

Welcome to Welldown

***How ACA Member Benefit Program
helps keep a town thriving.***



About the ACA Member Benefit Program

The Beauty of Community

Hello! Welcome to Welltown. Across the nation, big cities and small towns like ours hum with the productivity of people who are committed to bringing their best to their communities. They joined American Chiropractic Association to improve community outreach, network, and develop their own skills. There are many more benefits to belonging. Among these benefits your organization is providing, you'll find that the peace of mind that comes from the ACA Member Benefit Program is critically important to your wellbeing. Belonging to this association empowers individuals to increase their protection through valuable benefits that help keep individuals and families safe and secure.



Welltown is pleasant, prosperous and filled with people who enjoy the company of community. We attend concerts, play baseball, visit our art gallery, and generally make the most of being part of Welltown. I'm Ruth, and I've been a loyal member of ACA for many years and lived in Welltown since I was little. Our neighbors are all ACA members and are my friends and family. It's great that we have the power of our membership.

We all know that life has its risks. And insuring against the problems that come up could be prohibitively expensive, if each of my neighbors had to arrange for coverage on their own. But *the beauty of community* is that ACA can leverage purchasing power for insurance coverage that help keep us safe and secure. Over time, some of my neighbors have called upon their insurance or ACA emergency plan for help. It may have been during a time of family crisis, or simply to help insure their loved ones' futures. Whatever the need, we are well in Welltown because of our membership with the ACA and the coverage benefits available to us as a result.

Our stories are worth sharing...



The stories told throughout this eBook are for illustrative purposes only.

Added Peace of Mind

Keeping Their Balance: Brian and Teresa

Brian and his wife Teresa live with their 6-year-old son, Oliver, and their baby daughter, near the center of town. Teresa works at the Welltown Bank, and her job provides the family with primary health insurance. This week, Brian learned that his ACA membership offers other important insurance products, but he wasn't sure if another insurance plan was needed, so the family went to speak with Teresa's boss at the bank, Franklin Smart, one of the wisest people in town.

"It's true, we do have good medical insurance here at the bank," said Franklin. "But there are other types of insurance coverages that you may wish to consider for you and your growing family," he explained.

Teresa held little Oliver on her lap and asked, "Is adding additional types of coverage expensive?"

Franklin shook his head. "With Brian's ACA membership, the premiums are competitively priced. You'll be in good control of your expenses. Well worth it."

Teresa's eyes twinkled. She said, "Thank you!" heartily. Brian shook his hand with a big grin.

Additional insurance is a great financial choice that smart people make to help protect themselves and their families from unexpected expenses not covered by primary or secondary insurance plans. With ACA membership, your competitive premiums prove it's the smart choice. When life throws surprises your way, the right insurance policy can help you keep your financial balance.



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A Truly Well Town: Safe and Sound



Our town is grateful for the shared passion that has led us to join American Chiropractic Association. Our membership in this association not only puts us in touch with other people who share the same interests and experiences, it carries the benefit of group insurance that serves our family in many ways. Below are some benefits and important insurance plans available to ACA members:

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Accident & Emergency Products, General Information

Confidence to Keep Active: Speedy Steve Still Enjoys Life

Zoey lives with her parents in a hillside house on the north side of Welltown. Living up a hill makes her happy, because she's always zooming on her skateboard down the slope into town. Zoey's dad, Stephen, enrolled in ACA's Accident and Emergency products ... *for both of them.*

As it happens, Stephen used to be a fast-moving guy himself. His friends called him Speedy Steve. Now, he still lives an active lifestyle, but as a dad, his peace of mind is important, so he decided it was time to set up a solid back-up plan to help him handle accidents or emergencies.

Whether you're on the road or in another country, accidents happen all the time. About 1 in 7 of non-fatal, preventable injuries sought medical attention². You can't always prevent an accident. And such calamities are expensive. In 2017, accidents away from home or work cost a total of 479.5 billion dollars in the U.S.³ It's important to learn about the coverage that helps when an accident or emergency strikes, so fear won't make you give up your active lifestyle. The right coverage for you can keep you living life to its fullest — feeling secure — confident that you have helped to protect yourself and your family. It's important to know

Stephen feels better knowing that he's helped to protect his family from the extra expenses of an accident or emergency. Now, if he can just get his daughter to slow down, too!

