

# CBS COLORADO BANKERS SERVICES



Reform Ready Sales <sup>TM</sup>



meet...  
**MyMD** ASAP  
Online Face-to-Face Doctor's Visits



M

Y

M


D

A

S

A

P

 800.316.3222

**MyMD ASAP** [About](#) [Online Visits](#) [Emergency Helicopter Ambulance](#) [Enhanced Benefit Card](#) [Enroll Now](#)

Getting better just got easier.


Health insurance isn't much help if you can't even book an appointment with your doctor. Now there is a more convenient and affordable way to obtain the medical care you need - ASAP! For a low monthly fee, you can receive on-demand access to medical providers, an Enhanced Benefit Card and for serious crises, an emergency helicopter air ambulance.


[Enroll Now](#)

~~\$19.95~~ per person

~~\$29.95~~ per family

**Now \$24.95 Individual & \$39.95 Family**  
**No Consultation Fees! Unlimited Visits**





As seen on: 














M

Y

M

D

A

S

A

P

## Why Wait? Be treated ASAP.

MyMD ASAP offers three great services.



### Online Face-to-Face Doctor's Visits

Enjoy telephonic and webcam based medical consultations on demand. When medically needed, you can receive a prescription.

[Learn More >](#)



### Emergency Helicopter Ambulance

Receive worldwide coverage. Most medical plans only cover ground ambulance.

[Learn More >](#)



### Enhanced Benefit Card

Start saving immediately on dental, lab testing, prescription drugs and so much more today.

[Learn More >](#)

[Enroll Now](#)

“

"Thank you so much for taking such great care of my daughter! She was in need of a Rx at 6am and was able to get online, get a consult from a board certified MD and get a Rx in a matter of minutes! No waiting lines, no germ filled office and all at an amazing price! Thank you, thank you, thank you! You have my business and my recommendation."

”

-Julie M.  
Scottsdale, Arizona



# Online Face-to-Face Doctor's Visits

Avoid unnecessary and expensive Urgent Care or ER visits with our online and telephonic medical consultations.



## Save the Wait

Forget waiting rooms and outdated magazines, we see you on-demand.



## Receive Prescriptions

When medically necessary our providers can write a prescription for you.



## Don't Break the Bank

~~At only \$35.00, consults are not only affordable, they cost less than most copays.~~



## We're Bilingual

Our services are available in English and Spanish. Comprende?

## Additional Benefits

- ✓ All of our services are private, confidential and secure. Your medical information is protected through the use of encryption. We use the same type of security as banks.
- ✓ Health insurance is not required, as all of our services are available for an affordable fee.
- ✓ If you have a Health Savings Account (HSA) or a Flexible Spending Account (FSA), you can use those funds to pay for your online visits.





M

Y

M

D

A

S

A

P

60% of urgent care visits can be treated via MyMD ASAP.

### Banish sick with a click.

Be diagnosed and prescribed for a variety of common ailments online by one of our licensed and highly-trained healthcare providers.

#### What can be treated online?

- |                  |                         |
|------------------|-------------------------|
| ✓ Abrasions      | ✓ Lice                  |
| ✓ Allergies      | ✓ Mild Lacerations      |
| ✓ Bites & Stings | ✓ Nasal Congestion      |
| ✓ Contusions     | ✓ Nausea                |
| ✓ Cough          | ✓ Respiratory Infection |
| ✓ Dehydration    | ✓ Sinus Symptoms        |
| ✓ Earache        | ✓ Skin Infections       |
| ✓ Fever          | ✓ Sore Throat           |
| ✓ Flu            | ✓ Sprains & Strains     |
| ✓ Hives          | ✓ Travel Medications    |
| ✓ Insomnia       | ✓ Typical Headaches     |
| ✓ Itchy Eyes     | ✓ UTI's                 |



M

Y

M


D

A

S

A

P



## Emergency Helicopter Air Ambulance

Should something more serious happen, you will be covered worldwide for medical transport via helicopter.

Most medical plans only cover ground ambulance, with MyMD ASAP, eligible members will be reimbursed for a 'Covered Injury' up to a maximum of:

**\$7000.00** per occurrence  
per individual

*Benefit in excess of all other valid collectable insurance.*

## Enhanced Benefits Card

Start saving immediately on vision, hearing, diabetic testing supplies, lab tests and other discount benefits with our prescription discount and benefits card.

