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THE FINAL EXAM: GRADUATES TEST TOUGH JOB MARKETS, JOIN GROWING POOL OF UNINSURED
GradGuard.com Unveils This Season's Must-Have Grad Essentials for Fighting Tough Times

Phoenix, Ariz. (April 23, 2009) – As nearly 1.4 million college graduates complete their last exams and prepare for commencement, many will face another rite of passage: being dropped from their parents' or school's health insurance. This graduation season, however, has a bright spot with GradGuard.com providing an alternative answer to the impending world of the uninsured — health insurance plans designed as 'right-fit' coverage for young adults.

With a 22 percent decline in college hiring rates since 2008, according to the National Association of Colleges and Employers, the prospects for member's of this year's graduating class to gain full-time employment, which includes a company-sponsored health insurance program, are dim. With fewer grads able to rely on employers for group health insurance, they must look elsewhere to protect their health and financial well-being.

"Out-of-pocket medical expenses range from \$80 for an office check-up to well over \$5,000 for an unexpected ER visit – that amount of money can be overwhelming right out of school," says John Fees, Co-Founder and CEO of GradGuard.com. "We have done the homework at GradGuard to provide the right coverage so health concerns don't become a life-altering financial risk."

GradGuard specializes in one-stop shopping only offering policies that have been fully researched and will meet the individual needs of 20-somethings. The service is specifically designed to cater to college students, new graduates and young professionals matching appropriate insurance coverage at an affordable price.

One example of this 'right-fit' match is short-term major medical health insurance – a less known alternative for graduates, especially in a soft job market. GradGuard.com recommends this type of policy to help bridge the gap between the plan maintained as a student to a new health insurance policy offered by an employer.

"Health insurance is often overlooked by college grads because it is confusing and appears expensive," explains Fees. "GradGuard has created an easy and affordable way to insure young adults – even in the short term, while taking the mystery and confusion out of the process. The reality is that new grads can't afford to NOT have health insurance and the peace-of-mind that comes with it. The last exam question for new graduates is simple: *Are you covered?*"

About GradGuard:

As the nation's leading 'right-fit' insurance specialist, GradGuard caters specifically to collegiate students, recent graduates, young professionals and their families. GradGuard was founded to offer an underserved market an informative insurance resource with products specific to their life stage. GradGuard is a specialty product from the Next Generation Insurance Group, which is a destination resource for young adults and their families for all insurance needs. For more information on NGI, please visit www.ngipartners.com and for more information on GradGuard, please visit www.gradguard.com.

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