

Eve Lynn LLC

Sharon Chrust, Treasurer

107 Saddle Rock Road
Stamford 06902
(203) 327-5980
Fax: (203) 961-9161
www.eve-lynn.com

Manufacturer

Eve Lynn LLC is a fashion design and manufacturing company. All Eve Lynn products are vintage and hand made in New York City.

Executive Health Exams International

Jean Stoltz, Director

750 Washington Blvd.
Stamford 06901-3722
(203) 348-7500

Fax: (203) 964-9029

www.executivehealthexams.com

Health Services-Occupational

Provide corporate, as well individual clients a number of services including, complete physicals, cardiac stress testing, colonoscopy, travel clinic, sick calls, and follow up programs.

Fairfield County Bar Association, Inc.

Jeanne Urso, Executive Director

970 Summer St.
Stamford 06905
(203) 327-7041

Fax: (203) 327-0413

www.regionalbar.com

Business Organization

The Fairfield County Bar Association is a non-profit and private association that provides continuing legal education to lawyers and other professionals.

Fairfield County Credit Union

Elizabeth Buzzeo, Branch Manager

144 Prospect St.
Stamford 06901
(203) 324-2144

Fax: (203) 327-7202

www.fairfieldcountyfcu.org

Credit Union

FaxServ

Nick Kounavelis, CFO

1369 Long Ridge Rd.
Stamford 06903
(203) 322-6500

Fax: (203) 322-6500

Fax Transmission Services

Grade A ShopRite

Joseph Cingari, Assistant Secretary

360 Connecticut Avenue
Norwalk 06584
(203) 299-5737

Fax: (203) 831-8660

Super Markets/Grocery Stores

A family owned, full service supermarket with fresh bakery, fresh seafood, butcher shop, full service delicatessen and a pharmacy.

Consumer Driven Healthcare: Are you ready to negotiate the cost of your care?

KATALIN GOENCZ, CO-OWNER AND MANAGER

MedBillsAssist

The Medicare Modernization Act enacted on December 8, 2003 included provisions for the Health Savings Account (HSA). President Bush calls this consumer directed healthcare, which is supposed to solve the rising costs of healthcare.

The HSA is attached to a Qualified High Deductible Health Plan (QHDHP). The savings is delivered in two ways: first, the HSA bank account is tax free on both deposit and withdrawal. Second, the cost of the QHDHP is less than traditional medical insurance. However, the medical insurer will not make any payments until the account holder reaches their annual deductible. The minimum deductible is \$2,100 per family, but it is usually much higher. The annual out-of-pocket expense can not exceed \$10,500 per family.

It is supposed to work on the premise that a consumer negotiates the cost of medical care, therefore saving money in the tax-free account. In the case of a healthy family, the savings account will grow creating reserves for future medical expenses. In the case of a family with medical problems, the money will be depleted from the account and the family will pay more out-of-pocket expenses or they will go without needed care.

Essentially, this is a great plan for those who are healthy! However, rising healthcare costs

are driven by those who are sick. Now these accounts are sifting costs for those who have difficulty paying for their medical care in the first place. People will be will-

ing to forgo seeking care for small problems due to the expense and will wait until it develops into a more complex condition, which will drive the cost up even higher.

Katalin Goencz, co-owner and manager of MedBillsAssist, a certified insurance consultant, can be contacted by e-mail at katalin@medbillsassist.com or by phone at (203) 570-3904.




Photographic
MEMORIES

Don't compromise. Your family is too precious for ordinary portraits.

Portraits of children and families

Award winning images created by Dan and Deborah Tsai
Certified Professional Photographer

203.321.8300

www.photographic-memories.org

Stamford, Connecticut

See our portrait display at the Stamford Town Center Mall

International Affairs

Joanna Gwozdzowski, Principal

15 Stamford Avenue,
Stamford 06902
(203) 602-5509
Fax: (203) 602-5509

International Trade/Consulting

International Affairs expert providing political risk assessment and country analysis for both the private and public sectors.

continued on page 14