

# Southern Wayne County Regional Chamber

## ALLSTATE:

Requires a group of ten (10). 3 pp must buy one product line.

\*Payment through Piedmont (Bank Draft). Piedmont fee is \$5.00/mo. But can cover all products with one fee. Payroll Deduction. List bill optional with 5 or more enrolling.

Products are age Bracketed but there is no crossover with age.

SIMPLIFIED ISSUE

Plan Includes: Accident, Critical Illness, Cancer, Disability, Hospital Indemnity, Term Life

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## AFLAC:

Requires a group of three (3)

\*Payment through Piedmont (Bank Draft). Piedmont fee is \$5.00/mo. But can cover all products with one fee. Payroll Deduction. List bill with 3 enrolling.

Products are age bracketed but there is no crossover.

\*GUARANTEED ISSUE (\*Disability is Guaranteed to 6 mo. benefit - \$4,000 max.)

Plan Includes: Accident, Cancer (Cancer free for 5 years), Critical Illness, Disability

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## AETNA:

Individual Sales. Senior Market Age Group 50 - 89

Payment through Bank Draft or EFT

Products are age bracketed but there is no crossover.

FULLY UNDERWRITTEN

Offerings Include: Final Expense, Home Care Plus, Medicare Supplements, Recovery (12 mo. STCi Benefit)

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# Southern Wayne County Regional Chamber

## Member Insurance Benefits

### AETNA:

Individual Sales. All Market. Age Group 18-89  
Payments through Bank Draft or EFT  
Products are age bracketed but there is no crossover  
FULLY UNDERWRITTEN  
Offerings include: Cancer, and Heart Attack or Stroke, Hospital Indemnity Flex  
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### LIFESECURE:

Individual Sales. All Market. Age Group 18-74  
\*Payment through Piedmont (Bank Draft). Piedmont fee is \$5.00/mo. Credit Union Draft. But  
can cover all products with one fee. Payroll Deduction.  
Products are age bracketed but there is no crossover  
GUARANTEED ISSUE and SIMPLIFIED ISSUE  
Offerings Include: Accident, Critical Illness, Hospital Recovery  
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### US HEALTH & LIFE:

Unique Level Funded Group Health Plan  
Requires a group of 5 except for Chamber Members which is a \*Group of 2.  
3 Tiered P.O.S. Plan  
    P.O.S.: Use any Doctor you Desire  
    Together Health Network (Northeast Detroit Area more prevalent)  
    Cofinity Health Network – Safeguard  
With positive claims history a portion of premiums can be returned to the business and  
participants.  
\*SWCRC Members receive the 2pp group offering and all primary insured receive \$7,500 of term  
life for free.  
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\*Denotes a benefit specifically for SWCRC Members.

# Southern Wayne County Regional Chamber

## Member Insurance Benefits - Plan Highlights

### ALLSTATE

#### ALLSTATE ACCIDENT

AD&D, Accident, Hospitalization, Physical Therapy, ICU, Ambulance, Hospitalization, Disability, Follow-up treatments, Transportation

#### ALLSTATE CANCER

Screenings, Initial Diagnosis, Radiation, Chemo, Blood/Plasma, Surgery, Hospitalization, Home Health care, Nursing Home care, Prosthetics, Transportation and Lodging, Reconstructive, Egg Harvesting and Storage, Specified Disease Rider available.

#### ALLSTATE CRITICAL ILLNESS

Category 1: Heart Attack, Stroke, By-Pass Surgery, Angioplasty, Atherectomey, Stent Placement.

Category 2: Major Organ Transplant, End Renal Stage Failure, Paralysis, MS, Alzheimer's.

Riders: Cancer, Wellness

#### ALLSTATE DISABILITY

Choose monthly benefit to meet your needs from \$400 -\$5,000 (up to 60% of income)

Benefits start 1<sup>st</sup> day after your waiting period.

#### ALLSTATE TERM

20 year term insurance

Guaranteed renewable every 20 years at age until 70 (no evidence of insurability required)

Guaranteed Premiums for 5 years. Convertible before age 65. AD&D benefit, Disability Waiver

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# Southern Wayne County Regional Chamber

## Member Insurance Benefits - Plan Highlights

### **AFLAC**

#### **AFLAC ACCIDENT**

Wellness, Accident, Hospital Confinement – ICU, Physical Therapy, Rehabilitation, AD&D, Ambulance, Transportation and Lodging, Blood/Plasma Platelets, Appliances.

#### **AFLAC CANCER**

Screenings, Initial Diagnosis, Radiation, Chemo, Blood/Plasma, Surgery, Hospitalization, Home Health care, Nursing Home care, Prosthetics, Transportation and Lodging, Reconstructive, Egg Harvesting and Storage, Specified Disease Rider available.

