



## **WHY YOUR ASSOCIATION SHOULD OFFER VOLUNTARY BENEFITS TO YOUR MEMBERSHIP**

- 350,000 people declare personal bankruptcy every year due to unexpected illness and accidents.
- Almost 50% of all home foreclosures are due to unexpected illness and injuries.
- 3 out of 10 people will experience a disability before they retire.
- 60% of Americans do not have savings for an emergency. 49% have less than \$1,000 on hand to pay for out-of-pocket medical expenses.
- As of 2012, about half of all adults – 117 million people - had one or more chronic health conditions. These people would all have a problem getting life insurance as well as other types of personal insurance products on their own.

Health Insurance is getting more and more expensive. Many corporations are moving to high deductible medical plans and shifting more of the cost of insurance to their employees. Employees are now looking for ways to help offset high out-of-pocket expenses should an unexpected injury, accident, or illness occur.

### **ASSOCIATIONS CAN TAKE ADVANTAGE OF THIS VOID.**

Help your members get the protection they need by offering a customized, guaranteed issue insurance benefits program. Let your members choose the benefits that are important to them and their families.



**How your Association will benefit:**

1. These benefits help to attract new members
2. These benefits help to retain existing members
3. Set your Association apart from the competition – less than 25% of Associations offer discounted “group” insurance programs to their members
4. There is no cost to your Association nor is there any administrative burden
5. This program will provide your Association with Non-Dues Revenue

**How your Membership will benefit:**

1. It will help your members cover their out-of-pocket medical costs and living expenses
2. Benefits are paid directly to the member so they can use the money as they see fit
3. Members will have access to benefits at low group rates, by utilizing the purchasing power of your Association
4. Members can select the benefits that meet their needs
5. Guaranteed Issue Life Insurance given to each member along with dues

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Changes in the healthcare and benefits market have created a need for new approaches that emphasize flexibility. Associations are an important source of insurance coverage for millions of Americans.

We provide Associations innovative solutions that can help them offer valuable protection to their members.

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|------------------------|----------------------------------|
| * Accident Insurance   | * Dental                         |
| * Life Insurance       | * Medical Bridge                 |
| * Disability Insurance | * Hospital Confinement Indemnity |
| * Critical Illness     | * and many others                |