

Modern Day **Solution**

MEMBERS | CARRIERS | BROKERS



Association for
Entrepreneurship
U.S.A.

dylan
CONSULTING

2022

BENEFITS
GUIDE



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

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



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**Agent Guide
Only**

Membership Embedded Life - **MetLife**

Life Insurance Benefit at Attained Ages:

AFEUSA Standard Membership	Basic Term Life	AD&D
Attained Ages	Life Insurance Death Benefit	AD&D 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

- 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

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.

AFEUSA Member Benefits



AFEUSA Member Benefits



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





AFEUSA Insured Products

Base Life + AD&D

Hooray Health

Dental Plans

Vision Plans

Hospital Income Plan

AD&D

Accident Disability Income

Accident Medical Expense

Critical Illness

Hospital Income Plan 65+

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

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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



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

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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)

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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

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- 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

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Hybrid Plan

No Waiting Period

Co-Insurance

Preventative, Basic, Major -70%

Annual Deductible

\$100 or \$250

Annual Maximum Benefit

\$3,000



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

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.

- 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

Accident Medical Expense

Zurich

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

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- 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

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

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- 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

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 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	\$1,000 per day
Max days per confinement	5	5	5	5
Max number of days per plan year	10	10	10	10

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.



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