



# IBO Insurance Benefits Program

## Benefits Open Enrollment for New Independent Business Owners

New Amway IBOs may enroll for life and/or disability insurance without answering health questions. Take advantage of this offer by enrolling within 60 days of becoming an IBO.



### How to enroll in this coverage:

After thoroughly reviewing the open enrollment details, download the form from our website using the links below and return it to our office. Or call USI Affinity at **800-254-2327** for an enrollment kit. You must enroll within 60 days of becoming an IBO.

[Learn More](#)

[Enroll Now](#)

If you miss this open enrollment offer or wish to apply for more than the guaranteed issue amount, you will be required to provide evidence of insurability.

### Why should I consider Life Insurance?

Whether you're single, married, have children or are close to retirement, having life insurance may help minimize financial burdens, may help protect family's dreams and ambitions, and may help maintain their standard of living should an unexpected death occur.



## Voluntary Term Life Insurance

*Underwritten by Metropolitan Life Insurance Company*

New IBOs may enroll for a guaranteed issue amount of \$50,000\* in annual term life coverage without answering health questions. You may also include coverage for your eligible dependent children. You may purchase the following term life coverage without answering health questions or undergoing a medical exam.

### Benefits Overview:

- IBO Only: up to \$50,000 of annual term life coverage
- IBO and Non-IBO Spouse: up to 100% of your coverage (not to exceed \$50,000)
- If your spouse is also an IBO, he/she may also enroll up to \$50,000 by completing a separate enrollment form

### Eligibility:

If you are a new IBO, you may enroll within 60 days of becoming an IBO for the guaranteed issue amount. You must be a current IBO under age 70\*\* and a member of the Independent Business Owners Benefits Association, a citizen or legally able to work in the U.S., able to perform normal activities and not be confined at home, in a hospital, or receiving disability benefits.

This offer is available to IBOs who are not currently insured under the IBOBA group term life (162250-1-G) policy.

\* List of occupations/industries which limit the amount of term life insurance.

\*\* Coverage reduces at age 65.

Like most insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. All policies and riders may not be available in all states, at all ages and to all occupational classes. Coverage is subject to underwriting approval. USI Affinity can provide you with costs and complete details.

## How to enroll in this coverage:

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If you miss this open enrollment offer or wish to apply for more than the guaranteed issue amount, you will be required to provide evidence of insurability.

### What happens if I become disabled?

A lengthy disability can be financially devastating. Do you have enough in savings to minimize the loss of income? Most people don't think twice about home, auto, or health insurance. Many don't recognize the need to insure their income and the ability to earn income—though it's their most important asset. Disability insurance may help replace a major portion of your income when you're unable to work.



## Voluntary Long-Term Disability Insurance

*Underwritten by Metropolitan Life Insurance Company*

New IBOs may enroll for a guaranteed issue monthly benefit up to 60% of your basic monthly earnings (maximum of \$4,000\*) in coverage without answering health questions.

### Benefits Overview:

- Benefits will begin 90 days after disability occurs
- Benefits pay up to 60% of your basic monthly earnings
- Benefits continue monthly up to a maximum of 24 months as long as you are continuously disable

### Eligibility:

If you are a new IBO, you may enroll within 60 days of becoming an IBO for the guarantee issue amount. You must be a current IBO under age 60 and a member of the Independent Business Owners Benefits Association, a citizen or legally able to work in the U.S., actively at work and performing all of the usual and customary duties of your job working a minimum of 30 hours per week.

This offer is available to IBOs who are not currently insured under the IBOBA group long-term disability (162250-1-G) policy.

\*List of occupations/industries which limit the amount of disability insurance.

Like most insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. All policies and riders may not available in all states, at all ages and to all occupational classes. Coverage is subject to underwriting approval. USI Affinity can provide you with costs and complete details.

**If you miss this open enrollment opportunity, or if you wish to apply for more than the guaranteed issue amount, you will be required to provide evidence of insurability. Please call USI Affinity 1-800-254-2327 for specific product details and policy provisions.**



AFFINITY

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