Modern Day Solution

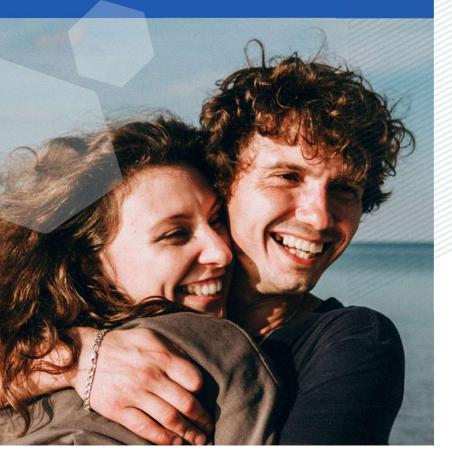
MEMBERS | CARRIERS | BROKERS



dylan



Dylan & AFEUSA Deliverables





AFEUSA wants to reach out to the **80+ million**

in this country that are considering or participating in some form of entrepreneurship.

- Deliver non-insured benefits and insured benefits which meet the needs of our expanding "gig" economy.
- Enlist nationally recognized insurance carriers, with products which are guaranteed issue for one person, families or groups.
- Online technology with multiple plans on one platform, one bill; allowing agents to monitor, manage and control how they do business.
- Offer long-term recurring commission revenue to help you build your business as rising costs can be a challenge.



What is **Association for Entrepreneurship USA (AFEUSA)?**



Association for Entrepreneurship U.S.A.

AFEUSA is an Association organized as a not-for-profit corporation, under the laws of the State of Illinois, which serves its members who are entrepreneurs and those considering entrepreneurship, especially in the fast growing 'gig economy' of the US workforce.



AFEUSA Memberships (Standard Membership)

- > Membership Prices
 - Member Only = \$12.95
 - Member + Spouse = \$19.95
- New Life Insurance Benefits
 - MetLife Group Term Insurance
 - MetLife Group AD&D Benefit
- Allstate Security Pro
- > 1-800 MD \$0 copay



nip Agent Guide Only

Benefit	Individual	Couple
1-800 MD	х	x
Rx Valet	x	x
VSP	x	x
Navigo Testing	х	x
Answer Financial	х	x
35 + Additional Benefits	х	x
Allstate Security Pro	x	X
MetLife Basic Term	x	X
MetLife AD&D	x	X
Cost:	\$12.95	\$19.95

Membership Embedded Life - MetLife

Life Insurance Benefit at Attained Ages:

AFEUSA Standard Membership	Basic Term Life	AD&D AD&D Benefit	
Attained Ages	Life Insurance Death Benefit		
Ages 18-44	\$10,000	\$10,000	
Ages 45-55	\$7,000	\$10,000	
Ages 56-64	\$4,000	\$10,000	
Ages 65-74	\$3,000	\$10,000	
Ages 75-79	\$1,500	\$10,000	
Age 80	\$0	\$0	

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusions, limitations and waiting periods. This is for Agent Use Only.

- Issue age: 18-79
- Termination age: 80
- Reduction of benefits by age
- Underwriting attestation, coverage effective upon meeting conditions
- Coverage available to: member & spouse
- 6 month wait from effective date
- Coverage determined by issue age



AFEUSA Member Benefits





AFEUSA Member **Benefits**

X **Travel & Auto**

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

Financial, HR & Credit

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

Home & Family Programs

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

Business & Office Services

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

~ Health & Well-being

Burnalong

- Needy-Meds
- American Hearing Benefit

Education/Business Coaching

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





AFEUSA Carrier Partners









UNITED CONCORDIA®

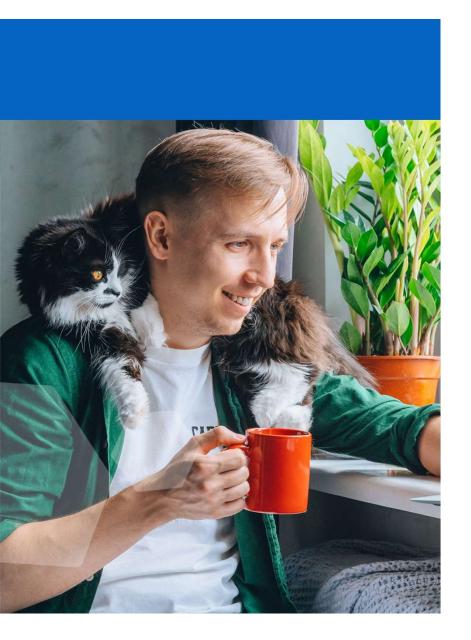
DENTAL

💋 ZURICH[®]



