

# The Advisor

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## Gray, Gray & Gray, LLP's News

### Care Outside a Hospital Can Result in Cost Savings



better choices.

When a medical need arises, many people rush to a hospital emergency room. But studies show that patient needs would usually be better served at alternate medical sites, such as urgent care centers. Not only is the cost substantially lower, but the wait is generally much shorter. Also, the misuse of emergency rooms is part of the overall increase in healthcare costs. Here are some facts that employers may want to pass along to their employees to help them make

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## Business Tax

### Understanding the Benefits Of S Corporations



**Deciding which business structure is best** for your enterprise can be a complicated process. Here are the pros and cons of setting up as an S corporation to protect your personal assets and possibly trim your tax bill.

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## Personal Tax

### Do You Need Long-Term Care Insurance?



**The time to look** for options in long-term care is long before you need it. You can protect yourself against the catastrophe of having your savings wiped out by a long-term illness. But while insurance coverage can provide peace of mind and a possible tax deduction, be sure you shop smartly for the policy that fits your needs. Here's the lowdown on what can be an expensive proposition.

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