**Dental Savings...** of 25% - 40%

**Vision & Lasik...** savings of 10% - 50%

**X-Rays & Imaging...** savings of 10% - 80%

**Diabetic Supplies...** savings of 15% - 48%

**RX Prescriptions...** average savings of 22%

**Lab Tests...** savings of 10% - 70%

**Hearing...** savings of 35% - 65%

**Chiropractic...** savings of 10% - 60%



Call: 800-316-3222 and enroll today!

Enroll Now

[WWW.THEEBCCARD.COM](http://WWW.THEEBCCARD.COM)



M  
Y  
M  
D

# MyMD ASAP CAN WRITE PRESCRIPTIONS\*

Avoid unnecessary & expensive Urgent Care or ER visits — Sign up today!

***Don't break the bank  
Start saving on your  
healthcare costs now!***

call

**800-366-2467**

or visit

**[www.GACquote.com](http://www.GACquote.com)**

Discount Benefits are NOT insurance and are not available in all states.  
MyMD ASAP is not an insurance product and is not a replacement for  
a relationship with a primary care physician.

MyMD ASAP is currently available in the following states:  
AK, AZ, CA, CO, CT, FL, GA, HI, ID, IL, IN, IA, KS, MD, MI, MN,  
MS, MO, MT, NE, NV, NJ, NM, NY, NC, OR, SC, SD, UT, VA, WA, WY.

\*MyMD ASAP does not prescribe DEA controlled substances,  
Narcotics or Life Style Medications.

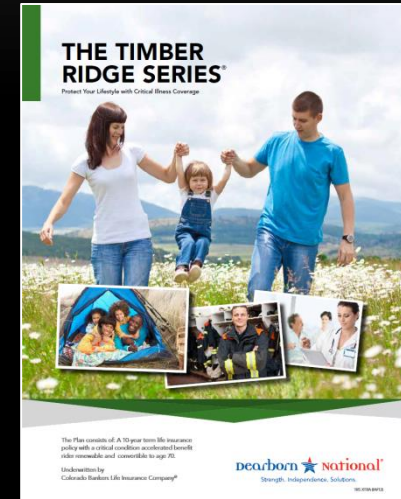


A  
S  
A  
P

# THE TIMBER RIDGE SERIES®

## ... CRITICAL ILLNESS INSURANCE

- A product with the flexibility to cover...
- The needs of Today
- The unseen challenges of tomorrow



## FINANCIAL STRENGTH

- CBL holds an A (Excellent) Rating by A.M. Best.
  - PFC/CBL is a LIFE AND FINANCIAL SERVICE subsidiary of Health Care Service Corporation (HCSC).
  - HCSC is a mutual legal reserve company that conducts business as Blue Cross Blue Shield of Illinois, Texas, Oklahoma and New Mexico.
-

# THE TIMBER RIDGE SERIES®

*Ten-year term life insurance with a critical condition accelerated benefit rider*

- A life insurance plan with a critical illness rider, which pays the face amount of the policy if you die but may also pay the same amount if you suffer a covered critical illness and live.\*
- A ten-year level renewable to age 70 and convertible to age 65 term life insurance with critical condition accelerated benefit rider.
- Up to \$250,000 of coverage available with simplified issue underwriting
- Coverage available for you only, you and your spouse only, or you, your spouse and your children up to age 21
- Immediate death benefit coverage
- The possibility of surviving a critical illness before age 65 is almost twice as great as dying.

\*Covered conditions and percentages of benefits payable vary by state.

# THE TIMBER RIDGE SERIES®

## *Covered Conditions...*

100% benefit payable upon diagnosis\* (on or after 30<sup>th</sup> day coverage becomes effective) of the following covered conditions:

- Heart attack
  - Life Threatening Cancer
  - Stroke
  - Major organ transplant
  - Terminal illness
- 
- Except suicide during the first two years, Missouri 3 years, North Dakota and Colorado 1 year. The policy terminates after a full benefit is paid out. Covered conditions and percentages of benefits payable vary by state. Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual definitions. The actual policy definitions should be consulted and will control.

\*\* Not available in all states.



