



AFEUSA Membership

Standard & Enhanced



**Association for
Entrepreneurship
U.S.A.**

We equip you and your business

Association for Entrepreneurship USA (“AFEUSA”) is an association organized under the nonprofit corporation laws of the State of Illinois; which serves its members who are entrepreneurs and those considering entrepreneurship, in the fast growing ‘gig economy’ of the U.S. workforce.

It could be a 55-year-old starting a new company, an independent tech designer, a 42-year-old eBay re-seller of home crafts, or a 75-year-old Uber driver; individuals are leveraging their experience and skills to become more financially independent in the evolving U.S. economy. AFEUSA members have access to education, peer collaboration, advocacy and resources to support their endeavors.

It all starts with an AFEUSA membership. Members are offered numerous benefits which include access to group insurance products obtained using the group purchasing power of tens of thousands nationwide that have joined AFEUSA.



Networking

The life of an entrepreneur can sometimes be a lonely one. AFEUSA plans to help you bridge that gap with its future Open Forum platform and “Shark Tank style” online presentations, and connections to investment capital for start-ups or business expansion. And be sure to visit us on Facebook, LinkedIn, and Twitter. With AFEUSA, it’s success by association!



Education

Education plays a key role for any entrepreneur. AFEUSA provides a multitude of educational options including:

- monthly newsletters
- one-on-one business coaching
- motivational ideas and concepts
- along with a library of noted books and audio tapes.



Resources

AFEUSA has negotiated a variety of both business and lifestyle discounts to benefit its members. Additionally, members can view a multitude of entrepreneur oriented programs throughout the U.S. geared towards basic as well as advanced entrepreneurship.

This is an outline of benefits and services. The AFEUSA membership level you select will determine the benefits you receive from your AFEUSA membership.

For agent use only.

Success by Association

AFEUSA Membership Program Overview



MetLife Estate Resolution Services

MetLife Estate Planning Services

- Dental and Vision Plans
- Accident Disability Income
- Accident Medical Expense
- Critical Illness
- Group Term Life & Voluntary Term Life
- Senior Group Term Life 50-79
- Accidental Death & Dismemberment (AD&D)
- Accident & Sickness Hospital Indemnity
- Accident & Sickness Hospital Indemnity 65+



You must be a member in good standing of AFEUSA to access and apply for any of the insurance benefits. Information contained in this brochure provides only a brief description and summary of the insurance coverage and is not a contract. Insured benefits are offered at the sole discretion of AFEUSA and may vary by availability, vendor or state law based on the member's state of residence. Insurance benefits may not be available in all states.

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AFEUSA Benefits



Health & Well-being

Burnalong
Needy-Meds
American Hearing Benefit



Travel & Auto

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



Home & Family Programs

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



Financial, HR & Credit

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



Business & Office Services

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



Education/Business Coaching

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

AFEUSA Membership - Standard & Enhanced

STANDARD

Issue Ages 18-79

Life Insurance Benefit at Attained Ages**:

	Basic Life		AD&D
Age 18-44	\$10,000	+	\$10,000
Age 45-55	\$7,000	+	\$10,000
Age 56-64	\$4,000	+	\$10,000
Age 65-74	\$3,000	+	\$10,000
Age 75-79	\$1,500	+	\$10,000
Age 80	\$0	+	\$0

- Allstate ID Protection
- 1800MD Telemedicine
- Vision Service Plan (VSP)
- My E Wellness
- Navigo Testing Benefit
- Rx Valet Benefits

Member / **\$12.95**

Member+Spouse / **\$19.95**

ENHANCED

Issue Ages 18-59

Life Insurance Benefit at Attained Ages**:

	Basic Life		AD&D
Age 18-44	\$75,000	+	\$75,000
Age 45-55	\$50,000	+	\$50,000
Age 56-59	\$30,000	+	\$30,000
Age 60-64	\$30,000	+	\$30,000
Age 65-74	\$20,000	+	\$20,000
Age 75-79	\$10,000	+	\$10,000
Age 80	\$0	+	\$0

- Allstate ID Protection
- 1800MD Telemedicine
- Vision Service Plan (VSP)
- My E Wellness
- Navigo Testing Benefit
- Rx Valet Benefits
- ACI Specialty Clinical Benefits

Member / **\$49.95**

Member+Spouse / **\$89.95**

*Basic Life Insurance becomes effective 6 months after the effective date of your AFEUSA Membership.



****Disclosure**

Insurance is provided under Group Term and Accident Insurance Policy Number 215053-1-G issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, New York 10166, to the Association for Entrepreneurship USA (the "Association"), in the state of Illinois. You must be a member in good standing of the Association to access and enroll in this coverage. Information contained in this brochure provides only a brief description and summary of the insurance coverage and is not a contract. All statements made are subject to the provisions, exclusions, conditions and limitations of the policy. The insurer has the right to change premium rates, modify coverage or cancel coverage. Insurance products are offered at the sole discretion of the Association and may vary by availability, vendor or state law based on the member's state of residence. **Insurance benefits are not available in all states.**

AFEUSA member benefits summary

1.800MD

Industry Leading Telehealth

1.800MD is an industry-leading telehealth company backed by a national network of board-certified, credentialed physicians throughout the United States. 1.800MD physicians diagnose illnesses, recommend treatment plans and prescribe medications, when deemed appropriate, for its members over the telephone or via secure bi-directional video and email.

