

GROUP BENEFITS PORTFOLIO

Solutions for Today's Workforce



Atlantic American Employee Benefits' sole focus is voluntary benefits. We distinguish ourselves in the benefit space by having a portfolio of all guaranteed issue (GI) products with flexible plan designs and offering a higher level of service. The key to our success is providing best-in-class solutions for billing, claims and enrollment challenges.

- Atlantic American Employee Benefits is the **voluntary benefits division** of Bankers Fidelity Life Insurance Company®
- Bankers Fidelity has been **in business for more than 65 years**; products include: group supplemental health products, life insurance, senior health insurance products, family plans, retirement plans and even payroll deduction products
- Bankers Fidelity is rated **A- (Excellent) by AM Best***, one of the most respected and widely recognized providers of ratings, information, and news for the insurance industry
- **All guaranteed issue (GI)** products with flexible plan designs
- Best-in-class **solutions for billing, claims and enrollment** challenges
- Has a **reputation for fast claims payment** that sets us apart from other carriers, and phone calls are always answered by a real person

*Best Rating Report; prepared by AM Best Company; www.ambest.com. The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



of employees surveyed,

voluntary benefits positively influenced

their desire to work for and stay with an employer.

Source: "Voluntary Benefits Survey," Corestream, August 2020.

Accident



- Pays a fixed benefit for a covered accident, injury or treatment received
- Available as indemnity or expense-based plan
- Coverage is guaranteed issue; no medical exams or tests
- Optional Boosters for extra financial protection
- 24-Hour or off-the-job coverage
- Flexible plans at a variety of price points
- Employee and family coverage is available
- Benefits are paid directly to employees, regardless of other health insurance
- No coordination required with existing health benefits
- Benefits are portable
- Can be positioned as 'Accident Gap' coverage to help reduce or eliminate deductibles

Benefits may vary by state.

Critical Illness



- Over eighty-five covered conditions
- Coverage for spouses and children
- Employer-paid or voluntary
- Issue and attained age rates
- Flexible benefit coverage amounts
- No maximum issue age
- Reoccurrence/Additional Occurrence benefit
- Specialty Boosters and value-added benefits
- Benefits are paid directly to the employee
- HSA-compatible plan designs
- Stand-alone cancer coverage available
- Catastrophic & Gender-Specific Cancer Booster
- Infectious Disease Benefit available
- Benefits are portable

Benefits may vary by state.

Hospital Indemnity



- Complete flexibility, employer decides who is eligible to enroll, which plan(s) to offer and what additional coverage options to include
- Pays in addition to any other coverage
- HSA Compatible plan covers hospital admission and confinement
- Covers up to thirty additional benefits for non-HSA plans
- Specialty boosters, including COVID-19 Benefit Booster
- Covers maternity
- Observation stays covered
- Customizable pre-ex periods available with UW approval
- Benefits are paid directly to employees
- Benefits are portable

Benefits may vary by state.

Whole Life



- Provides permanent coverage up to \$100,000
- Annual GI available up to \$100,000
- Benefit options may include: Lump Sum Accelerated Death Benefit for Chronic Illness Rider, Waiver of Premium for Disability Rider and Accelerated Death Benefit due to Terminal Illness Rider
- Provides living benefits: Optional Monthly Accelerated Death Benefit for Chronic Illness Rider pays either 6.25% of elected face amount if confined in a nursing home or assisted living or 4% of elected face amount when receiving home health care or adult day care*
- Funds can help beneficiaries with survivor needs, mortgage payments, wealth transfer
- Cash value can be accessed over the lifetime through a policy loan to supplement retirement, college tuition, down payment on a home, a business, and emergency funds or pay the policy itself
- Portable with guaranteed premiums, death benefit and cash value

Benefits may vary by state.

*Face amount of certificate payable at death will be reduced by an amount equal to the total amount of the death benefit that has been accelerated.

Short-Term Disability



- Coverage offered from \$300 to \$6,000 per month or up to 67% of income, whichever is less
- Flexible and customizable GI amounts, subject to UW approval
- Benefit duration period options of 3, 6 or 12 months
- Available Accident/Sickness elimination periods: 0/7, 0/14, 7/7, 7/14, 14/14, 30/30 and 60/60
- Off-the-job or 24-hour coverage available
- No offsets during periods of total disability
- Coverage for mental and nervous disorders
- Waiver of Premium included
- Pre-Existing Conditions Exclusions of 12/12. Waiver of Pre-Existing Conditions Exclusions with home office approval
- Partial Disability Benefit
- Family and Medical Leave Act (FMLA) Benefit
- Limited Pre-Existing Condition Benefit

Benefits may vary by state.

Group Hospital Indemnity policy form series GHIP21AAEB, Group Accident policy form series GACP21AAEB, Group Critical Illness policy form series GCIP21AAEB, Group Disability Income policy form series ICC16 B 21605 GMP, Group Whole Life policy form series B 21803 GMP, underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Rates are subject to change. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.



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