



AFEUSA

Accident Disability Coverage

**And Accidental Death & Dismemberment (AD&D)
Underwritten by Zurich American Insurance Company**



**Association for
Entrepreneurship
U.S.A.**



ZURICH®

We equip you and your business

Association for Entrepreneurship USA (“AFEUSA”) is an association organized under the nonprofit corporation laws of the State of Illinois; which serves its members who are entrepreneurs and those considering entrepreneurship, in the fast growing ‘gig economy’ of the U.S. workforce.

It could be a 55-year-old starting a new company, an independent tech designer, a 42-year-old eBay re-seller of home crafts, or a 75-year-old Uber driver; individuals are leveraging their experience and skills to become more financially independent in the evolving U.S. economy. AFEUSA members have access to education, peer collaboration, advocacy and resources to support their endeavors.

It all starts with an AFEUSA membership. Members are offered numerous benefits which include access to group insurance products obtained using the group purchasing power of tens of thousands nationwide that have joined AFEUSA.



Networking

The life of an entrepreneur can sometimes be a lonely one. AFEUSA plans to help you bridge that gap with its future Open Forum platform and “Shark Tank style” online presentations, and connections to investment capital for start-ups or business expansion. And be sure to visit us on Facebook, LinkedIn, and Twitter. With AFEUSA, it’s success by association!



Education

Education plays a key role for any entrepreneur. AFEUSA provides a multitude of educational options including:

- monthly newsletters
- one-on-one business coaching
- motivational ideas and concepts
- along with a library of noted books and audio tapes.



Resources

AFEUSA has negotiated a variety of both business and lifestyle discounts to benefit its members. Additionally, members can view a multitude of entrepreneur oriented programs throughout the U.S. geared towards basic as well as advanced entrepreneurship.

This is an outline of benefits and services. The AFEUSA membership level you select will determine the benefits you receive from your AFEUSA membership.

For agent use only.

This is a summary. For full details, refer to the limitations, exclusions and waiting periods in the product brochure or online portal. This plan may not be available in all states.

Success by Association

AFEUSA Membership Program Overview



MetLife Estate Resolution Services

MetLife Estate Planning Services

- Dental and Vision Plans
- Accident Disability Income
- Accident Medical Expense
- Critical Illness
- Group Term Life & Voluntary Term Life
- Senior Group Term Life 50-79
- Accidental Death & Dismemberment (AD&D)
- Accident & Sickness Hospital Indemnity
- Accident & Sickness Hospital Indemnity 65+



You must be a member in good standing of AFEUSA to access and apply for any of the insurance benefits. Information contained in this brochure provides only a brief description and summary of the insurance coverage and is not a contract. Insured benefits are offered at the sole discretion of AFEUSA and may vary by availability, vendor or state law based on the member's state of residence. Insurance benefits may not be available in all states.

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AFEUSA Benefits



Health & Well-being

- Burnalong
- Needy-Meds
- American Hearing Benefit



Travel & Auto

- Avis/Budget Car Rental
- Sky Med Emergency Travel
- Sky Med Travel
- Car Chex
- True Car



Home & Family Programs

- Costco Wholesale
- Benefit Hub
- Home Chef
- Long Term Care Resources
- Griswold Home Care



Financial, HR & Credit

- Gusto
- Take Charge America
- The Credit Clinic
- EJ Pro Lease
- First American



Business & Office Services

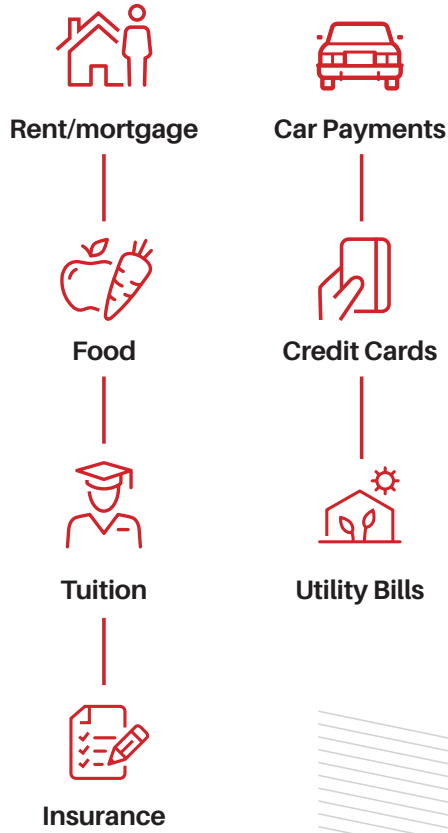
- Eric's Jobs
- Trapp Technology
- UPS Express Delivery
- Office Depot / Office Max
- E6 Agency
- Newsletter Pro



