.

4. Consumer Guide to Medicare Supplement Insurance:

The Consumer Guide to Medicare Supplement Insurance leads your patrons step-by-step on how to select a Medigap policy. Outlined are the 10 Standard Medigap Benefit Plans (A-J), along with the average premium rates based on age and gender. Also included is the Weiss Safety Rating on each company writing Medigap policies in the United States.

5. Consumer Guide to Medicare Prescription Drug Coverage:

This helpful, straightforward guide will help your patrons understand and act on the new prescription drug coverage plans. This simplified guide and easy-to-use Planner & Worksheets take the mystery out of learning what is Medicare prescription drug coverage, what options are available, how to choose a prescription drug plan and what happens once you enroll.

6. Consumer Guide to Homeowners Insurance:

This complete, how-to guide will help your patrons understand homeowners insurance, select the appropriate type of insurance for their home, and ways to save money on their insurance premium. Also includes the anatomy of a homeowners insurance policy; how premiums are determined; Quote Comparison Worksheets to help shop for the lowest rates along with the list of our Recommended Homeowners Insurers in each state.

7. Consumer Guide to Automobile Insurance:

This easy-to-use guide will help your patrons understand the auto insurance coverage required by their state, select the appropriate type of insurance for their vehicle, and ways to save money on their insurance premium. Extra features include additional types of coverage and the anatomy of an auto policy; Quote Comparison Worksheets to help shop for the lowest rates and the List of Recommended Auto Insurers in each state.

8. Consumer Guide to Long-Term Care Insurance:

Helps your patrons determine whether or not they, or a loved one, need long-term care insurance and if so, how to purchase the right policy. Additional coverage explains what Medicare covers; will Medigap insurance cover your patrons' long-term care needs; what are the different types of long-term care insurance along with a helpful long-term care Insurance Planner.

9. Consumer Guide to Term Life Insurance:

Helps your patrons uncover the secrets to determining their life insurance needs. Calculating how much insurance to purchase is no longer a mystery with the handy "Life Insurance Needs Worksheet." Your patrons will find step-by-step guidance and answers to these critical questions: what is term life insurance, how much insurance they need, where to look to purchase the right policy, and which companies are financially sound.

Grey House's Financial Ratings Series combines the strength of Weiss Ratings and TheStreet Ratings to offer the library community with a single source for financial strength ratings and financial planning tools covering Banks, Credit Unions, Insurers, Mutual Funds and Stocks. The financial strength ratings from Weiss Ratings & TheStreet Ratings provide accurate, independent information that library patrons need to make informed decisions about their financial planning.

Anyone looking for accurate, unbiased ratings and data will benefit from *Weiss Ratings Consumer Guides*. The guides in *Weiss Ratings' Consumer Guides* focus on patron education, with easy-to-navigate planners and worksheets to use to understand and evaluation investment, health and insurance needs. The *Consumer Guides* present helpful, step-by-step information in an easily accessible format, so your patrons can navigate these difficult choices with ease.

"As health care, Medicare, insurance, and long term life decisions become more confusing and intricate in today's society, this set will be valuable to those needing guidance. This set is recommended for large public libraries."

-ARBA

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