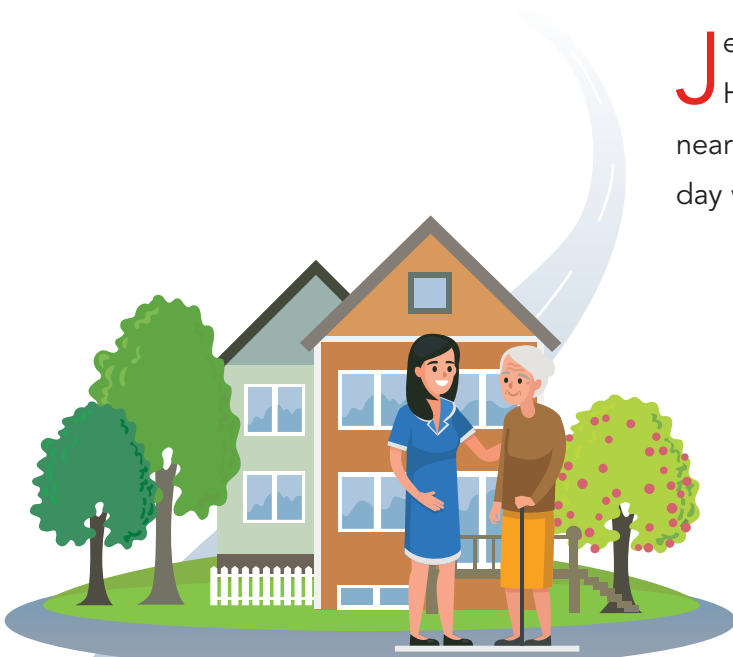


² National Safety Council. *Injury Facts*. Preventable Injuries. <https://injuryfacts.nsc.org/all-injuries/overview/>

³ National Safety Council. *Injury Facts*. All Injuries/Societal Costs. <https://injuryfacts.nsc.org/all-injuries/costs/societal-costs/>

Group Accidental Death & Dismemberment Insurance

Gliding Through Life: Jenny and Her Grandma



Jenny loves to kayak along the winding Welltown River when she's not working as a chiropractor. Her income is important, as she helps to support her grandma who lives in a small house near the office. Jenny's life is enriched by the great outdoors, and she makes the most of every day with adventure and fun. Of course, she knows that this comes with some risks. Preventable injuries claim more than **160,000**⁴ lives in the U.S. every year. But she also knows that life is full of all kinds of risks, and it's important to do what you can to help protect your family as much as possible. The risks are there, so Jenny signed up for the ACA Group AD&D Plan and made her grandmother the designated beneficiary. Should Jenny's death be a result of a covered accident, Grandma will have money to pay for other expenses that could help her continue living independently with dignity, even in the event Jenny can't be there for her.

Preventable injury-related deaths are the third leading cause of death in the U.S.⁴ Yet, an active lifestyle is important to many people for the full enjoyment of their lives. You should not have to give up an abundant, full, adventurous life. Your membership with ACA can help you enjoy your active lifestyle while your family's future is protected. You'll have the added peace of mind that comes with knowing you have provided for protection for covered accidents at home, on the road or even on vacation. If you have been avoiding activities because you're afraid you won't be able to provide for your loved ones, this plan can be the solution you've been seeking.

Jenny's grandma is so grateful. And so is Jenny.

"Preventable injury-related deaths are the third leading cause of death in the U.S."



⁴ National Safety Council, *Injury Facts*, 2017. Preventable Deaths/ Minute by Minute. <https://injuryfacts.nsc.org/all-injuries/preventable-death-overview/minute-by-minute/>

The ACA Group Accidental Death & Dismemberment Insurance Plan is underwritten by New York Life Insurance Company, 51 Madison Ave, New York, NY 10010, under Group Policy No. G-29051-2. Policy Form GMR-FACE. For details on benefits, costs, eligibility, renewability, limitations, and exclusions please see the website: www.acatodayinsurance.com.