# THE TIMBER RIDGE SERIES®

## *Covered Conditions...*

100% benefit payable upon diagnosis\* (on or after 30<sup>th</sup> day coverage becomes effective) of the following covered conditions:

- Advanced Alzheimer's Disease\*\*
- Paralysis\*\*
- Loss of independent living

Some exclusions and exceptions apply. Benefits may differ or not be available in some states, your agent will explain the benefits available in your state.

Partial Benefits paid out are deducted from the policy face amount.

The policy may continue in force at the adjusted Face Amount and reduced insurance premium.

- Except suicide during the first two years, Missouri 3 years, North Dakota and Colorado 1 year. The policy terminates after a full benefit is paid out. Covered conditions and percentages of benefits payable vary by state. Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual definitions. The actual policy definitions should be consulted and will control.

\*\* Not available in all states.

# THE TIMBER RIDGE SERIES®

## *Covered Conditions...*

100% benefit payable upon diagnosis\* (on or after 30<sup>th</sup> day coverage becomes effective) of the following covered conditions:

- Loss of limbs
- Major burns
- Renal Failure
- Death from any cause

“From 1997 to 2007, the death rate from cardiovascular disease declined 27.8% and the stroke death rate fell 44.8%.”

- Except suicide during the first two years, Missouri 3 years, North Dakota and Colorado 1 year. The policy terminates after a full benefit is paid out. Covered conditions and percentages of benefits payable vary by state. Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual definitions. The actual policy definitions should be consulted and will control.

\*\* Not available in all states.

# THE TIMBER RIDGE SERIES®

## *Covered Conditions...*

Percentage of benefits payable upon diagnosis\* (on or after 30<sup>th</sup> day coverage becomes effective) of the following covered conditions:

**25%:**

- Coronary bypass surgery
- Heart valve replacement/repair surgery
- Aortic surgery

**10%:**

- Angioplasty

“Approximately 780,000 people suffer strokes each year.”

\* Covered conditions and percentages of benefits payable vary by state. Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual definitions. The actual policy definitions should be consulted and will control.

# THE TIMBER RIDGE SERIES®

## *Critical Conditions Family Rider...*

- 10-year renewable life rider
- Convertible to \$10,000 term life insurance with critical illness benefits
- All children can be covered for \$5,000 of 10-year term life insurance with critical illness benefits

“Since 2001, coverage premium for family coverage has increased 113%.”

\* Covered conditions and percentages of benefits payable vary by state. Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual definitions. The actual policy definitions should be consulted and will control.

# PROTECT YOUR LIFESTYLE

*Market Niches...*

## Existing Clients

- Disability Supplement
- Family Protection
- Homemaker
- Self-Employed
- College Funding





# PROTECT YOUR LIFESTYLE

*Market Niches...*



- Membership Add on
- Mortgage Protection
- Buy/Sell
- Health Insurance
- Singles
- Payroll

# BANKRUPTCIES DUE TO CRITICAL ILLNESS

- 50.35% of personal bankruptcies are caused by illness or medical debts
- 2 million Americans are estimated to have medical-caused bankruptcies each year
- 75.7% of debtors that had medical bankruptcies also had health insurance at the time of filing
- \$13,460 was the average out-of-pocket medical expenses covering co-pays, deductibles and uncovered health services for bankruptcy filers



# WHY YOU NEED CRITICAL ILLNESS BENEFITS:

- Home Health Care
- Cost of Care Givers
- Lost Income of Self/Spouse
- Daily Living Expenses
- Co-Pays & Deductibles
- Experimental Treatments
- Housekeeping or Child Care expenses
- Maintenance of your Family's Quality of Life
- Travel/lodging for treatment(s)

“50.5% of personal bankruptcies are caused by illness or medical debt.”

(Harvard Study)

# PROTECT YOUR LIFESTYLE WITH THE TIMBER RIDGE ® SERIES...

*Because a check is better than a get well card...*



# **Value Med Plan**

*Sickness & Accident, Hospital & Medical  
Insurance*

---



# **Value Med Plan**

## *Sickness & Accident, Hospital & Medical Insurance*

- Benefits are Paid Directly to you\*
- No Deductible or Co-Pays
- Pays benefits in addition to any other insurance
- Issue ages 18 through 64
- Dependent Child Coverage  
Available to age 19 or 25 if a full time student
- Guaranteed Renewable to age 65
- Use any doctor, hospital or licensed provider
- Preexisting conditions incurred within the 12 month period preceding the effective date are covered after 12 months
- Your rates cannot increase due to your advanced age or declining health