Education/Business Coaching

- Genius Network
- Big Results Academy
- goSmallBiz.com
- The Messenger Institute
- SocialCore Marketing
- Joel Weldon
- Empowered Couples University

Financial responsibilities continue, even after an injury.



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A disabling injury could happen at any time...

and it could impact your ability to work. Help protect your income with AFEUSA's Accident Disability Coverage Plan.

Accidents can happen - be prepared with AFEUSA's Accident Disability Coverage. A weekly payment of \$500/week would be approximately \$2,000 per month - \$1,000/week would be approximately \$4,000 per month.

Our accident only Weekly Indemnity Benefit for Total Disability is a "Regular Occupation" plan that pays when a disabling accident prevents you from performing the essential functions of your job. Not just any job. Your job.

Accident Disability Coverage



Weekly Accident Indemnity Benefit for Total Disability



Occupation
Regular Occupation



Benefit Amount



Benefit Period
Up to 52 weeks

Elimination Period	Benefit Period	Weekly Benefit Amount	AD&D Benefit**	Monthly Cost*
14 Days	Up to 52 Weeks	Up to \$250	\$5,000	\$24.31
14 Days	Up to 52 Weeks	Up to \$500	\$5,000	\$48.66
30 Days	Up to 52 Weeks	Up to \$500	\$5,000	\$22.65
30 Days	Up to 52 Weeks	Up to \$750	\$5,000	\$34.84
30 Days	Up to 52 Weeks	Up to \$1,000	\$5,000	\$47.24

* Monthly costs above do not include the monthly AFEUSA association membership dues. Monthly costs do include billing and administrative fees and insurance premium.

**Details of this benefit are provided on the next page, for the AD&D benefit shown here.

This benefit pays 60% of your base weekly earnings per week up to the weekly benefit amount elected, after the elimination period of 14 or 30 days (depending on plan selected), for up to 52 weeks, if a covered accidental bodily injury solely and directly causes disability that: a) prevents a Covered Person from performing the material and substantial duties of his or her occupation, or if he or she is not employed, from engaging in any of the usual activities of a person of like age and sex whose health is comparable to that of the Covered Person immediately prior to the Accident; and b) requires the continuous care of a physician. The Total Disability must occur within 30 days of the date of the Injury. Pays regardless of any other coverage or salary continuation plans in place. Workers compensation, Social Security Disability Insurance (SSDI) or other Disability Income (DI) benefits will not reduce this Weekly Accident Indemnity Benefit for Total Disability benefit.

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Additional Accidental Death & Dismemberment and Covered Loss of Use Coverage



\$5,000 Accidental Death & Dismemberment (AD&D) Accidental Death and Dismemberment and Covered Loss of Use Benefits.

If you suffer a covered injury resulting in any of the following losses within 365 days, this insurance will pay the following percentage of the benefit amount. Covered Loss of Use means total or functional paralysis of a Limb or Limbs, which has continued for twelve (12) consecutive months and is determined by a Physician to be permanent, functional and irreversible.