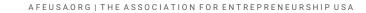






AFEUSA Insured Products

Base Life + AD&D	AD&D
Hooray Health	Accident Disability I
Dental Plans	Accident Medical Ex
Vision Plans	Critical Illness
Hospital Income Plan	Hospital Income Pla





Hooray Health Zurich -

- Issue Age 18-64
- Termination Age 75
- Reduction of Benefits Age 67
- Underwriting: Guaranteed Issue
- Coverage Available: 4 Tier Rates
- Pre-Existing Wait 12mo/12mo

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only. Affordable healthcare is difficult for individuals and small businesses to purchase - and that is why AFEUSA provides simple, easy and affordable solutions.

- Access to 3,500 Hooray Health Retail Clinics & Urgent Care Networks Nationwide
- Insured Benefits for Accidents, Office Calls, Wellness Visit, Testing, Surgery, Hospital Admission and Hospital Indemnity coverage
- Telemedicine (No limit or co-payments)
- Rates are guaranteed based upon the master policy
- No Minimum Enrollment and no employer sponsorship required

- First Health Network with over 695,000 providers
- Discounted Prescription Drugs
- Coverage available down to 1 person, and small groups with rates starting at \$129.99/mo



Dental Plan ■ United Concordia

- Issue Age 18+
- Termination Age: None
- Reduction of Benefits: None
- Underwriting: Guarantee Issue
- Coverage Available: 3 Tier Rates
- Waiting Period: None

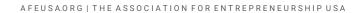
This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

Plan Designs to Choose - No Waiting Periods

Annual Benefit Amount \$1,500; \$3,500 or \$5,000 Preventive Care 100% (Deductible waived \$50 & \$150 Plan) Annual Deductible Options \$50; \$100; \$150

Basic and Major 50% or 70% depending on the plan

- 1 rate for each plan in 31 states plus D.C.
- "Annual Maximum Rollover" included: up to \$300 annual benefits carryover each year, up to \$1,200. (not available on Diamond plan)
- Includes UCD Largest PPO network "Elite Plus"





Emerald Dental Plan United Concordia

- Issue Age 18+
- Termination Age: None
- Reduction of Benefits: None
- Underwriting: Guarantee Issue
- Coverage Available: 3 Tier Rates
- Waiting Period: None

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

- Deductible \$100 waived on Preventive Services, only applies to Basic
- Yearly Max Benefit; \$1,500 (includes the Annual Maximum Rollover benefit – up to \$1,200)
- Coinsurance:

>

- Preventive 100% day 1
- Basic 60% year 1, 70% year 2, 80% year 3
- Major not covered but does have a 10%-25% discount if you go in network
- Monthly Rate: \$33.98 Single
- Monthly Rate: \$65.60 Couple/Member +1
- Monthly Rate: \$124.62 Family (children covered up to age 26)



Ruby Dental Plan United Concordia

- Issue Age 18+
- Termination Age: None
- Reduction of Benefits: None
- Underwriting: Guarantee Issue
- Coverage Available: 3 Tier Rates
- Waiting Period: None

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

- Deductible \$100 waived for preventive/diagnostic
- Yearly Max Benefit; \$3,000 (includes the Annual Maximum Rollover benefit – up to \$1,200)
- Preventive care 100%
- Basic 60% year 1, 70% year 2, 80% year 3
- Major 30% year 1, 50% years 2+
- Monthly Rate: \$61.70 Single
- Monthly Rate: \$115.07 Couple/Member +1
- Monthly Rate: \$186.77 Family (children covered up to age 26)



Diamond Dental Plan United Concordia

- Issue Age 18+
- Termination Age: None
- Reduction of Benefits: None
- Underwriting: Guarantee Issue
- Coverage Available: 3 Tier Rates
- Waiting Period: None