# **Value Med Plan**

## *... Benefit Schedule*

### *- Doctors Office Visits: \$75 per visit*

- Pays up to 10 doctor office visits per calendar year (\$750 Value) for each insured adult and up to 5 per calendar year for all insured children combined. Doctor office visits are limited to one per week, except in Maryland

# Value Med Plan

## *... Benefit Schedule*

### *- Outpatient Visits: \$100 per visit sickness or accident*

- Pays for X-Ray, Labs Tests, Medical Supplies and much more. Pays in the doctor's office, lab or any other outpatient facility. Outpatient benefit maximum per calendar year is \$200 per insured and \$200 for each covered child.

### *- Ambulance Services: \$200 per visit sickness or accident*

- Pays ambulance expense per sickness or accident

# Value Med Plan

## *... Benefit Schedule*

### *- Hospital Confinement: \$1000, \$500 or \$100*

- Select \$1000, \$500 or \$100 per day, beginning on the 1<sup>st</sup> day of the hospital confinement up to 365 days (\$365,000 Value)

(Dependent children limited to \$100 per day)

### *- Lump Sum Cancer Benefit: \$5000 or optional \$10,000 Lump Sum*

- Pays \$5000 directly you on the first diagnosis of cancer. Benefits for each covered adult. Option for \$10,000 also available.

(Cancer benefit not applicable in FL, OR, SD & WA)

# **Value Med Plan**

*Additional discounts & dividends...*

- *CallMD*
- *Emergency Helicopter Air Ambulance*
- *Enhanced Benefit Card*
- *The Dividend Club*
- *Refund Sweepers*
- *Car rental Services*
- *Rewards Network*





# Presenting Membership Benefits & Versatile Health Plans that Work



# NEA

## Monthly Rates

### OPTION 1

Individual - \$29.95/month

Family - \$34.95/month

### OPTION 2

Individual - \$39.95/month

Family - \$44.95/month

### OPTION 3

Individual - \$44.95/month

Family - \$54.95/month

### OPTION 4

Individual - \$54.95/month

Family - \$64.95/month

### OPTION 5

Individual - \$74.95/month

Family - \$79.95/month

### OPTION 6

Individual - \$84.95/month

Family - \$89.95/month

### OPTION 7

Individual - \$94.95/month

Family - \$99.95/month



## 24 Hour Benefits

*With Accident Coverage*

\$2,000 / \$5,000 / \$7,500 / \$10,000  
\$15,000 / \$20,000 / \$25,000

Accident Medical Expense Options



*Members receive UNLIMITED CallMD calls per year/per family!*

CallMD physicians provide medical advice, diagnosis & treatments in one-on-one phone consultations 24 hours a day, 7 days a week.

English and Spanish language services available!

**Cost of UNLIMITED consultations with a CallMD Doctor is INCLUDED in your NEA membership.**

### Have You Ever...

- Needed a doctor in the evenings or on the weekends?
- Needed a prescription\* called in to your pharmacy?
- Needed to talk to a doctor about a non-emergency illness?

CallMD is the answer

CallMD is Not Insurance. Benefit Effective 30 Days After Date of NEA Membership. CallMD is not a replacement service for medical emergencies. In the event of a life-threatening health emergency, members should call 911 or their local emergency services first. \*No DEA Controlled Substances or Narcotics Allowed.



**WORLDWIDE COVERAGE**

*Most medical plans only cover ground ambulance.*

### EMERGENCY HELICOPTER AIR AMBULANCE

The program will reimburse eligible members for a "Covered Injury" up to a maximum of:

**\$7,000.00** per occurrence/per individual

*Benefit in excess of all other valid collectable insurance.*

FORM NEA-ACC 10/2012

# NEA

Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions & Limitations Apply. This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 85%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. Chubb, Box 1615, Warren, N.J. 07061-1615.

<sup>1</sup> The benefit amount shown is your accidental death benefit amount. The benefit amount for accidental dismemberment is a percentage of the accidental death amount. The benefit amount for your spouse/domestic partner is 50% of your amount and for your dependent children is 20% of your amount. If you have no dependent children, your spouse/domestic partner's benefit amount is equal to 60% of your amount. If you have no spouse/domestic partner your dependent children's benefit amount is equal to 25% of your amount.

