

Affairs Afloat Now Offers Easy Online Ordering For Balloon Bouquets

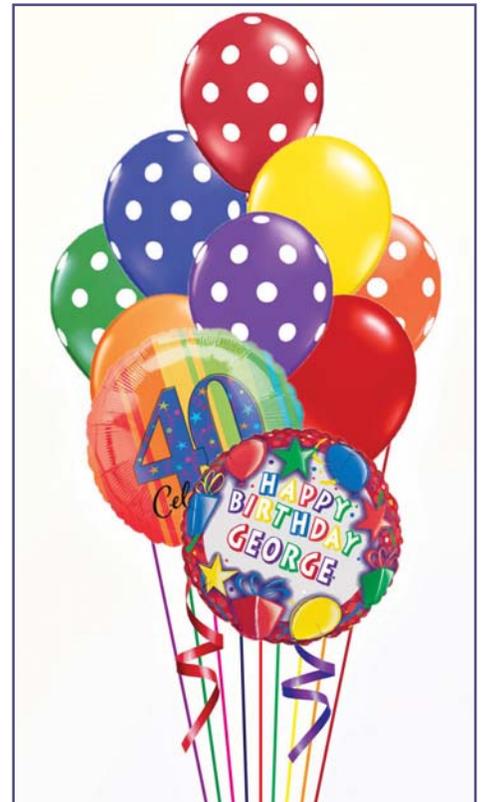
If you're a regular reader of our newsletter, you already know about the large balloon décor Affairs Afloat Balloons creates for weddings, banquets, corporate events, and special events that need the "Wow!" factor. But did you know that Affairs Afloat also does a wide variety of delivered balloon bouquets for individuals who need their day brightened up with a little festive fun?

Until now, if you wanted to order one of our balloon bouquets, you would need to call the office during regular business hours. However, starting this spring, Affairs Afloat has started making our most popular balloon bouquets available for easy online ordering.

We're starting out the program with the most requested arrangement – birthday and get well bouquets. Over the coming weeks we'll be expanding the selections to include holidays and other special occasions.

To see the current selection go to: www.aaballoon.com/shop

Of course, if you don't see what you're looking for available for online ordering, you can still call our office to have a custom arrangement created just for you.



**10% OFF
First
Online
Order**

Use Coupon Code: FLOAT17
at checkout. Expires 6/30/17



**Affairs Afloat
BALLOONS**

We'll blow you away!

aaballoon.com • 817-367-3100

Healthcare Insider Secrets: How to Avoid Surprise Medical Bills

Getting hit with an unexpected medical bill is never pleasant, but there are steps you can take to avoid at least certain types of surprises.

First, if you're having a planned procedure, check with your insurer and the doctor and hospital before you get treatment to find out if they can give you an estimate on your out of pocket costs.

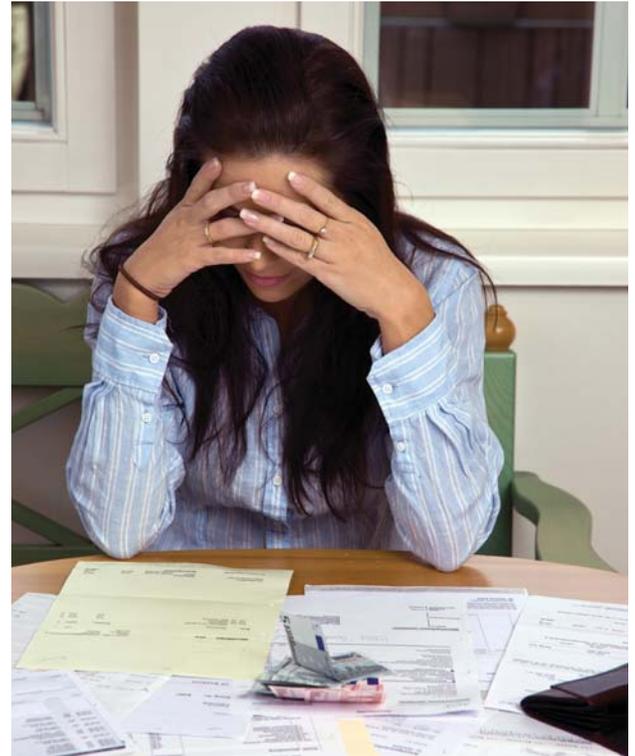
Second, after you get treatment, you should ask for an itemized bill and look for procedures that you didn't actually receive. You should also be on the lookout for anything that might have been accidentally double-billed. Since these bills can be tough to decipher, call the hospital or medical facility and ask them to explain anything you don't understand. You can also turn to the nonprofit Patient Advocate Foundation (www.patientadvocate.org.)