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

- Deductible \$150 waived on Preventive Services, only applies to Basic/Major
- Yearly Max Benefit; \$5,000
- Preventive 100%
- Basic 70% year 1, 80% year 2, 90% year 3+
- Major 30% year 1, 60% year 2, 70% year 3+
- Implants are covered after 12 month wait. There is a \$5,000 lifetime limit for implants and is covered at 50% co-insurance
- Monthly Rates \$74.72 Single
- Monthly Rate \$138.30 Couple/Member +1
- Monthly Rate: \$224.48 Family (children covered up to age 26)



Dental Plan

The Standard Plan 1&2

- Issue Age: 18+
- Termination Age: None
- Reduction of Benefits: None
- Underwriting: Guarantee Issue
- Coverage Available to: 4 Tiers
- Pre-Existing Wait: None

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

- No Waiting Period
- Plan Maximum Benefit Options: \$1,000 or \$3,000
- Vision Plan Benefit Per
- Member: \$150 per year
- Annual Deductible: \$50.
- Deductible Waived for Preventative 100%
- Basic/Major Services: 1st Year 60%
- Basic/Major Services 2nd Year 70%
- Basic/Major Services 3rd Year 80%
- Vision Plan: Exam annually Yes
- Lenses: single, bifocal, trifocal, lenticular, progressive \$50
- Contacts elective/medically necessary NONE
- Frames Included





Dental Plan

The Standard Plan 3&4 🗖

- Issue Age: 18+
- Termination Age: None
- Reduction of Benefits: None
- Underwriting: Guarantee Issue
- Coverage Available to: 4 Tiers
- Pre-Existing Wait: None

Hybrid Plan

No Waiting Period

Co-Insurance **Preventative, Basic, Major -70%**

Annual Deductible \$100 or \$250

Annual Maximum Benefit \$3,000





This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

Vision Plan – VSP/Vision Service Plan

- Issue Age: 18+
- Termination Age: None
- Underwriting: Guarantee Issue
- Coverage: 4 Tiers
- VSP Network

• Fully insured Vision Plan

- Exam Every 12 Months
- Lenses Every 12 months
- Frames Every 12 or 24 months
- Exam \$10 Co-pay
- Materials \$10 Co-pay
- Contact Lens Exam Co-pay up to \$60
- Diabetic Eyecare Plus Plan \$20 Co-pay
- Plus, coverage for upgraded services in-network and much more
- Use the plan out of network; reimbursement schedule

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

Accident Disability Income Zurich

- Issue Age: 18-64
- Termination Age: 65
- Reduction of Benefits: None
- Underwriting: Guarantee Issue
- Coverage Available to: Member Only
- Pre-Existing Wait 6mo/12mo

- 12 Months Duration
- 14 or 30 Day Elimination Period
 - 14 Days Elimination \$250/\$500 per week
 - 30 Days Elimination \$500/\$750/\$1,000 per week.
- \$5,000 AD&D Benefit
- Tax Free Benefit
- Coverage starting at \$24.31

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.





Accident Medical Expense

Zurich

- Issue Age: 18-64
- Termination Age: 75
- Reduction of Benefits: Age 67
- Underwriting: None
- Coverage: 4 Tiers
- Waiting Period: None

- Accident Medical Zero or \$250 Deductible
 - Coverage amounts of \$2,500; \$5,000; \$7,500; \$10,000
 - 24-hour Coverage with offsets from Workers Comp or other health coverage
- Coverage starts at \$13.92/mo

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.



Critical Illness Plan

Zurich

- Issue Age: 18-64
- Termination Age: 75
- Reduction of Benefits 50% at Age 67
- Underwriting: None
- Coverage Available to: Member, Spouse & Children
- Pre-Existing: 12/12

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

- Guaranteed issue coverage amounts \$5,000;
 \$10,000; \$15,000; \$20,000
- Cancer, Heart & Circulatory, Transplants, Paralysis plus additional health issues
- Coverage starts at \$10.69/mo



Hospital Income Plan

Zurich

- Issue Age: 18-64
- Termination Age: 75
- Reduction of Benefits Age 67
- Underwriting: Guarantee Issue
- Coverage Available: 4 Tiers
- Pre-Existing: 12mo/12mo
- Coverage Starting at \$14.61/mo

