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## **With *Financial Ratings Series Online* library patrons get their own Personalized Medigap Buyer's Guide & Premium Calculator**

AMENIA, NY — Financial Ratings Series Online, powered by Grey House Publishing, Weiss Ratings and TheStreet Ratings, is proud to announce the release of its new Personalized Medigap Buyer's Guide & Premium Calculator.

Insurance companies charge dramatically different premium rates for the exact same benefit plans. The benefits for a "Plan A" policy with one insurance company are identical to a "Plan A" policy with any other company. Same for B, C, D, and so on. So you'd think that each company would charge pretty much the same. Not so! In fact, consumers may be able to save thousands by just shopping around.

Medigap insurance rates vary as much as 1,316% nationwide for identical plans, according to a new study by Weiss Ratings. In analyzing more than 5.6 million premium rates among more than 165 insurers offering Medigap insurance in 2011, Weiss Ratings found that premium rates continue to vary dramatically among all Medigap plans. For example, rates for a Plan A policy can range from a minimum of \$439 to a maximum of \$5,776 for a 65-year-old male.

Financial Ratings Online's Medigap Buyer's Guide & Premium Calculator saves the user both time and money. Using this comprehensive Buyer's Guide & Premium Calculator, the user gets the best combination of benefits, cost savings and financial strength ratings.

With their Personalized Medigap Buyer's Guide & Premium Calculator each library patron gets step-by-step guidance to learn how to select a Medigap insurance plan, which plans are right for them and which insurance company has the lowest rates. By simply entering their name, age, gender and zip code, users get immediate access to their own 80+ page, information-packed Buyer's Guide & Premium Calculator, customized just for them.

Filled with need-to-know information, this customized report is written in an easy-to-follow style and provides all the information users will need to:

- **Learn What Medicare Does and Does Not Cover**
- **Explore Their Options** – users have immediate answers to their important healthcare questions – to help them decide whether to fill the gaps in coverage with a Medicare Advantage Plan or combine Medicare Supplement Insurance with Medicare Benefits
- **Pick a Medigap Plan that is right for them** – all Medigap Plans (A-N) are explained in detail, what is covered under each plan, which plans are available in their area, and how to switch policies
- **See the Premium Rates for each Medigap Plan** available to them and the different premiums. The rates for identical plans can vary tremendously depending on the provider, so this customized report can save the user thousands of dollars. With their personalized Buyer's Guide & Premium Calculator, users can compare plans for their specific circumstances. This unique report lists all companies selling Medigap in their area AND the actual rates they charge. Users will see exactly how much each company will actually charge for their Medigap policy. A money-saving tool that is not available in any other resource.
- **Locate the Best Insurers** – find out which insurers are recommended and which companies to avoid – insurers are ranked by their Weiss Financial Strength Rating, so users can be sure they are selecting the best companies. That way, you can find the best combination of price and strength.
- **Find an Authorized Agent** – contact information and phone numbers are provided for each insurer in their area – with their Weiss Financial Strength Rating – to make selecting an insurer quick and easy

Users will have absolute privacy. Financial Ratings Series Online and Weiss Ratings will never share their information with any insurance company, nor will users ever be contacted by an agent!

Users can view their customized report on the screen, print out selected pages, save the report to their home computer or email the report to their own email address.

This powerful new resource will inform, educate and guide users through this often difficult decision making process – all in one easy-to-understand, individually customized report. Never before has this information been available in such an easy-to-use, individually customized resource that will save your patrons both time and money, so they can rest assured that they are getting the best coverage for their budget.

Libraries can demo the site, get a price quote or subscribe to Financial Ratings Series' new Customized Medigap Buyer's Guide & Premium Calculator by calling Grey House Publishing at (800) 562-2139.

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### Financial Ratings Series

Financial Ratings Series, available from Grey House Publishing, 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, Insurers, Mutual Funds and Stocks. Financial Ratings Series is designed to direct consumers and business professionals toward safe banking and insurance options and strong investments while helping them avoid unnecessary risk that could lead to financial losses.

Financial Ratings Series produces Ratings Guides in print, published quarterly, and delivers ratings to the library community online at [www.financialratingsseries.com](http://www.financialratingsseries.com).

### Weiss Ratings Banks & Insurance Guides include:

#### **Weiss Ratings Guide to Banks & Thrifts**

Comprehensive coverage of more than 8,000 banks and thrifts, including Financial Strength Ratings, their strong and weak points along with ratings and analyses

#### **Weiss Ratings Guide to Life & Annuity Insurers**

Delivers independent ratings and analyses of over 900 insurers, along with a list of Recommended Companies

#### **Weiss Ratings Guide to Health Insurers**

Rates the financial strength of over 600 health insurers, HMOs and all Blue Cross Blue Shield plans in the US, including the number of serious complaints filed against most Medicare HMOs

#### **Weiss Ratings Guide to Property & Casualty Insurers**

Provides ratings and analyses of over 2,700 companies offering Auto, Homeowner, Business, Workers' Compensation, Product Liability and Medical Malpractice Insurance

#### **Weiss Ratings Guide to Credit Unions**

This new reference tool provides accurate financial strength ratings of the 7,800 credit unions in the US, with easy-to-use letter-grade ratings, city & state, membership requirements, along with expanded data to highlight the institutions strong & weak points.

#### **Weiss Ratings Consumer Guide Box Set**

Eight information-packed guides with reliable, unbiased information to guide the reader when choosing Automobile, Homeowner & Renter, Term Life, Medicare Supplement and Long-Term Care Insurance Products, along with additional guidance on Elder Care, Medicare Prescription Drug Coverage and Variable Annuities.

### TheStreet Ratings Investing Guides include:

#### **TheStreet Ratings Guide to Bond & Money Market Mutual Funds**

Details ratings and analyses on over 4,600 fixed income funds, including corporate bond funds, high-yield bond funds, municipal bond funds, mortgage security funds, money market funds, global bond funds and government bond funds

#### **TheStreet Ratings Guide to Stock Mutual Funds**

Provides independent ratings and analyses on more than 8,800 equity mutual funds

**TheStreet Ratings Guide to Exchange-Traded Funds**

Provides independent ratings and analyses on more than 860 exchange-traded funds

**TheStreet Ratings Guide to Common Stocks**

Provides reliable insight into the risk-adjusted performance of common stocks listed the NYSE, AMEX and NASDAQ – more than 6,000 stocks in all

**TheStreet Ratings Ultimate Guided Tour of Stock Investing**

This easy-to-navigate guide explores the basics of stock investing and includes financial safety ratings, charts, worksheets and more.

Grey House Publishing

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Weiss Ratings is the nation's only provider of independent ratings on the nation's 900 life and annuity insurers, 2,700 property and casualty insurers, as well as 600 health insurers and HMOs. It is among the nation's leading providers of independent ratings on 8,000 banks and 8,000 credit unions. Plus, it also distributes independent ratings on the shares of thousands of publicly traded companies, mutual funds, closed-end funds and ETFs.

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TheStreet Ratings

TheStreet Ratings is a leading independent provider of financial strength ratings and analysis covering thousands of Bond & Money Market Mutual Funds, Stock Mutual Funds, Exchange-Traded Funds and Common Stocks. TheStreet.com, Inc. is a leading digital financial media company whose network includes the following properties: TheStreet, RealMoney, Stockpickr, BankingMyWay, MainStreet and Rate-Watch.