\*Please see the enclosed Summary of Benefits for a complete description of the benefits, exclusions and limitations.

## 24 HOUR ACCIDENTAL DEATH and DISMEMBERMENT ("AD&D") & ACCIDENT MEDICAL EXPENSE INSURANCE\*

NEA membership includes your choice of seven Accident

Medical Expense Options:	Option 1	Option 2	Option 3	Option 4
AD&D Maximum Benefit Amount <sup>1</sup>	\$2,500	\$5,000	\$7,500	\$10,000
Accident Medical Expense ("AME") max benefit amount	\$2,000	\$5,000	\$7,500	\$10,000
AME Deductible	\$50	\$100	\$250	\$275
<b>Monthly Rates</b> <i>NO Enrollment Fee!</i>	<b>\$29.95</b>	<b>\$39.95</b>	<b>\$44.95</b>	<b>\$54.95</b>
	Per Individual	Per Individual	Per Individual	Per Individual
	<b>\$34.95</b>	<b>\$44.95</b>	<b>\$54.95</b>	<b>\$64.95</b>
	Per Family	Per Family	Per Family	Per Family

HIGH LIMIT OPTIONS	Option 5	Option 6	Option 7
AD&D Maximum Benefit Amount <sup>1</sup>	\$10,000	\$10,000	\$10,000
Accident Medical Expense ("AME") max benefit amount	\$15,000	\$20,000	\$25,000
AME Deductible	\$275	\$275	\$275
<b>Monthly Rates</b> <i>NO Enrollment Fee!</i>	<b>\$74.95</b>	<b>\$84.95</b>	<b>\$94.95</b>
	Per Individual	Per Individual	Per Individual
	<b>\$79.95</b>	<b>\$89.95</b>	<b>\$99.95</b>
	Per Family	Per Family	Per Family

AD&D Insurance provides coverage for accidental loss of life or dismemberment according to the following schedule:	% of Benefit Amount
Accidental loss of: life; or speech & hearing; or speech & one of a hand, foot or sight of an eye; or hearing & one of a hand, foot or sight of an eye; or both hands; or both feet; or sight of both eyes; or a combination of any two of a hand, a foot or sight of an eye.....	100%
Accidental loss of: one hand; or one foot; or sight of one eye; or speech; or hearing.....	50%
Accidental loss of: thumb & index finger of the same hand.....	25%

NEA Membership also includes this great savings program:



**Enhanced  
Benefit Card**

[www.theEBCard.com](http://www.theEBCard.com)

Over  
**120,000 Dental  
Locations**  
Nationwide!

**Dental Savings**  
of 25% - 40%

**Rx Prescription**  
Avg. Savings of 22%

**Vision and LASIK**  
Savings of 10% - 50%

**Lab Tests**  
Savings of 10% - 70%

**X-Rays & Imaging**  
Savings of 10% - 80%

**Hearing**  
Savings of 35% - 65%

**Diabetic Supplies**  
Savings of 15% - 48%

**Chiropractic**  
Savings of 10% - 60%

**Start Saving Immediately!**

DISCOUNT BENEFITS ARE NOT INSURANCE AND ARE NOT AVAILABLE IN ALL STATES

### Effective Date? – 1<sup>st</sup> of Each Month

Enrollment Forms completed & submitted by the end of month are guaranteed a 1<sup>st</sup> effective of the FOLLOWING month. Later submissions may be subject to 1<sup>st</sup> effective of the *NEXT*, FOLLOWING month.

### List Bill Effective Date? – 1<sup>st</sup> of Each Month

Enrollment forms with payment must be received by the 20<sup>th</sup> of current month to be effective 1<sup>st</sup> of following month.

Draft Date? – 16<sup>th</sup> of each month.

Supplies? – See your Marketing Director or contact GAC.

Changes or Cancellations? – Effective 1<sup>st</sup> of following month.

Must be sent in writing to GAC.

- Received 1<sup>st</sup>-15<sup>th</sup>: Cancellation effective 1<sup>st</sup> of the following month.
- Received 16<sup>th</sup> – end of current month: Cancellation effective 1<sup>st</sup> of the month *following* the next month.

Other Questions? – See your Marketing Director, or contact GAC.



UNITED DENTAL AND VISION

## UNITED DENTAL VISION

*Not a discount or scheduled plan*

Two plan options  
covering dental and  
vision expenses for  
you and your family.

