

CONTENTS

Part I: About Medicare Prescription Drug Coverage	3
What is Medicare Prescription Drug Coverage?	6
How Does the Medicare Prescription Drug Coverage Work?	9
Part II: Making a Choice About Prescription Drug Coverage	19
Medicare Prescription Drug Planner and Worksheets	22
Part III: What Happens Once you Enroll?	35
Part IV: Medicare Approved Prescription Drug Plans	45
Appendix	79
State Health Insurance Assistance Programs	81
State Pharmacy Assistance Programs	82
Other Helpful Resources	83

CONTENTS

Before Even Considering Variable Annuities	1
Who Should Consider Variable Annuities?	3
WHAT ARE VARIABLE ANNUITIES?	5
How Variable Annuities Work	5
More Advantages of Variable Annuities	9
Disadvantages of Variable Annuities	11
Tax Considerations	12
Variable Annuity Mutual Fund Subaccounts	14
Variable Annuity Costs	16
SELECTING A VARIABLE ANNUITY	20
Are Variable Annuities Right For You?	20
Ten Steps in Evaluating a Variable Annuity Policy	21
The Best Low-Cost Variable Annuities	22
The Best Variable Annuities With Guaranteed Withdrawal Benefits	23
The Worst Variable Annuities on the Market Today	24
Once You Choose a Variable Annuity	26
OTHER ANNUITIES AND SIMILAR PRODUCTS	28
401(k) Plans	28
Regular IRAs	31
Roth IRAs	34
Indexed Annuities	37
Fixed Annuities	40
Variable Life Insurance	42
Variable Universal Life Insurance	43
Glossary	45

CONTENTS

Part I: Do You Need Life Insurance?	1
Introduction	3
About this Guide	3
When Does Life Insurance Make Sense?	4
Part II: What Type of Life Insurance Policy Makes the Most Sense for You? ...	7
Finding the Type of Policy You Need	9
Life Insurance Policy Types	12
How Much Life Insurance and for How Long?	17
Part III: Things to Consider When Looking for the Right Policy	21
Things to Consider	23
Where to Look	26
Part IV: Weiss Recommended List	31
What Our Ratings Mean	34
Weiss Recommended List	35
Appendix	39
Instructions for Life Insurance Needs Worksheet	42
Life Insurance Needs Worksheet	46
State Insurance Departments	47
Glossary	49

CONTENTS

Part I: Answers to Your Questions About Medigap	3
What Does Medicare Cover?	6
Medicare, Medicare Advantage, Part D Sponsors, Medigap	22
Part II: Steps to Follow When Selecting a Medigap Policy	27
How to Switch Medigap Policies	34
Part III: Medigap Premium Rates	35
Plan A	36
Plan B	38
Plan C	40
Plan D	42
Plan F	44
Plan F with High Deductible	46
Plan G	48
Plan G with High Deductible	50
Plan K	52
Plan L	54
Plan M	56
Plan N	58
Part IV: Index of Medigap Insurers	61
Appendix	87
Reference Organizations	88

CONTENTS

Part I: Answers to Your Questions About Long-Term Care Insurance	3
What are the Types of Long-Term Care Needs and Services?	6
Ask Yourself the Following When Considering Long-Term Care Insurance	7
What About Medicare? What Does it Cover?	12
Will Medigap Insurance Cover Your LTC Needs?	14
 Part II: Steps to Follow When Selecting a LTC Insurance Policy	 15
 Part III: LTC Premium Rates	 27
Scenario I: Basic Coverage	28
Scenario II: Intermediate Coverage	30
 Part IV: Index of Long-Term Care Insurers	 33
 Appendix	 41
Tax-Qualified vs. Non-Tax Qualified Policies	43
Long-Term Care Insurance Planner	45
Glossary of Long-Term Care Terms	54
Reference Organizations	63

CONTENTS

About This Guide	1
Anatomy of a Homeowners Insurance Policy	2
Things Your Policy Won't Cover	14
How Premiums are Determined	17
Ways to Save Money on Your Premium	19
What to do if you have a Claim	21
How to Shop for a Homeowners Policy	22
Weiss Recommended Homeowners Insurers by State	26
What Our Ratings Mean	27
Appendix	37
Quote Comparison Worksheet	39
Helpful Resources	40
State Insurance Departments	41
Glossary	42

CONTENTS

Part I: The Basics of Health Savings Accounts	3
About this Guide	5
How Health Savings Accounts Work	5
High-Deductible Health Plan	6
Part II: HSA Eligibility, Ownership, and Control	9
HSA Eligibility	11
Establishing an HSA	13
HSA Ownership and Control	14
Part III: Contributions and Expenses	17
HSA Contributions	19
Out-of-Pocket Expenses	24
Qualifying Expenses	24
HDHP Deductibles	27
Distributions and the IRS	28
Part IV: Index of Recommended Health Insurers	29
Weiss Recommended Health Insurers by State	31
Appendix	94
Frequently Asked Questions	95
IRS Guidance to Includible Medical Expenses	100
What Our Ratings Mean	102

CONTENTS

Introduction	1
Getting Started	3
Continuing Care Retirement Community	4
Pros and Cons of Continuing Care Retirement Communities	4
How to Find the Continuing Care Retirement Community That's Best for You	5
Assisted Living Facility	7
Who's The Boss?	9
Pros and Cons of Assisted Living Facilities	10
What You Should Look for in an Assisted Living Facility	11
Home Health Care	17
How to Choose a Good Agency	17
Can You Hire Your Own Home Care Providers without an Agency?	18
Pros and Cons of Home Health Care	19
A Broad Array of Caregivers	19
How To Find The Right Home Health Care Agency For You	22
Respite Care	24
Adult Day Services	25
Pros and Cons of Adult Day Services	26
How to Find a Good Adult Day Services Center	26
Nursing Home	29
Pros and Cons of a Nursing Home	29
How to Find the Nursing Home That's Right for You	30
Care Managers	34
Appendix:	37
Nursing Home Checklist	39

CONTENTS

About This Guide	1
Anatomy of an Auto Insurance Policy	1
Additional Types of Coverage Available to You	3
Coverage Required in Your State	4
"No Fault" Insurance	7
Things Your Policy Won't Cover	8
Insuring Your Other Vehicles	9
How Premiums are Determined	10
Ways to Save Money on Your Premium	14
How to Shop for an Auto Policy	17
Weiss Recommended Auto Insurers by State	22
Appendix	35
Quote Comparison Worksheet	37
Helpful Resources	38
State Insurance Departments	39
What Our Ratings Mean	40
Glossary	41