HealthServices HUB

MyEWellness

MyEWellness is about promoting personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise, as well as having a healthy attitude to help improve your total quality of life. Your Cinergy Select membership offers a comprehensive resource that aims to help members achieve personal health and wellness goals regardless of age, gender or level of fitness. This program provides you with the tools to make wellness part of your daily life.

Rx Valet

Save on Prescription Drugs

Rx Valet was created to offer a new level of service by assisting members to navigate the challenges of rising prescription drug cost. As consumers we are constantly being bombarded with promises on one medication, just to be overcharged on another. Insurance plans have recently re-structured co-payments and tiered prescriptions levels that are unfavorable to consumers. We shop and compare all national retailers and online services to find you the lowest price options, and let you decide. Whether you choose retail, home delivery, or international pharmacy (for name-brand drugs), Rx Valet has a way for you to save.*

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VSP

Vision Care for Life

VSP VISION SAVINGS PASS: VSP® Vision Savings Pass™ is a discount vision program that offers immediate savings on eye care and eyewear. This is not an insurance plan.

- Access to discounts through a trusted, private-practice VSP network doctor
- One rate of \$50 for an eye exam with purchase of a complete pair of glasses. 20% off without purchase.
- Special pricing on complete pairs of glasses and sunglasses
- 15% savings on a contact lens exam (fitting and evaluation)
- Exclusive Member Extras, like special offers
- Unlimited use of materials throughout the year

Allstate ID Protection

Get targeted, real-time content plus fraud protection. Security Pro+ is a plan from Allstate Identity Protection that delivers real-time personalized content about heightened security risks. It leverages their proprietary data to inform you about emerging threats, how they may affect you, and what steps to take to better protect yourself.

Careington's Pass Concept

As a member of AFEUSA, your ultimate pass to health care savings is Careington's Pass Concept. Never before has it been this easy to spend so little and save so much! Simply pay a one-time fee of \$20 for the pass, or passes, of your choice and save on your next visit to a participating dentist.

dentalpass

dentalpass was created to help individuals save on expensive dental care. Simply purchase a \$20 pass and you will save 20% to 50% on most dental procedures. Save on cleanings, exams, x-rays, crowns, dentures, fillings and more! Plus, it is simple to use. Take your pass to a participating dentist in your area, and in return, you will receive discounts on the regular-priced fees.

Benefits Continued

ACI Specialty Benefits

Legal and Financial Services

Members and family members are eligible to receive legal and financial consultation for an unlimited number of issues at no cost. 24/7 access is also available to a secured site for information, resources and personal documents.

Assessment and Clinical Support

Services/Legal Services

Support is available for any legal need including:

- Document Preparation
- Civil/Consumer/Criminal Issues
- Domestic/Family Disputes
- Real Estate
- Landlord/Tenant
- Estate Planning
- Will Preparation

Financial Support

Support is available for any financial need including:

- Referrals to CPAs, CFPs
- Credit Counselors
- Credit Counseling
- Debt Management
- Retirement
- Lease/Purchase Issues
- College Funding
- Financial Planning
- Tax Preparation

Document Preparation

Tools and resources are available for multiple legal and financial needs including:

- Personal Service
- Agreements
- Home Financing
- Personal Financing
- Investment
- Retirement
- Leases Continued Services
- Services Include Do it Yourself Documents

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ACI Clinical and Work-Life Benefits

Emotional Wellness

ACI Specialty Benefits is your partner for emotional wellness, and offers best-in-class Member Assistance Program (MAP) solutions designed to improve member engagement and emotional health. Reduce stress and make life easier. Through ACI's network of clinicians, life coaches and worklife specialists, members receive comprehensive support for any personal or professional need.

- Unlimited telephonic and video sessions and access to a panel of in-house clinicians
- Provider network of over 55,000 nationwide
- All contact is compliant with HIPAA, ACA and relevant state and federal regulations

Child Care Resources

From diaper duty to Facebook monitoring, parenting is a 24/7 job. With ACI's child care services, it's never been easier to access reliable, affordable child care locally. Instructions: Just give them your group code, AFEUSA, and they will assist you from there.

- ACI Child-Care Resources
- Child Care

For comprehensive resources for your child and all work/life needs, contact ACI today.



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Benefits Continued

Navigo Health

NaviGo Health offers convenient access to premier lab testing services, through LabCorp and Quest Diagnostics, that enables our healthcare professionals to pinpoint illnesses, identify STDs and, if necessary, recommend a customized treatment plan. Members have access to more than 5,000 testing locations nationwide, private and discreet service, and the opportunity to review results with a physician. Our discounted lab fees are published on the platform so members know their costs upfront before seeking testing.



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AFEUSA Benefits



Health & Well-being

- Burnalong
- Needy-Meds
- American Hearing Benefit



Travel & Auto

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



Home & Family Programs

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



Financial, HR & Credit

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



Business & Office

Services

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



Education/Business

Coaching

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



Association for Entrepreneurship U.S.A.

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FOR MORE INFORMATION ON THE VARIOUS
BENEFITS OF AFEUSA MEMBERSHIP,
PLEASE VISIT AFEUSA.ORG