*No deductible*

*Go to any dentist  
or eye doctor*

Exclusively marketed nationally  
by General Agent Center



Underwritten by The Order of United Commercial Travelers of America  
A non-profit financial services membership organization insuring futures since 1888

DV B 0312 GAC

This is a limited benefit policy. Not available in all states.



**Choose from two plans to  
meet your needs –  
United Silver and United Gold**

**Our plans offer choices you may not find  
with other plans:**

- No deductible
- Pays in addition to other insurance<sup>1</sup>
- No networks – choose your provider<sup>2</sup>
- “Quick & Easy” issue
- Not a discount or scheduled plan

## **Why is Dental & Vision insurance important to you?**

In today’s world, proper dental care not only keeps your smile bright, but it helps ensure your overall health. Dentists can help determine early warning signs of health concerns such as diabetes, oral cancer and more.

**Don’t let rising healthcare  
costs keep you from getting  
the care you need.**



### **Benefits<sup>3</sup>**

United DentalVision will pay the applicable percentages of **actual charges**, not to exceed reasonable and customary charges for covered expenses up to the Policy Year Maximum Benefit.

### **Who is Eligible for Coverage?**

Anyone ages 18-84.

### **Optional Children’s Rider**

We will pay the applicable percentage for dental and/or vision examinations<sup>4</sup> up to the policy year maximum per calendar year. Only one annual maximum benefit allowable regardless of number of children. Must be under 18 years of age to obtain. Coverage is available up to age 23.

### **Other Important Benefits**

#### **30-Day Right To Examine and Return Policy**

If, for any reason you are not satisfied, the policy may be returned to us or to the agent within 30 days after receiving it. If returned, the policy will be void from its beginning and any premium paid will be refunded.

#### **Guaranteed Renewable for Life**

This Policy is renewable as long as you live, provided you continue to pay premiums when due.

#### **Household Discount**

If two or more people, living in the same household at the same address, apply for coverage at the same time, then each may receive a 10% discount.

# No Networks! You choose the provider

No worries about whether or not your doctor or dentist is in a network.  
No hassles about where you can buy glasses or receive dental care. You decide who to see. We provide the coverage.

## Benefit Comparison<sup>3</sup>

### UNITED **SILVER** (PLAN 1)

### UNITED **GOLD** (PLAN 2)

Policy Year Maximum Benefit	\$1,000	\$1,000 or \$2,000 (choose one)
Policy Year Deductible	\$0	\$0

## Dental Coverage

<b>Preventive Services</b> Examination, cleaning and routine X-Ray <sup>2</sup> 3 month waiting period	Year 1 – Up To \$125 Year 2 (and thereafter) – 1st Visit Up To \$125, 2nd Visit Up To \$75 (per policy year)	Year 1 – Up To \$125 Year 2 (and thereafter) – 1st Visit Up To \$125, 2nd Visit Up To \$75 (per policy year)
<b>Basic Services</b> Including X-Ray, fillings and extractions <sup>2</sup> No waiting period	Year 1 – 70% Year 2 – 80% Year 3 – 80% Year 4 – 90% (and thereafter)	Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 – 90% (and thereafter)
<b>Major Services</b> Including bridges, crowns, full dentures or partials, full mouth extractions, and root canals <sup>2</sup> 12 month waiting period	Not Covered	Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 – 90% (and thereafter)

## Vision Coverage

Basic eye examination or eye refraction, including the cost of eye glasses or contact lenses <sup>2</sup>	\$150 (per 24 month period)	\$150 (per 24 month period)
Waiting Period	Exam, first time corrective lenses <i>None</i> Repair or replacement of existing eye glasses or contact lenses <i>6 months</i>	Exam, first time corrective lenses <i>None</i> Repair or replacement of existing eye glasses or contact lenses <i>6 months</i>

<sup>1</sup> Benefits are not subject to assignment.

<sup>2</sup> Services performed or prescribed by a licensed Medical Professional not a member of your immediate family.

<sup>3</sup> Refer to your policy for a complete description of limitations and exclusions.

U

C

T

U

C

T

## About General Agent Center

Since 1973, General Agent Center has developed health insurance products nationally, helping hundreds of thousands of Americans through independent agents. Through General Agent Center, your agent offers you the best value for your dollar on dental and vision insurance. If you have any questions, call your agent or if you're looking for a licensed agent call 800-366-2467.

