



Association Benefit Offerings

2012 - 2013

WorldWide Insurance Services, Inc. offers three different benefit programs for membership organizations and trade associations. These programs may be offered individually or in any combination. The following is a brief description of each program's offerings and services:

Program One – Voluntary Core Benefits



World Class Benefits for Your World Class Members

Minimum membership requirement – 250 Corporate Members or
1,000 Individual Members

World Class Benefits is our most comprehensive program of voluntary benefits. A variety of personal and group insurance benefits, all falling under the health and welfare umbrella, are available. Marketing of this program is perpetual. Your organization is provided a personalized website (www.worldclassbenefits.com/organizationInitials), custom-designed brochures, and toll-free access to our staff of licensed representatives. Marketing activities include your choice of cooperative mailings, e-mailings, outbound and inbound telemarketing. We encourage promotion through your association's website, conventions and member mailings.

The program includes many plan choices. Your organization may select any or all of the available plans. Certain plans provide discount pricing or other incentives for members, other plans, such as health insurance, are simply sourced, compared, and screened for underwriting issues:

- **Individual and Group Health Insurance** – plans of all types, available from more than fifty insurance and managed care companies including
 - PPO – Preferred Provider Organization
 - HSA – Health Savings Account
 - HRA – Health Reimbursement Arrangement
 - HMO – Health Maintenance Organization
 - STM – Short-Term Medical
 - Limited Fixed Indemnity Medical Plans

- **Individual and Group Ancillary Insurance** – including
 - Dental Insurance and Discount Plans

- Disability Income Insurance
 - Aflac Supplemental Insurance Plans
 - Vision Insurance and Discount Plans
 - Free Discount Prescription Plan
 - Critical Illness Insurance
 - Free Hearing Services Plan
- **Individual and Group Life Insurance** – term life, universal life and whole life from more than twenty-five highly rated life insurance companies. Included are final expense (burial) plans for those of all ages and juvenile life plans for children.
- Term life insurance from \$25,000
 - Final expense life insurance from \$2,500
 - Children’s life insurance plans from \$2,000
 - “No Exam” life insurance plans up to \$350,000

Program Two – Limited Fixed Indemnity Medical Plan



As Low As \$50/member/month

<u>Minimum number of eligible participating members –</u>	5,000
<u>Minimum number of participating employees per corporate member -</u>	10

This unique program allows affinity organizations to custom design up to three different medical plans offering their members access to vital health care services from hundreds of thousands of providers throughout the country. Association decision makers specify monthly plan costs (example: three levels of coverage starting at \$75 Value Plan, \$150 Select Plan, or \$225 Premier Plan, per month for single coverage) and benefits that are of greatest importance to a majority of the members (example: emphasis on outpatient care and preventive care services).

Plans can include popular features such as physician visit reimbursements and urgent care coverage. These plans do not require payment of a deductible before benefits are payable. Similarly, benefits are payable for any physician or hospital, although patients will incur a smaller portion of the charges if using a network provider. Benefits on these plans are assignable which means that payment is not required from the patient at the time of service. Medical providers bill the insurance companies and balances due, if any, are billed to the patient after the fact.

Services That Can Be Covered By These Plans Include:

- Doctor’s Office Visits
- Adult Wellness Visits
- Well Child Visits
- Outpatient X-Ray & Laboratory Tests
- Emergency Room Benefits
- In-Patient/Out-Patient Surgery & Anesthesia Benefits

- Hospital Confinement
- Maternity Benefits
- ICU Confinement
- Substance Abuse Confinement
- Mental or Nervous Condition Confinement
- Skilled Nursing Facility Confinement
- Access to Deep Discounts from more than 900,000 Healthcare Providers
- Accident Medical
- Accidental Death and Dismemberment
- Term Life Insurance
- Pharmaceutical Benefits/Copay Prescription Benefit
- 24-Hour Nurse Hotline

Program Three – Discounted Personal Auto & Homeowners Insurance



With Liberty Mutual Savings Average \$327 Per Year

Minimum requirement for direct mail offer - 5,000 Postal Addresses
 Minimum requirement for general availability - Varies according to organization

- Unique coverage options such as New Car Replacement, Accident Forgiveness, Mechanical Parts Replacement, and Unlimited Towing
- Choice of enrollment options: Local Liberty Mutual sales offices, call centers, and internet.
- 24-hour claims, roadside assistance and emergency home repair services.
- Primary carrier: Liberty Mutual, the largest personal lines marketer in the affinity field.

About WorldWide Insurance Services, Inc.:

WorldWide is a national, independent benefits brokerage company. Representing more than fifty insurance and managed care companies, WorldWide specializes in customized member benefit programs for affinity groups and membership organizations. Founded in 1989, WorldWide is headquartered in Mundelein, Illinois.

Thank you for this opportunity to provide you with this information. Please contact us with any questions or concerns. We look forward to serving your organization and its members.

WORLDWIDE INSURANCE SERVICES, INC.

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