Be aware that your itemized bill has no relationship whatsoever to what you or your insurer will actually be paying. Often, this contracted rate isn't tied to the hospital's so-called "gross charges," but instead is based on a daily fee or some other structure.

Balance Billing

Another unexpected medical charge is "Balance Billing". This occurs when out-of-network providers play a role in your treatment. Before you get any planned treatment, you'll want to check whether the hospital or doctor you are using is in your insurer's network, since you will likely pay more if you go out-of-network. But don't stop there.

You'll also want to ask detailed questions about the potential role of out-of-network doctors in your treatment. One common type of unexpected medical bill hits consumers when they unwittingly get care from a facility or doctor who doesn't participate with their insurer. Then, the medical provider "balance bills" you for the difference between your insurer's payment and the total charge.



This often happens with a doctor who doesn't join the same networks as the hospital where he or she works. Anesthesiologists, radiologists and pathologists are often the most likely to not accept many health plans. Specialists who are brought in for consultation can also be problematic, and occasionally neonatal units aren't in the same networks as the hospitals where they reside. If possible, you can request an in-network provider, or you can seek to work out terms in advance with the doctor and insurer.

You should also watch out for situations where your doctor is in the network but she operates at a center that isn't – leaving you with large "facility charges" that your insurer may not cover. In that case, try to see if your doctor can work at another facility.



After medical treatment, you should expect to have to pay out-of-pocket any co-payment or co-insurance fee, and any deductible that your plan requires. If you get a bill that goes beyond these, start by calling your insurer and the doctor's office for more information, as well as your employer if your health benefits are from your workplace.

Find out if you are being balance billed by a health-care provider who is in your network and for a service covered by your plan. If so, you probably don't have to pay. States generally prohibit such charges, which also typically violate your insurer's contract with the doctor. And Medicare patients are never supposed to be balance-billed.

If you are being balance billed by a doctor that is not in your insurer's network, there still might be steps you can take. Your insurer may be able to help; companies' responses to unexpected out-of-network balance bills often depend on the member's particular benefits package and whether the care was for an emergency or not. In any case, insurers say consumers should call them before writing any checks to the doctors.



healthylifestylesecrets.com • 817-546-0097

Healthy Lifestyle Secrets Offers New Locations, New Instructors, & Easier Enrollment

2016 saw more and more people learning about the Healthy Lifestyle Secrets you should have learned at age 13, but didn't. And 2017 is on track to continue the trend as we expand into even more cities throughout the DFW Metroplex and beyond. To accommodate all of this growth we've added more instructors and implemented a new, more streamlined, enrollment system for our students.

New Locations

In addition to the familiar locations of Dallas, Fort Worth, Austin, Farmer's Branch, Coppell, and McKinney. This spring we've added classes in Arlington and Waco. In addition to adding new locations, we've increased the number of times each session is taught throughout the year. As long as more and more people want to learn the secret to living a healthier, happier lifestyle – we'll keep going.

New Instructors

Of course, all of the new locations for Healthy Lifestyle Secrets, means we needed to add new instructors. We introduced you to ten of them back in January. Since then we've had another 4 who are either working their way through, or completed, the HLS Instructor training program.

They include:

- Ellie Halpin (*currently assisting in Coppell*)
- Kelley Lampley (*currently assisting in Dallas*)
- Jeremy Ogea (*currently assisting in Fort Worth*)
- Skylar Worley (*currently assisting in Waco*)

We hope you'll join us in welcoming them to the Healthy Lifestyle Secrets family.

(continued on page 4)



8900 White Settlement Rd.
Fort Worth, TX 76108

PRESORTED
STANDARD
U.S. POSTAGE
PAID
FORT WORTH, TX
PERMIT NO. 4062

New Enrollment System

We'll be the first to admit that our old enrollment system had gotten a little clunky. When Healthy Lifestyle Secrets was only in a few locations it was fine, but as we continued to grow we realized we were stretching our old system beyond its maximum capacity. Beginning this spring we've introduced a new enrollment system that completely streamlines the enrollment process. Rather than the old 3-step process, the new system does everything at once. Returning students no longer have to fill in all of their information each time they register. Now they're able to simply confirm their information and complete their registration with a few clicks of a mouse.



healthylifestylesecrets.com • 817-546-0097

10% off Supplements!

	Discount Dates	Coupon Code
All Cappuccino	4/1 to 4/21/2017	CAP17
Variety Fruit Drinks	5/1 to 5/15/2017	VARIETY17
Raspberry Tea	6/1 to 6/15/2017	TEA17

*Discount applies to listed supplements only.
Use coupon code at checkout during valid discount dates.*