100% of the Benefit Amount is payable for accidental:

Loss of Life - Both Hands or Both Feet - One Hand and One Foot - One Hand or One Foot plus the loss of Sight of One Eye - Sight of Both Eyes - Covered Loss of Use of Three or Four Limbs

75% of the Benefit Amount is payable for accidental:

Covered Loss of Use of Two Limbs

50% of the Benefit Amount is payable for accidental:

Loss of Hand, Foot or Sight of One Eye (any one of each) - Loss of Speech and/or Loss of Hearing
- Covered Loss of Use of One Limb

25% of the Benefit Amount is payable for accidental:

Loss of Thumb and Index Finger of the same hand

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Limitations and Exclusions

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing the insurance. In addition, A loss will not be a Covered Loss if it is the direct result of:

1. War or any Act of War, whether declared or undeclared; or the release of radiation which is the result of war;
2. involvement in any type of active military service, including Reserve or National Guard active duty which extends beyond thirty-one (31) consecutive days;
3. illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for Accidental ingestion of contaminated foods;
4. participation in the commission or attempted commission of any felony, an assault, insurrection or riot;
5. parasailing, bungee jumping, heli-skiing, scuba diving or any other activity that would reasonably be deemed extra-hazardous;
6. being legally intoxicated. A Covered Person will be conclusively presumed to be legally intoxicated if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the state in which the Accident occurred, to be intoxicated, if operating a motorized vehicle. An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the Covered Person's intoxication;
7. intentional use of illegal drugs or intentional misuse of prescription or over the counter drugs (not taken as directed);
8. travel or flight in any aircraft except to the extent stated in SECTION IV – HAZARDS and SECTION V – COVERAGES.

Limitation on Multiple Covered Losses: If a Covered Person suffers more than one Covered Loss as a result of the same Accident, We will pay only one benefit, the largest benefit.

Limitation on Multiple Coverages and Benefits: If a Covered Person suffers a Covered Loss which is payable under more than one benefit as a result of the same Accident, the most We will pay for these benefits in total is the Covered Person's Principal Sum.

The Disability benefit is not subject to these limitations.

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Accident Disability Coverage Plan Disclaimer

The Weekly Accident Indemnity and Accidental Death and Dismemberment and Covered Loss of Use Insurance benefits described are underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373. This document provides a general description of certain provisions and features of this insurance program and does not revise or amend the applicable policies. In the event of a discrepancy between this document and your certificate of insurance or the group policy, the terms of the group policy shall apply. All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination.

Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. Coverage terminates at age 65. This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.



AFEUSA member benefits summary

1.800MD

Industry Leading Telehealth

1.800MD is an industry-leading telehealth company backed by a national network of board-certified, credentialed physicians throughout the United States. 1.800MD physicians diagnose illnesses, recommend treatment plans and prescribe medications, when deemed appropriate, for its members over the telephone or via secure bi-directional video and email.

HealthServices HUB

MyEWellness

MyEWellness is about promoting personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise, as well as having a healthy attitude to help improve your total quality of life. Your Cinergy Select membership offers a comprehensive resource that aims to help members achieve personal health and wellness goals regardless of age, gender or level of fitness. This program provides you with the tools to make wellness part of your daily life.

Rx Valet

Save on Prescription Drugs

Rx Valet was created to offer a new level of service by assisting members to navigate the challenges of rising prescription drug cost. As consumers we are constantly being bombarded with promises on one medication, just to be overcharged on another. Insurance plans have recently re-structured co-payments and tiered prescriptions levels that are unfavorable to consumers. We shop and compare all national retailers and online services to find you the lowest price options, and let you decide. Whether you choose retail, home delivery, or international pharmacy (for name-brand drugs), Rx Valet has a way for you to save.*

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VSP

Vision Care for Life

VSP VISION SAVINGS PASS: VSP® Vision Savings Pass™ is a discount vision program that offers immediate savings on eye care and eyewear. This is not an insurance plan.

- Access to discounts through a trusted, private-practice VSP network doctor
- One rate of \$50 for an eye exam with purchase of a complete pair of glasses. 20% off without purchase.
- Special pricing on complete pairs of glasses and sunglasses
- 15% savings on a contact lens exam (fitting and evaluation)
- Exclusive Member Extras, like special offers
- Unlimited use of materials throughout the year

Allstate ID Protection

Get targeted, real-time content plus fraud protection. Security Pro+ is a plan from Allstate Identity Protection that delivers real-time personalized content about heightened security risks. It leverages their proprietary data to inform you about emerging threats, how they may affect you, and what steps to take to better protect yourself.