J. Christopher Burke Arkansas Agent insurance license number is 8876308. J. Christopher Burke California Agent insurance license number is 0F70947.

Emergency Assistance Plus (EA+) Making It Home: Luigi Loves Life!

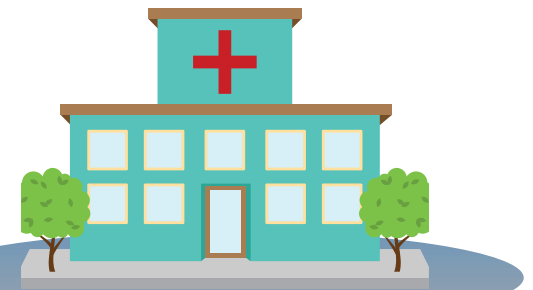
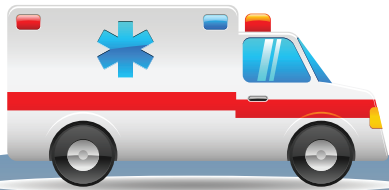
Everyone loves Luigi's authentic Italian restaurant. Last summer, Luigi lived his dream with a cooking tour in Tuscany. On his trip, he slipped and fell, hitting his head and breaking his hip. Luigi doesn't speak Italian, so he was frightened when he woke up in a local hospital. But then he remembered that he had Emergency Assistance Plus[®] (EA+[®]) through ACA. One call later, Luigi was no longer alone in a foreign land.

Quickly, EA+[®] arranged and provided services to help him recover his health and make it back home. They provided a language interpreter by phone to help Luigi's doctor explain a medical procedure. Then, because he was traveling alone and was hospitalized, EA+ provided one round-trip economy-class plane ticket for his grown daughter, Gina, so she could be by his bedside while he recovered.

Eventually, the doctors said he could fly home, and EA+ also provided a certified nurse escort to provide Luigi with professional care during his trip home. The nurse picked up Luigi and Gina from the hospital in a car provided by EA+, which took them to the airport. EA+ also upgraded Luigi's seat to First Class, as it was medically necessary for him to recline and have more room. The nurse monitored his oxygen level, blood pressure and pain level. Once they landed in Welltown, EA+ again provided a car to transport them all to Luigi's home where the nurse checked his vitals once more. EA+ even coordinated with Luigi's Welltown doctor to continue his care.

Travel in the U.S. or abroad with confidence knowing that EA+ has your personal emergency network in place. The *Emergency Assistance Plus* global response center is part of a network that offers customized medical, security, and travel assistance to more than 10 million travelers, 24 hours a day, 365 days a year.

Thanks to EA+, Luigi made it home safely with some great new recipes! He also reads his monthly EA+ newsletter for fun travel tips and articles. And he wants to go to Japan! *Teriyaki pizza, anyone?*



Life Insurance products, General Introduction

Knowing the Scoop: Robby the Roving Reporter

Everyone in Welltown knows Robby. He's a caring chiropractor and friendly member of the community who partners with his wife to run the local newspaper, the Welltown Weekly. It's a real family business. Robby works out of his office on Main Street and his wife, Cindy, edits those stories while their baby, Diana, keeps her company.

Robby applied and was approved for a group term life insurance policy sponsored by ACA. He enjoys the added peace of mind that comes from knowing his life insurance benefit will help his wife and baby to be financially secure if anything should ever happen to him. Cindy is grateful to have the protection for their young daughter.

More than 40 percent of Americans say they haven't purchased life insurance because they don't know how much they need or what type to buy.⁵ The truth is, you don't need to be an investigative reporter to uncover the simple steps of obtaining life insurance. Your membership in ACA means you'll always have help in selecting the plan that's right for you.

Nearly a third of all Americans believe they need more life insurance⁵. Yet, one of the most common reasons they give for not owning life insurance is that they think it's too expensive⁵. With competitive premiums through the buying power of your affinity group, applying for the coverage you need is no problem. If you have family members who depend on you to help provide for them, then life insurance may be an important part of what you can provide. The coverage you arrange will be there for your loved ones in the event you can't — to help protect and provide for their future financial security.

