



IBO Insurance and Membership benefits program for Amway™

United States offerings, side one

Insurance product	Provider	Where to call	Value-added	Where to find on Amway.com
Accidental death and dismemberment insurance	MetLife	Quotes: 800-254-2327	Apply for up to \$400,000 in coverage. Special group rates. Online quoting. Online downloadable application.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Accidental Death & Dismemberment
Automobile (including boat, travel trailer, motor home, and other RVs)	MetLife Auto & Home*	Quotes: 877-491-5089	Amway IBO tenure discount, special group rates for IBOs. 24-hour claim reporting, extended customer service hours, enhanced product coverage built into every policy.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Automobile
Dental	CIGNA Dental	Quotes: 800-254-2327	Group Dental is available as a separate plan option. Special group rates. Online quoting. Online downloadable application. Use in-or-out-of-network dentists. No waiting period.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Dental
Disability insurance	MetLife	Quotes: 800-254-2327	Apply for a maximum \$10,000 monthly Accident and Sickness benefit. Special group rates. Online quoting and downloadable application available.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Disability Insurance
Homeowners/renters condominium	MetLife Auto & Home*	Quotes: 877-491-5089	Special group rates for IBOs, extended customer service hours, multi-policy discounts, 24-hour claim reporting. Uncapped dwelling replacement coverage.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Homeowners
Medical insurance	Large selection of national carriers which vary by state	Quotes: 800-254-2327	Online quoting and applications. Choose from traditional plans, Health Savings Accounts (HSAs), PPO Plans, International Medical Plans, and Short Term Health Plans.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Medical Insurance
Medicare group health and Medicare part D prescription drug	United American Insurance Company	Quotes, call Professional Benefits Services Medicare Call Center: 800-732-3412	Special group rates for IBOs, free to choose any doctor or hospital, coverage goes anywhere in the U.S. Guaranteed acceptance when enrolling at age 65.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Medicare-Eligible Group Health or choose Medicare Part D Prescription Drug
Personal liability umbrella	MetLife Auto & Home*	Quotes: 877-491-5089	Purchase high-limit liability coverage.	Call: 877-491-5089 to request a quote.
Pet insurance	VPI (Veterinary Pet Insurance)	Quotes: 800-254-2327	Plans for dogs, cats, birds, and more. Vaccination and routine care. Use any licensed veterinarian	More Products > Partner Stores > Banking & Insurance > USI Affinity > Pet Insurance

Ask us about the insurance benefits program for Amway Customers. Call us at 800-254-2327 for more information.

United States offerings, side two

Insurance product	Provider	Where to call	Value-added	Where to find on Amway.com
Small business commercial (Non-Amway business coverage)	The Hartford Financial Services Group, Inc.	Quotes: 800-254-2327	Business Owners Policies (BOP), property, liability, umbrella coverage, workers' compensation.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Small Business Commercial
Small business health	Large selection of national carriers which vary by state	Quotes: 1-800-254-2327	Employer group health plans, including group dental and group vision, all in one package. Obtain quote on-line	More Products > Partner Stores > Banking & Insurance > USI Affinity > Small Business Health
Term life	Variety of carriers including: Assurity Life, MetLife, Transamerica, and more	Quotes: 1-800-254-2327	Online quoting. Variety of term level plans available: 1, 5, 10, 15, 20, or 30 years. Apply for coverage up to \$2 million. Ask about special group rates for IBOs.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Life Insurance
Travel/trip insurance	USI Travel Insurance Services	Quotes: 800-937-1387	Protection for unforeseen events that may force you to interrupt your travel plans, or even cancel your trip. Variety of plans include: emergency medical treatment and coverage for lost or stolen baggage.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Travel Insurance
Vision insurance	CIGNA Vision	Quotes: 800-254-2327	Insurance benefits for exams, lenses, frames. Use in or out-of-network providers. Special group rates for IBOs.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Vision Insurance
Whole life (aka Permanent Life)	Variety of carriers, including: American General Life Ins. Co., Pruco Life Ins. Co., Transamerica, and more	Quotes: 855-681-1451	Wide variety of lifetime policies, including Cash Value plans and Return Of Premium (ROP) that returns the premium to you if a claim is not submitted during policy period.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Life Insurance

Discount program	Provider	Where to call	Value-added	Where to find on Amway.com
Lifestyle Benefits & Virtual Health Clinic	New Benefits	Request more information: 800-254-2327	Save time and money accessing services to reduce your health care expenses and services focused on running your business. Variety of packages available at special IBO pricing. Includes the entire family. This is not insurance - this is a discount program.	More Products > Partner Stores > Banking & Insurance > USI Affinity > Lifestyle Benefits & Virtual Health Clinic
Prescription and healthcare discount card	WellCard™ Health	Order your free card: 800-254-2327	Discounts on brand name and generic medications at over 59,000 pharmacies nationwide. Mail order up to 90-day supply. Use network providers to receive discounts on: doctor visits, surgical centers, dental, vision, diabetic care supplies and more. This is not insurance – this is a discount program.	More Products > Partner Stores > Banking & Insurance > USI Affinity > WellCard Health

Some products and services may not be available in all states. Lifestyle Benefits & Virtual Health Clinic is not available to WA or VT residents. Point Value/Business Volume is not paid on the personal insurance or discount programs. Insurance coverages are subject to each carriers' own eligibility and underwriting criteria; complete details of coverages, exclusions and limitations are outlined in the policies. USI Affinity or the carrier will provide you with details regarding rates, plan designs and how to enroll for insurance coverage or register for the non-insurance programs. Most programs accept major credit cards for premium payments.

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