

ACH of America, LLC Voluntary Benefits Offering Through AON Worksite Solutions

Universal Life

- Face amounts from \$10,000 to \$250,000
- Issue ages 0-64
- Cash value grows tax-deferred under current law (guaranteed rate 4%; current rate is adjusted based on economic conditions)
- Spouse, children's and grandchildren's coverage available, even if employee does not obtain coverage (\$10,000 or \$25,000 for spouse; \$5,000 or \$10,000 for children/grandchildren from ages 11 days to 17 years)
- Loan options

Level Term Life

- Face amounts from \$10,000 to \$250,000 (maximum of six times earnings)
- Issue ages 18-64
- Term periods of 5, 10, 20 years and to age 65
- Conversion privilege to permanent life plan
- Waiver of Premium included
- Spouse and children's coverage available
- Guaranteed insurability (for future increase of benefits)

Disability Income

- Benefits from \$500-\$5,000 per month (up to 60% of current gross wages) Choose the exact amount you need
- Coverage for accidents and/or sickness
- Choice of when benefit payments begin after a covered disability—0 (accident only), 7, 14, 30, 90 or 180 days
- Choice of benefit periods—3 months, 6 months, 12 months, 2 years, or 5 years
- Issue ages 18-63
- Benefits are tax-free (since employee pays entire premium)
- Waiver of any premiums due after the first 14 days of total disability until the end of the benefit period
- Guaranteed renewable until age 70 or receipt of Social Security benefits.
- Pregnancy covered the same as any other disability
- Fastest claims payment time in the industry, average 5.3 days.

Personal Accident/ Disability

- Total disability benefits from \$250 to \$2,000 per month
- Daily hospital benefit of \$200 per day paid directly to the employee
- \$100 per accident if the insured requires treatment in the emergency room
- \$50 per accident for physician treatment
- Catastrophic benefits of up to \$75,000 for accidental death or loss of sight, speech, hearing, or limbs as the result of an accident
- Family coverage available

Cancer Insurance (Individual and Family)

- First occurrence benefit upon initial diagnosis of cancer
- Daily hospital benefit, doubles for intensive care
- Treatment benefits for surgery, anesthesia, chemotherapy, radiation, screening, etc.
- Once the policy has been in force for 20 years, the coverage continues for the rest of the insured's life with no additional premiums due.

Accident & Sickness Hospitalization Plan

- Provides hospitalization benefits for covered illnesses and accidents
- Benefits are payable for: Hospital Admission—provides a lump sum benefit payment of up to \$400 when admitted to a hospital as an in-patient for medically necessary treatment. Hospital Confinement—pays up to \$200 per day for each day of in-patient confinement up to the insured's lifetime.
- Intensive Care Rider pays up to \$1000 for each each day confined in an intensive care unit in a hospital.
- Outpatient Surgery Rider pays \$500 per accident or sickness for major outpatient surgery or \$50 per accident or sickness for minor outpatient surgery. Only one benefit amount is payable per accident or sickness.
- Emergency Room Rider pays \$50 per accident or sickness for treatment in an emergency room (maximum of 4 visits per year).
- Spouse & children's riders available.

If you have interest in participating in any of these products, or any questions, feel free to call Mike Higgins at (407)925-4868