

IBO Insurance Benefits Program

United States Program

Grand Rapids, MI

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USI Affinity Insurance

IBO insurance benefits program



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Program overview



- The program has evolved since 1994 to offer IBOs, from start-up to full time, a quality benefits selection at discounted group rates.
- IBOs in the United States and Canada can look to USI Affinity Insurance professionals to handle just one plan or an entire bundle of insurance plans to protect their financial future.
- The benefits and national carriers who offer the plans match those offered by fortune 500 employers.
- The IBO Insurance Call Center agents are fully engaged in the Amway culture and are experienced in designing a plan that will meet the IBOs needs and budget.
- A full suite of insurance benefits are available to Amway Customers.
- USI Affinity Insurance is an Amway Partner Store.

Product portfolio

Group insurance plans



Auto & home/renters insurance

Receive additional discount for number of years as an IBO

Term life insurance

Enroll for up to one million of coverage, add spouse & children

Disability income

Enroll for a benefit up to 60% of monthly earning

Dental insurance

Choose from one of three plans offering in-or-out of network coverage

Vision insurance

Nationwide providers in-or-out of network coverage

Accidental Death & Dismemberment

Coverage for accidents & injuries, enroll for up to \$400,000 in coverage

Medicare-eligible health plan

Supplements Medicare Part A/B, able to add RX coverage

Open Enrollment

Guarantee issue (no medical underwriting) amounts for term life & disability available for new IBOs who enroll within 60 days of becoming an IBO. Enrolling for more than guarantee issue amount or outside of open enrollment requires evidence of insurability.

USI Affinity negotiates with insurance carriers in obtaining group discount rates and special plan designs exclusive to IBOs - not available to the general public.

Product portfolio

Individual plans & products



Medical plans

Large variety of national top-rated carriers including health savings accounts:

- ✓ Annual Open Enrollment: shop “on & off” the state or federal insurance exchanges
- ✓ Short Term Health plans available for IBOs in-between open enrollment periods
- ✓ Qualified Health Plans required by the Affordable Care Act
- ✓ International medical plans available for IBOs traveling or living abroad

Small business commercial insurance

Liability and property coverage for IBOs who are also sole proprietors (coverage for your non-Amway business).

Travel insurance

Coverage for trip cancellation /interruption, travel delays & lost baggage, medical evacuation.

Whole life insurance

Variety of “permanent” life insurance plans available as a “stand alone” or a supplement to a term life plan. Evidence of insurability may be required.

Pet insurance

Plans for your extended family members covering routine check-ups, sickness and injuries.

Healthcare discount card

A non-insurance product allows IBOs & Customers (and all family members) to obtain discounts for healthcare related services at participating providers. Card is free.

Lifestyle & Virtual Health discount packages

Assortment of benefits for life, business and health. Save time and money with these discount packages that encompass a variety of services beneficial to IBO’s personal and business needs. This is a discount product – not insurance.

National recognized insurance carriers with an “A” or higher rating*



- METlife Auto & Home®
- Metropolitan Life Insurance Company
- CIGNA® Dental and Vision
- United American Insurance Company

*As rated by A.M. Best, an independent industry analyst rating insurance carriers on their financial stability. The rating of “A” is considered “Excellent.”

What's in it for IBOs



Who is USI Affinity Insurance?

- ❖ A Partner Store dedicated to providing and servicing IBOs & their Customers a unique quality insurance benefits program. The IBO Insurance Benefits Program launched in 1994.

Why should I contact USI Affinity?

- ❖ IBOs have access to a full suite of insurance benefits at (discount) group rates and exclusive plans not available to the general public.

What special offers are available to IBOs?

- ❖ Open Enrollment Periods – guarantee issue amounts for term life insurance and a monthly disability income benefit without answering medical questions:
 - New IBOs may enroll for guarantee issue amounts within 60 days of becoming an IBO
 - All IBOs (not currently enrolled) at pre-determined specified open enrollment periods are also able to enroll for guarantee issue amounts
 - IBO must be a US resident, under age 70 to enroll for term life and under age 60 for disability income. IBO must be able to perform normal activities and not confined at home/hospital/care facility. Outside of open enrollment periods, evidence of insurability may be required.

What's in it for IBOs (cont)



Special Offers (cont)

- ❖ Open enrollment for group retiree health
 - IBOs turning 65 who are enrolled in Medicare Part A and B may enroll, without answering health questions, for a group health insurance plan which supplements Medicare
 - Part D Prescription Drug Coverage is also available

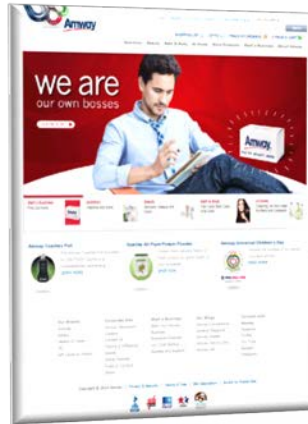
How can the IBO Insurance Benefits Program help me build my business?

- ❖ Your prospects may contact USI Affinity; we will provide quotes and details on the value of joining Amway >access to benefits for the IBO and their family>special pricing.
- ❖ Your Customers have access to a full suite of insurance offerings at retail pricing; discounts are for IBOs only.
- ❖ USI Affinity will mail, free of charge, quantities of literature for IBO meetings; literature overviews all plans & products available plus how to obtain a quote and how to enroll.

Will insurance purchases pay PV/BV?

- ❖ Insurance laws & regulations prohibit paying someone if they purchase coverage; the value of the IBO Insurance Benefits program are the discounts and plan type exclusivity for IBOs. Use your Amway IBO Visa credit card to pay your insurance premiums.

How to contact USI Affinity Insurance



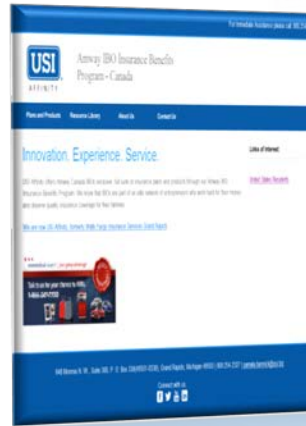
■ www.amway.com >More Products>Partner Stores>Banking and Insurance



■ www.iboai.com >resources>IBO Insurance Benefits Program



■ IBO Insurance Benefits U.S. website: www.usiaffinity.com/agus



■ IBO Insurance Benefits Canada website: www.usiaffinity.com/agca



■ Customer Insurance Benefits U.S. website: www.usiaffinity.com/agcustomersus

How to contact USI Affinity Insurance



- IBO and Customer Call Center: 1-800-254-2327
- Located in Grand Rapids, Michigan
- Office Hours: 8:00 a.m. to 5:00 p.m. (Eastern Time)
- Fax: 1-800-691-7171

USI Affinity is part of USI Insurance Services - the 3rd largest privately held broker in the U.S. specializing in Affinity Groups, Property & Casualty, Employee Benefits, Personal Lines and Specialty Retirement. USI Affinity is not an insurance company; insurance plans and coverage's are provided from insurance companies and other licensed insurance-related providers.