#### **AFLAC CRITICAL ILLNESS**

Heart Attack, Stroke, Coronary Artery Bypass, Sudden Cardiac Arrest, 3<sup>rd</sup> Degree Burns, Coma, Paralysis, Major Organ Transplant, End State Renal Failure, Persistent Vegetative State. First Occurrence Benefit, Subsequent Specified Health Benefit, Angioplasty, Hospital Confinement. Physical Therapy, Speech Therapy, Rehabilitation, Ambulance, transportation and Lodging, Waiver

#### **AFLAC DISABILITY**

Choose monthly benefit to meet your needs from \$500 -\$6,000 (up to 60% of income)  
Benefits start 1<sup>st</sup> day after your waiting period.

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# Southern Wayne County Regional Chamber

## Member Insurance Benefits - Plan Highlights

### AETNA Senior Market

#### AETNA FINAL EXPENSE (issue Age 45 to 89)

Minimum Benefit Amount \$3,000, Maximum Benefit Amount \$35,000.

Renewable for Life regardless of health changes.

Premium rates that never increase.

Three plans available:

Level Premium (full death benefit)

Graded Benefit (1:40%, 2:75%, 3:100%)

Modified Benefit Plan (1+2=110% of premium, 3=100% of premium)

#### AETNA HOME CARE INSURANCE (issue age 50 to 89)

Home Care Indemnity Plan

Up to \$1,200/wk. with choice of 13, 26, 39 or 52 weeks.

Lifetime max 2X the number of covered weeks.

Waiting periods 0 or 20 days.

Hospital Daily Indemnity

Up to \$300/day per confinement

With 20 days per period of care

Lifetime max of 365 days

Lump Sum Cancer Fixed Indemnity Rider

Choose \$2,500, \$5,000 or \$10,000

#### AETNA MEDICAL SUPPLEMENT INSURANCE (issue age 65)

Plans A, B, F, High Deductible F, G, N.

#### AETNA RECOVERY (issue age 50 to 89)

If you are confined to a **Nursing** or **Assisted Living** Facility or need **Home** Care and cannot perform 2 ADL's or a cognitive impairment.

Daily Nursing Facility

Up to \$300/day with choice of 90, 180, 270 or 360 days

Lifetime max 2x the number of covered days

Waiting periods of 0, 20, 100 days

Daily Hospital Indemnity

Up to \$300/day per confinement. With 20 days of period care

Lifetime max of 365 days

Home Care Rider (Optional)

Up to \$1,200/wk. maximum with choice of 13, 26, 39 or 52 weeks.

Lifetime max 2X the number of covered weeks.

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# Southern Wayne County Regional Chamber

## Member Insurance Benefits - Plan Highlights

### **AETNA - Individual and Employer Group Market**

#### **AETNA CANCER & HEART ATTACK OR STROKE (issue age 18 to 89)**

Minimum Benefit Amount \$5,000, Maximum Benefit Amount \$75,000

Coverage can include (same lump sum for each covered person)

Individual

Individual and Spouse/Domestic Partner

Children, and Family

Intensive Care Unit Rider, up to \$600 daily benefit in increments of \$150

Max of 30 day/yr.

Benefit is reduced by 50% at age 65

#### **AETNA HOSPITAL INDEMNITY FLEX (issue age 18 to 89)**

Lump sum when confined in a hospital (including observation)

In units of \$250 up to a maximum of \$2,500.

Daily Hospital Indemnity (including observation)

In \$10 units up to a max of \$700

One time per period of care. Periods are 3-10 or 20 days with a 365 day max.

Benefit Riders

Daily Skilled Nursing Facility

Doctor's office visit

Outpatient Surgical procedure Indemnity

Lump Sum Cancer Fixed Indemnity

Outpatient Rehabilitation.

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## Member Insurance Benefits - Plan Highlights

### **LIFESECURE**

#### **LIFESECURE ACCIDENT (Issue Age 18-74)**

Guaranteed Issue

Annual Benefit Bank from \$2,500 to \$15,000 for individual. (\$25,000 family)

Disappearing Deductible.

Ambulance, Initial Services, Major Diagnostic Exams, Lab test or X-rays, Surgery, Physicians follow up including Chiropractic, Physical, Occupational and Speech. Therapy. DME, Prosthetics

#### **LIFESECURE CRITICAL ILLNESS (Issue Age 18 to 74)**

Simplified Issue

Benefit Bank is \$5,000 to \$50,000.

Provides for Subsequent Diagnosis as well as Re-occurrence of same disease.

\$50 Health Screening built in, Heart Attack (100%), Stroke (100%), Coronary Artery Disease (25%), Invasive Cancer (100%), Major Organ Failure (100%), Carcinoma in Situ, Prostate Cancer End Stage Renal Failure (all at 25%), Skin Cancer (5%)

#### **LIFESECURE HOSPITAL RECOVERY (Issue Age 18-74)**

Simplified Issue

Daily Benefit of \$100-\$900/day. Daily Benefit Amount is 30X Daily Benefit.

Emergency Room, Ambulance, Major Diagnostics, Rehabilitation.

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## For more information on plans and pricing call:

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