Robby said, "I'm glad ACA sponsors affordable insurance premiums. This is one of my favorite benefits of my membership."



"I'm glad ACA sponsors affordable insurance plan premiums. This is one of the favorite benefits of my membership."

Group Term Life Insurance Doing Their Homework: Lillian and Leonard



Around the corner from Main Street on Blue Jay Lane, the Welltown Library attracts a lot of readers. Lillian the Librarian keeps everyone reading with all the best books and computer resources. She's been married to Leonard, Welltown's best pediatric chiropractor, for 15 years. They have twin sons, Larry and Harry, who are students at the junior high school.

A few years ago, Leonard and Lillian decided they needed life insurance to help keep their family financially stable in case something happened to one of them. They qualified for group term life insurance through ACA Group Term Life Insurance and were interested in knowing more.

Lillian spent a couple of days researching online and decided that this term life insurance plan approved by ACA did indeed provide important coverage at a competitive price.

They were soon approved for coverage and are glad they took advantage of this benefit of membership. The couple was able to choose the correct amount of coverage for their family.

If you're working to build a solid financial future, then group term life might be the right choice to help protect your family's wellbeing during those years. With competitive insurance premiums offered through the Group ACA plans, you'll be able to help protect your family's future without sacrificing the things you enjoy today.

Lillian the Librarian did her homework and is so glad she did. Now, their family's future may be more secure with access to the financial protection they need and deserve.



Group 10-Year Level Term Life Insurance Reaching for a Goal: Sophie and Susie



Sophie and her adopted daughter Susie live a couple blocks from Welltown High School. Sophie never married, and she adopted her daughter years ago. Mother and daughter enjoy playing baseball, attending school concerts, and cooking up delicious dinners to celebrate their life. Susie is a cheerful, active teenager with plans to attend college after she graduates.

Sophie would like to continue to help protect Susie for the next 10 years with life insurance, making sure that no matter what, Susie can go to college and build her dreams. Sophie needed her premiums to remain stable for the duration of the coverage to fit into her budget. This is where her membership with ACA really helped. Sophie signed up for ACA's Group 10-Year Level Term Life Insurance with competitive premiums.

The main reason people choose term life insurance is its **versatility**⁶. It covers expenses your family may need help with if you're not there to provide for them. It can help replace lost income, pay your mortgage, cover burial expenses, pay outstanding debts, as well as provide funds for college and more. A 10-Year Level Term Life insurance policy offers significant coverage to many people who need to help protect their family's financial wellbeing with affordable premiums that remain stable. Its guaranteed level premium keeps the cost predictable and affordable.

With an ACA-approved Group 10-Year Level Term Life policy, Sophie can relax, secure in the knowledge that she helped her daughter with insurance whose premiums remain level for the first ten years of coverage. Any money saved on premiums is going right into Susie's college tuition fund — a great reason to celebrate!



⁶ TopQuote Life Insurance, 2018. Jeffrey Manola, Top 10 Best Reasons Why You Need to Buy Term Life Insurance. <https://topquotelifeinsurance.com/10-reasons-to-buy-term-life-insurance/>

The ACA 10-Year Term Life Insurance Plan is underwritten by New York Life Insurance Company, 51 Madison Ave, New York, NY 10010, under Group Policy No. G-29183-0 .Policy Form GMR-FACE. For details on benefits, limitations, and exclusions please see the website: www.acatodayinsurance.com.

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Supplemental Products, General Information

Master a Disaster: Stuart and Linda

Stuart used to worry. His wife Linda said, “Stu, don’t worry so much.” But still he had concerns about the possibilities of something going wrong. His concerns were real. But Stuart’s membership with ACA offered him some relief with a selection of other Supplemental Insurance products. He discovered protection for his car and home, as well as his long term care needs.

If you’re concerned about potential losses, continue reading to understand how your membership with ACA can help shield you and your family from financial loss.

Now, Stuart smiles a lot more. His worries are gone. With so many different kinds of coverages available at affordable prices through ACA, Stuart is done feeling fearful.



