Hoover and Associates
Financial Services, Inc.
909 North Main Street
Royal Oak, MI 48067
P: 248-298-4000
F: 248—298-4004
www.hooverassociates.com

FOR IMMEDIATE RELEASE
Press Contact: Jennifer Dudek
jdudek@hooverassociates.com
248-298-4000

Hoover and Associates to Host Healthcare Reform Lunch and Learn

Royal Oak, Michigan – Hoover and Associates Financial Services, Inc. will host a **Lunch and Learn** on **Monday, November 8, 2010**. The topic of discussion will be Healthcare Reform and Medicare. Topics to be covered include dates of when certain aspects of the bill will become law, and how these changes will affect employees. Randall A. Hoover, ChFC, REBC, CLU and RHU, President of Hoover and Associates Financial Services will be leading the discussion about the changes we can expect in the coming years and how this will affect your business. Craig Geiger, Area Sales Manager from United Healthcare Medicare Solutions will be presenting on Medicare.

Some of the questions that will be answered about Healthcare Reform are:

- What do we have to do NOW for Healthcare Reform?
- What has changed since September?
- How is long term care covered under Healthcare Reform?
- What is the new Medicare tax applied to?
- Are children under 26 covered “free” under our health plan and if so when?

Some of the questions that will be answered about Medicare are:

- What changes are coming for Medicare for 2011?
- Do my employees need to have Part B from Medicare?
- What Medicare notification do I need to give my employees?
- Why don’t premiums fall for employees turning 65?
- What is the “Donut Hole?”
- What is the Annual Enrollment Period (AEP) for Medicare?

Who would benefit from attending? Business owners, benefit directors/administrators, small business advisors, CPA’s and attorneys.

Seating is limited for this event; please contact Elizabeth Fields at 248-298-4000 or email: efields@hooverassociates.com for more information. Please note: this is not an open meeting, but a private event.

ABOUT HOOVER AND ASSOCIATES: Hoover and Associates offers complete insurance, financial and employee benefit planning services. We work together to serve our clients' business and personal needs with focused solutions that emphasize convenience, practicality and ingenuity. Since our foundation in 1988, we have believed in partnering with our clients to assist them in preserving and managing their net worth, growth, and development.

We prepare our recommendations using information our clients share with us about their goals, objectives, and present resources. Then we overlay Market conditions, Tax Regulatory, and actuarial considerations to uncover the best objective client solutions. Hoover and Associates is located at 909 North Main Street, Royal Oak, Michigan. Visit our website at www.hooverassociates.com for more information.

Hoover was recognized as a Five-Star Wealth Manager in 2010 by HOUR Detroit Magazine and dbusiness magazine. Hoover was awarded the Lifetime Achievement award from the National Health Underwriters Association in 2010, for 10 consecutive years of professional excellence in the sale of health and disability income insurance and sales management.

###