



Coverage and Peace of Mind for You and Your Family

You have the unique ability to enroll in a benefits package exclusively designed for IIAG member agencies and their employees and families.

Ask Yourself...

Do you want to secure the future of your family?



Life insurance may not be as expensive as you think. A healthy 44-year-old could pay **as little as \$10.70 per month** for \$100,000 of additional life insurance and for only \$2.50 more per month, their beneficiary would receive another \$100,000 for a death due to accident.

For families, you could have \$100,000 of additional life insurance and \$100,000 of accidental death insurance for \$26.40 per month, and **for only \$1.31 per month**, you can buy a \$10,000 life insurance policy that would cover any of your children (under the age of 19).

If you got sick or hurt, could you cover your expenses?



A sudden serious illness can cause stress and financial hardship. \$5,000 of critical illness coverage **for as little as \$2.40 per month** (\$5.25 per month/family) can provide assurance when needed the most.

If you couldn't work, would you be financially secure?



On the job or at home, accidents can happen anywhere, at any time. **For as little as \$4.76 per month** for self-only (\$12.27 per month/family), you could be covered.



If you needed legal assistance, would you know where to go?

Money matters, real estate issues, estate planning, civil lawsuits, you name it. Legal protection and access to more than 17,000 attorneys nationwide is available **for only \$17.80 per month**.

Don't Miss Out!

To enroll, visit www.ktbsonline.com. For more information, contact your group administrator.

**Enroll Now
for January 1st!**

Did you know?

The IIAG association benefits package provides access to large group benefits at small group costs. With dental and vision coverage through Humana and a suite of voluntary worksite benefits through MetLife, you can have affordable coverage from top-rated carriers.

Benefits

- Variety of coverage options
- Highly competitive rates
- Top-rated carriers
- Convenient online benefit access and enrollment

Association Benefits Package



iiag.org

Presented by:



Sterling Seacrest Pritchard

sspins.com

Administered by:



Kelly Benefits

kellybenefits.com

Large Group Benefits at Small Group Costs

As an employee of an IIAG member agency, you can enroll in the following benefits, while taking advantage of preferred large-group pricing.

Coverage Available

Dental	Vision	
Two options, including employer-paid and voluntary plans with high/low option and \$50 deductible	Single option, with rates as low as \$7.14 per month/individual and \$21.32 per month/family	
Life Insurance/ AD&D Coverage	Disability Insurance	
Basic Life - Three flat benefit options (\$10,000, \$25,000 or \$50,000) - Low rates Voluntary Life - Guarantee-issue up to \$100,000 - Elect in increments of \$10,000 and \$5,000 for employee or spouse - Low rates, guaranteed until 12/1/22	Long-Term Disability - Employer- or employee-paid 60% of monthly salary up to a maximum of \$5,000 - Basic earnings only	
Accident Coverage	Critical Illness	Legal Services
Group Accident - Low and high options - Wide range of accidents covered, including death, dismemberment and paralysis	Critical Illness - Age-based coverage available for spouse and/or children - Wide range of illnesses covered including, but not limited to, Alzheimer's, heart attack and cancer	Prepaid Legal - Provides access to over 17,000 attorneys nationwide. \$17.80 per employee per month if employee-paid or \$9.37 per employee per month if employer-paid - Spouses and children covered

**Dental and Vision provided by Humana*