

The Greater Bloomington  
Chamber of Commerce



**BILL C. BROWN ASSOCIATES**  
*A promise to serve.*

# EXCLUSIVE OFFERING FOR CHAMBER MEMBERS & EMPLOYEES

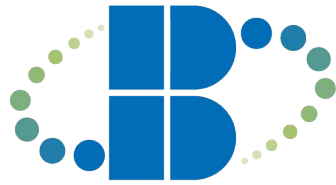
## PLAN HIGHLIGHTS

### GROUP LIFE

- Cincinnati Life (Organizations with more than 15 part or full-time employees)
  - Guaranteed Issue (no medical underwriting) up to \$100,000 for employees, \$25,000 for spouse, and \$10,000 for children (see attached)
  - Employer paid
- American United Life / OneAmerica (Organizations between 2 – 100 full-time employees)
  - 2 – 4 full-time employees: \$50,000 Guaranteed Issue
  - 5 – 9 full-time employees: \$75,000 Guaranteed Issue
  - 10 – 49 full-time employees: \$100,000 Guaranteed Issue
  - 50+ full-time employees: \$150,000 Guaranteed Issue
  - Employer or employee paid
  - Spouse and Children coverage available
  - Longer rate guarantees

### GROUP DENTAL (Delta Dental)

- Variety of benefit options
- Large group premium discounting for small employers
- Significant network of dentists



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## PLAN HIGHLIGHTS

### **GROUP SHORT AND LONG TERM DISABILITY (American United Life / OneAmerica)**

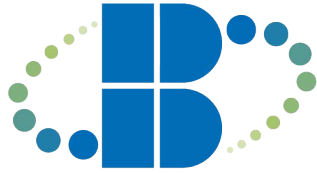
- Opportunity for a Chamber organization to offer group short and long term disability coverage usually available only to larger companies
- Employer or employee paid
- Group rates (significantly less than individual disability income rates)
- Minimum participation – the greater of two lives between short and long term disability or 25% participation

### **EMPLOYEE ASSISTANCE PROGRAM (American United Life / OneAmerica)**

- Three free behavioral health visits with one paid employer life or disability coverage
- Free will preparation
- International travel assistance

- **Questions? Contact Agent Ron Remak at [rremak@billcbrown.com](mailto:rremak@billcbrown.com) or 812-332-9378.**

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## PLAN HIGHLIGHTS

- Voluntary life insurance with no participation requirement.
- Fully portable - Coverage and premium do not change if you leave employment.
- Employees working 20 or more hours / week:
  - Ages 18 – 50: \$100,000 Guaranteed Issue 20 Year Term Life
  - Ages 51 – 60: \$75,000 Guaranteed Issue 20 Year Term Life
  - Ages 61 – 70: \$25,000 Guaranteed Issue Whole Life
- Spouses (age 18 – 60) working 20 or more hours / week outside the home with:
  - Employee enrolling: \$25,000 Guaranteed Issue
  - Employee waiving: \$15,000 Guaranteed Issue (Whole Life only)
- All eligible enrollees, including spouses who do not meet the minimum work requirement, can apply for up to \$200,000 Simplified Issue coverage (\$100,000 Term Life maximum) by answering basic medical questions.
- Child Term Rider attached to a parent's policy for \$1 / week covers each eligible child (age 15 days to 18 years) for \$10,000.
- Unisex rates ; cigarette-smoking rates apply.
- Premiums are payroll deducted for convenience.
- Exclusively and locally represented by Bill C. Brown Associates.
- Underwritten by Cincinnati Life insurance Company (A+ rated company).

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