## About UCT

### Give Back

You get more than just insurance with UCT. You get the good feeling from giving back to local communities. As a non-profit, socially responsible insurance provider, UCT's insurance operations help support causes and organizations in communities across the U.S. and Canada.

### Get Involved

Want to take it a step further? As a UCT member you automatically join other members in the United States and Canada who strive to make a difference in their local communities. Be as active as YOU choose, with opportunities to support causes, including:

- Intellectual Disabilities Programs
- Student Scholarships
- Cancer Research
- Youth Programs
- Homeless & Disabled Veterans
- Organizations and causes YOU choose

### Strength in Numbers

UCT members produce amazing results. Over the past 3 years, UCT's numbers included:

- More than \$3 million donated to causes
- More than \$300,000 awarded in scholarships
- More than 370,000 collective hours of volunteer service given to communities and causes

### Get Covered

UCT offers a number of affordable insurance and financial protection products. Whether it's accident and life products, dental & vision coverage, or Medicare supplement plans, we offer quality protection for your insurance needs.



Non-profit financial services and  
member-directed community service –  
*a concept that benefits everyone!*

This brochure is designed to give a brief description of the policies and optional benefits and does not constitute a contract. The exact terms, limitations, definitions, conditions and qualifications of a specific procedure or service will be found in the policy delivered to you. The terms of the policy govern. This is not a Medicare Supplement Policy. Neither The Order of United Commercial Travelers of America nor its agents are connected with or endorsed by the U.S. Government or federal Medicare program.

Underwritten by The Order of United Commercial Travelers of America.

Policy: DW 0312 or state equivalent



# THE EIGHT™



**TRY THIS NEW APPROACH  
YOU WILL NOT BE  
DISAPPOINTED!**

*Try the eight!...*

1. Do you know someone who has suffered a heart attack, stroke or cancer?
2. Was their quality of life affected in a negative manner?
3. If I had a product that could cover you for \$10,000, \$25,000, up to \$250,000 if you suffered a covered critical illness would you want that money?
4. If you called me in six months after having a heart attack, stroke or cancer, would you want a get well card or a check for \$25,000? You would want \$25,000 right?
5. Has anyone in your family ever had an accident?
6. Did you have to go to a medically qualified physician because of that accident?
7. Did you incur out of pocket expenses because of that accident?
8. If I had a plan that covered you and your whole family for \$5,000 of accident protection with only a \$100 deductible would you be interested?

## **Client answers YES to questions 1-8?**

**You just sold the Lifestyle Protector  
to the husband and wife & the VBA Accident for the whole family!**

*Be sure your clients are Reform Ready™ by giving them a Total Protection Package with LSP Critical Illness and NEA Accident Protection! Simply increasing clients cost-sharing responsibilities on their health plans lower their monthly premium, and then their risk exposure is mitigated with LSP Critical Illness and NEA Accident protection. Give them MORE COVERAGE, for less cost! Selling the Reform Ready™ way protects your clients, and your business.*

*NOW... Raise the deductible on the health, add in the LSP Critical Illness, VBA accident, UCT dental & MyMD ASAP & still save them money!!!!*

**\$500-\$5,000 Deductible: Average annual Savings is \$200 per month.**

Add: \$40 CI-Wife/Souse + \$40 CI Husband/Souse + \$44.95 Accident-Family +  
\$25.00 Dental + \$39.95.99 MyMDASAP = Total Cost \$190

**Remaining Monthly Savings: \$10.00 but look at the benefits:**

- True Living Insurance
- Activities of Daily Living Insurance
- Death Insurance
- Guaranteed Renewable
- Guaranteed Convertible
- Accident Insurance
- AD&D
- Emergency Air Ambulance
- MYMD ASAP “House Call”
- Discounts from A-Z
- Dental & Vision
- SO MUCH MORE

***AND THE HEALTH INSURANCE THEY ORIGINALLY WANTED TO BUY!!!!***

This is a WIN/WIN/WIN. 4 DIFFERENT CARRIERS, diversified income streams and diversification for you clients. This is the Reform Ready™ way and it is here to stay.

When you clients get rated up, ridered or declined on health insurance they do not want those CI & Accident checkbox's that you might have added on. Just DO NOT CHECK THE BOX. It is bad for your clients and it is bad for your commissions!!!!