



Dear Association Members;

As you are aware, Our Association is constantly finding new programs and partnerships which strengthen our commitment to our members. Recently, Our Association has been working closely with one of our strongest allies, Rainprotection Insurance. to research the insurance marketplace for valued insurance benefits that can be offered to our members and their employees.

Voluntary Benefits have become more popular over the past 10 years due to the climate of Healthcare Reform. We believe, like in most cases, size matters and due to the size of our membership, we should be able to benefit as a whole. **Discounting of Premiums** and **Flexibility in Underwriting** are the two primary benefits, we believe, Our Association will be able to offer your company.

Your input is valuable to us! Therefore we are writing to you today, so we can discover which Voluntary Benefits would be most valuable to you and your employees. Once we gather your feedback, with the assistance of Rainprotection Insurance, we will take the results to the marketplace to find the best protection available.

Here is a list of the most popular Voluntary Benefits available to small and mid-sized businesses. Please let us know which products you would be most interested in learning more about or would like to have offered to you and your employees via payroll deduction.

Life Insurance

Insurance that pays out a sum of money on the death of the insured person. Proceeds are most often used to replace the lost potential income during working years. This can provide a general safety net for beneficiaries and can also help ensure the family's financial goals will still be met—goals like paying off a mortgage, keeping a business running, and paying for college.

Critical Illness Insurance

A medical insurance that pays a lump-sum benefit upon diagnosis of a critical illness or condition such as heart attack, stroke, cancer, etc. There are no restrictions on how you can use the payment. This helps you avoid the financial strain a major illness can create so you can focus on your recovery. It can give you the freedom to: * Get the treatment you want * Spend time with your family and friends * Keep your home and other assets

Disability Insurance (income insurance)

Designed to replace anywhere from 45 to 65% of your gross income on a tax-free basis should illness keep you from earning an income in your occupation



___ Accident Insurance

Provides cash benefits directly to the policyholder to use as they see fit should a covered accident occur such as fractures, dislocations, hospital confinement, emergency room, and more. It can help with any of the out of pocket expenses incurred as a result, such as insurance deductibles, copays, transportation to/from medical centers, childcare and more. Accident Insurance helps you handle the medical and out-of-pocket costs that add up after an accidental injury.

___ Medical GAP Insurance

Supplemental Medical Expense “Gap” insurance is designed to provide benefits that supplement existing major medical or comprehensive health insurance plans. The additional benefits help to cover out-of-pocket expenses related to coinsurance, co-pays and deductibles for inpatient and outpatient services. It helps pay for the out-of-pocket expenses that could otherwise drain your budget. 24% of American households reported having problems paying medical bills within the last year. Supplementing your medical insurance with medical gap insurance can help you cover your expenses so you can focus on getting well.

___ Dental Insurance

Designed to pay a portion of the costs associated with dental care

___ Identity Theft Protection

Provides reimbursement to crime victims for the cost of restoring their identity and repairing credit reports. It generally covers expenses such as phone bills, lost wages, notary and certified mailing costs, and sometimes attorney fees

Once you have checked all the products you are most interested in, please fax your reply to _____ or you can e-mail it back to Our Association at _____.

Thank you for your participation in this survey and we will be back to you once our research is completed.

Sincerely;