“... continue reading to understand how your membership with ACA can help shield you and your family from financial loss.”

ACA Provides the Top Resource to Find Long Term Care Solutions

More than two thirds of seniors need some form of long-term care services. Yet figuring out how to afford the high cost of this care can be like searching in the dark for clues. ACA and LTCR shine a light on resources to help you leverage your buying power and discover the best choice at the right price. Mystery solved!



Auto & Home Insurance With ACA and MetLife, They Still Love Riding Around Town

Glenn and Margaret love riding around Welltown in their little red convertible. Their rides are extra sweet with the exclusive discount Glenn received on **MetLife Auto & Home**[®] because he's an ACA member. Glenn says, "It's so easy to call for a custom quote." ACA members like Glenn enjoy many ways to save with automatic payments and multi-policy discounts. Thanks to ACA and MetLife, Glenn can afford to drive with Margaret all the way to the best restaurant in town.

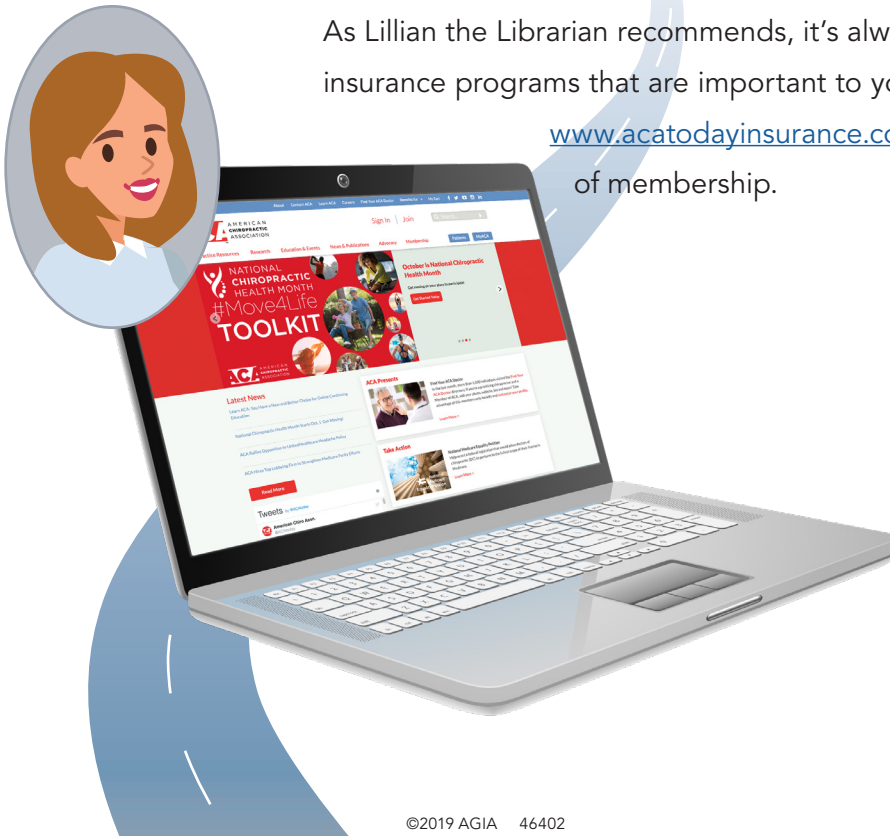


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Visiting the Website The Key to the City: How to Learn More

I'm glad we've had this opportunity to share some of the stories of people who benefit from their ACA membership with affordable coverage at competitive prices. We invite you to join us. Learn more about how ACA can save you money on premiums on important coverage that will help protect you and your family financially in times of need.

As Lillian the Librarian recommends, it's always a good idea to do your research. Take a few minutes to read about the insurance programs that are important to your needs. Be sure to visit your ACA Member Benefit Program website at: www.acatodayinsurance.com and read about the insurance coverage available as one of your benefits of membership.



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ACA Member Benefit Program

www.acatodayinsurance.com

Questions? Call ACA Member Benefit Program and Claims Phone number at 1-800-626-9226.

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