	Plan 1	Plan 2	Plan 3	Plan 4
In Hospital Indemnity (1 day elimination period for accident or sickness)	\$250 per day	\$500 per day	\$750 per day	\$1,000 per day
Max days per confinement	5	5	5	5
Max number of days per plan year	10	10	10	10
Intensive care unit (1 day elimination period for accident or sickness)	\$250 per day	\$500 per day	\$750 per day	per day
Max days per confinement	5	5	5	5
Max number of days per plan year	10	10	10	10

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.



Hospital Income Plan with ER

Zurich

- Issue Age: 18-64
- Termination Age: 75
- Reduction of Benefits Age 67
- Underwriting: Guarantee Issue
- Coverage Available: 4 Tiers
- Pre-Existing: 12mo/12mo
- Coverage starting at \$19.78/mo

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

	Plan 5	Plan 6	Plan 7	Plan 8	
In Hospital Indemnity (1 day elimination period for accident or sickness)	\$250 per day	\$500 per day	\$750 per day	\$1,000 per day	
Max days per confinement	5	5	5	5	
Max number of days per plan year	10	10	10	10	
Intensive care unit (1 day elimination period for accident or sickness)	\$250 per day	\$500 per day	\$750 per day	\$1,000 per day	
Max days per confinement	5	5	5	5	
Max number of days per plan year	10	10	10	10	
ER Visit (Limit one Visit per Day)	\$100 per day	\$150 per day	\$200 per day	\$250 per day	
Max number of days per plan year	2	2	2	2	
Physician Office Visit (Limit one Visit per Day)	\$25 per day	\$50 per day	\$75 per day	\$100 per day	
Max number of days per plan year	2	2	2	2	



Hospital Income Plan 65+

CHUBB

- Issue Age: 18-74
- Termination Age: 85
- Reduction of Benefits: 50% at Age 80
- Underwriting: Guarantee Issue
- Coverage Available to: 4 Tiers
- Pre-Existing Wait 6 mo/12 mo

This is a summary of the plans outlined and refer to the policy brochure for a list of all the coverage, exclusion, limitations and waiting periods. This is for Agent Use Only.

Option 1(3 plans available)

First Day Hospital Benefit

\$500 \$800 \$1,000 Twice per year

Daily Hospital Confinement

\$150 \$200 \$250 Up to 10 days/year *observation 5 days Rates starting at \$19.89

Option 2 (3 plans available)

Daily Hospital Benefit of

\$250 \$350 \$500 Up to 10 days per year *observation 5 days Rates starting at \$15.57/mo



Our Enrollment Technology

Our Proprietary Technology Platform gives AFEUSA the edge in enrollment, member engagement, and agent management.

Enrollment Platform

- Co-branded enrollment website
- Mobile responsive
- Consumer focused design and enrollment
- One cart solution to purchase benefits and insurance products
- Post-date capabilities for future effective dates
- Save enrollment applications for future enrollments

Member Portal

- Easy navigation and management for member benefits including insurance certificate/fulfillment
- Manage payments, address, and dependent information with a click of a button
- Mobile responsive



Built by those who **know the business**



Agent Management Platform

- Easy to navigate, useful tools and extensive reporting
- Commission review; sales reporting of personal and downline activity
- Manage member benefits and reporting
- Run quotes and send prospective member invitations with a click of button
- Managers can build their own compensation for downline teams
- Access to reporting and analytics for full control/transparency
- Mobile responsive

Agent Recruiting and Contracting

- Use dedicated URLs or specific codes to contract prospective agents
- Reporting and analytics for managing recruiting initiatives
- Mobile responsive



Thank you.

dylan

1 4 2 9 0 N. 7 8 T H W A Y., S U I T E B 2 0 2 S C O T T S D A L E, A Z 8 5 2 6 0 6 0 2 . 3 1 2 . 6 4 8 8 Will.smallwood@dylanconsulting.com



16427 N.SCOTTSDALE RD., SUITE 410 SCOTTSDALE, AZ 85254 844.750.5927 President@afeusa.org