

Insurance 101

Help Protect the Ones You Love



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Life Insurance Facts

5X

Over half of Americans think term life insurance costs 3 times more than actuality. Younger Americans estimate the cost to be as much as 5 times more.*

16%

(41 million Americans) say they need life insurance coverage but don't have it.*

Who may need life insurance?

Single Without Children

- Outstanding debt, credit cards, funeral cost.

Married With Children

- Help to pay off your mortgage; create college funds for your children; help with costs of child care, now that your spouse is the sole caretaker; and day-to-day items like groceries, household bills, and car repairs.

Divorced or Remarried

- Many divorce settlements require that a specific amount of life insurance coverage be maintained for a former spouse to help pay for living expenses, college, and more.

Married and Retired

- With no dependent children: help preserve your estate, live comfortably in retirement.





How can Life Insurance be used?

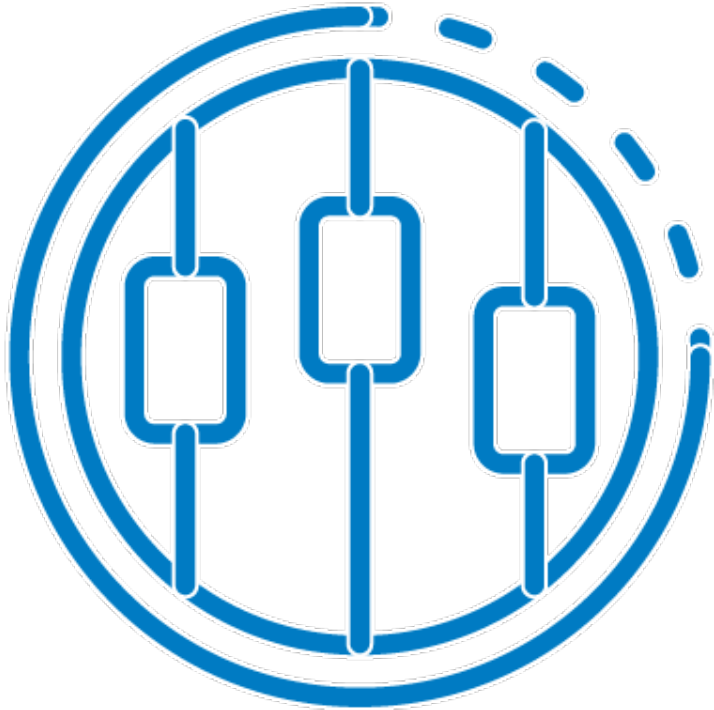
Focus on family, instead of just finances

A death benefit can help pay for medical bills, funeral expenses, credit card bills, the mortgage, future educational expenses, income replacement.

Create a legacy

Leave a meaningful amount of money to the people you love and the causes you care about.

Life Insurance Estimator—How much coverage you may need



There's no simple answer

Some people may recommend a general coverage amount that is equal to 7-10 times their annual gross salary.

A better way

Could be to calculate your long-term financial obligations and then subtract your assets. The remainder is the gap that life insurance will need to help fill.

Life Insurance Plan Highlights

A Simple Solution

- Eligibility: USAG members in good standing under the age of 65.
- Coverage Amounts: \$10,000 - \$250,000.
- Guarantee Issue: \$20,000.
- Dependent Coverage: Spouse coverage is limited to 50% of members. Child coverage of \$10,000 is available to children under age 26.

Hospital Income Coverage

Focus on Recovery Instead of Hospital Bills

Hospital Income insurance can help with the costs of hospital admission and confinement that may not be covered by other insurance. It's an attractive complement to your Health insurance, especially if you have a high-deductible medical plan.

- **Provides cash benefits for**
 - Hospital admissions and hospital stays
 - ICU admission in addition to hospital admission benefit
- **Anyone can qualify**, as there are no medical questions or physical exams
- **No restrictions.** Benefits can be used for whatever purpose you choose. Payments can be used for any purpose, including medical co-pays, deductibles, and everyday living expenses



Hospital Income Plan Highlights

Benefit	Amount
Hospital Admission Benefit	\$500
ICU Admission Benefit	\$1,000
Hospital Confinement Benefit	\$100
ICU Confinement Benefit	\$200

- Eligibility: USAG members in good standing under the age of 80
- Guarantee Issue – no medical exams required!
- Dependent Coverage: Spouse and Child coverage is available (children under age 26)



USAG Accidental Death & Dismemberment Plan

Accidents happen...

Whether you're at home or away, you can have coverage to help protect your family from accidental injuries or death, with coverage amounts up to \$250,000.

The application process is easy - there are no medical exams or health questions to answer.

Accidental Death & Dismemberment Coverage Highlights

Accidental Death & Dismemberment Coverage Highlights

- Eligibility: USAG members in good standing under the age of 65
- Up to \$250,000 in member coverage available to help create a more financially secure future for those who matter most.
- Coverage is available for your family including your spouse/domestic partner and up to \$10,000 for your eligible dependent children.
- Acceptance is guaranteed – no need to take a medical exam or answer health questions.
- Benefits are paid due to death caused by an accident or loss of limb(s) from an accident.

Questions?