Careington's Pass Concept

As a member of AFEUSA, your ultimate pass to health care savings is Careington's Pass Concept. Never before has it been this easy to spend so little and save so much! Simply pay a one-time fee of \$20 for the pass, or passes, of your choice and save on your next visit to a participating dentist.

dentalpass

dentalpass was created to help individuals save on expensive dental care. Simply purchase a \$20 pass and you will save 20% to 50% on most dental procedures. Save on cleanings, exams, x-rays, crowns, dentures, fillings and more! Plus, it is simple to use. Take your pass to a participating dentist in your area, and in return, you will receive discounts on the regular-priced fees.

Benefits Continued

ACI Specialty Benefits

Legal and Financial Services

Members and family members are eligible to receive legal and financial consultation for an unlimited number of issues at no cost. 24/7 access is also available to a secured site for information, resources and personal documents.

Assessment and Clinical Support

Services/Legal Services

Support is available for any legal need including:

- Document Preparation
- Civil/Consumer/Criminal Issues
- Domestic/Family Disputes
- Real Estate
- Landlord/Tenant
- Estate Planning
- Will Preparation

Financial Support

Support is available for any financial need including:

- Referrals to CPAs, CFPs
- Credit Counselors
- Credit Counseling
- Debt Management
- Retirement
- Lease/Purchase Issues
- College Funding
- Financial Planning
- Tax Preparation

Document Preparation

Tools and resources are available for multiple legal and financial needs including:

- Personal Service
- Agreements
- Home Financing
- Personal Financing
- Investment
- Retirement
- Leases Continued Services
- Services Include Do it Yourself Documents

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ACI Clinical and Work-Life Benefits

Emotional Wellness

ACI Specialty Benefits is your partner for emotional wellness, and offers best-in-class Member Assistance Program (MAP) solutions designed to improve member engagement and emotional health. Reduce stress and make life easier. Through ACI's network of clinicians, life coaches and worklife specialists, members receive comprehensive support for any personal or professional need.

- Unlimited telephonic and video sessions and access to a panel of in-house clinicians
- Provider network of over 55,000 nationwide
- All contact is compliant with HIPAA, ACA and relevant state and federal regulations

Child Care Resources

From diaper duty to Facebook monitoring, parenting is a 24/7 job. With ACI's child care services, it's never been easier to access reliable, affordable child care locally. Instructions: Just give them your group code, AFEUSA, and they will assist you from there.

- ACI Child-Care Resources
- Child Care

For comprehensive resources for your child and all work/life needs, contact ACI today.



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Navigo Health

NaviGo Health offers convenient access to premier lab testing services, through LabCorp and Quest Diagnostics, that enables our healthcare professionals to pinpoint illnesses, identify STDs and, if necessary, recommend a customized treatment plan. Members have access to more than 5,000 testing locations nationwide, private and discreet service, and the opportunity to review results with a physician. Our discounted lab fees are published on the platform so members know their costs upfront before seeking testing.



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- American Hearing Benefit



Travel & Auto

- Avis/Budget Car Rental
- Sky Med Emergency Travel
- Sky Med Travel
- Car Chex
- True Car



Home & Family Programs

- Costco Wholesale
- Benefit Hub
- Home Chef
- Long Term Care Resources
- Griswold Home Care



Financial, HR & Credit

- Gusto
- Take Charge America
- The Credit Clinic
- EJ Pro Lease
- First American



Business & Office

Services

- Eric's Jobs
- Trapp Technology
- UPS Express Delivery
- Office Depot / Office Max
- E6 Agency
- Newsletter Pro



Education/Business

Coaching

- Genius Network
- Big Results Academy
- goSmallBiz.com
- The Messenger Institute
- SocialCore Marketing
- Joel Weldon
- Empowered Couples University



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FOR MORE INFORMATION ON THE VARIOUS
BENEFITS OF AFEUSA MEMBERSHIP,
PLEASE VISIT AFEUSA.ORG