



Time to Elevate Your Business & Clients

AFEUSA Prime Fixed Indemnity Plans

For Agent, Broker, or Producer Use Only
See policy for coverage, limitations, exclusions and waiting periods.

Success By Association

Welcome to AFEUSA – A Whole New Way of Living and Working!

Welcome to the Association for Entrepreneurship (AFEUSA)!

Whether you're considering or participating in - join a growing community of entrepreneurs who are choosing flexibility, independence, and a smarter way to live and work. By becoming an AFEUSA member, you are stepping into one of the fastest-growing segments of today's economy – and you don't have to do it alone.

Whether you're launching a new venture, working as an independent contractor or freelancer, selling online, or managing multiple income streams, AFEUSA is here to support you every step of the way. AI is changing the world and with this change, creates many opportunities for AFEUSA Members. Our Education, Networking and Resources provide the information you need to expand your opportunities.

Entrepreneurs like you are redefining the traditional 9-to-5. In fact, more than 60 percent of gig workers now rely on multiple sources of income. Our mission is to help you unlock new opportunities, strengthen your financial future, and maintain the work-life balance that matters most.

As a member, you now have access to valuable resources lifestyle and insured products designed specifically for entrepreneurs. We're excited to support your growth and help you thrive with the full backing of the AFEUSA community.



These are truly exciting times as we look ahead to the year and beyond.

AFEUSA Prime Fixed Indemnity Plans underwritten by Everest Reinsurance Company or its affiliate are now available for immediate distribution to select agencies. We have developed—and continue to expand—our offerings to deliver broad, meaningful coverage solutions to the marketplace. Our objective is to provide as comprehensive a suite of solutions as possible, and this plan represents one of several strong carrier partnerships supporting that goal.

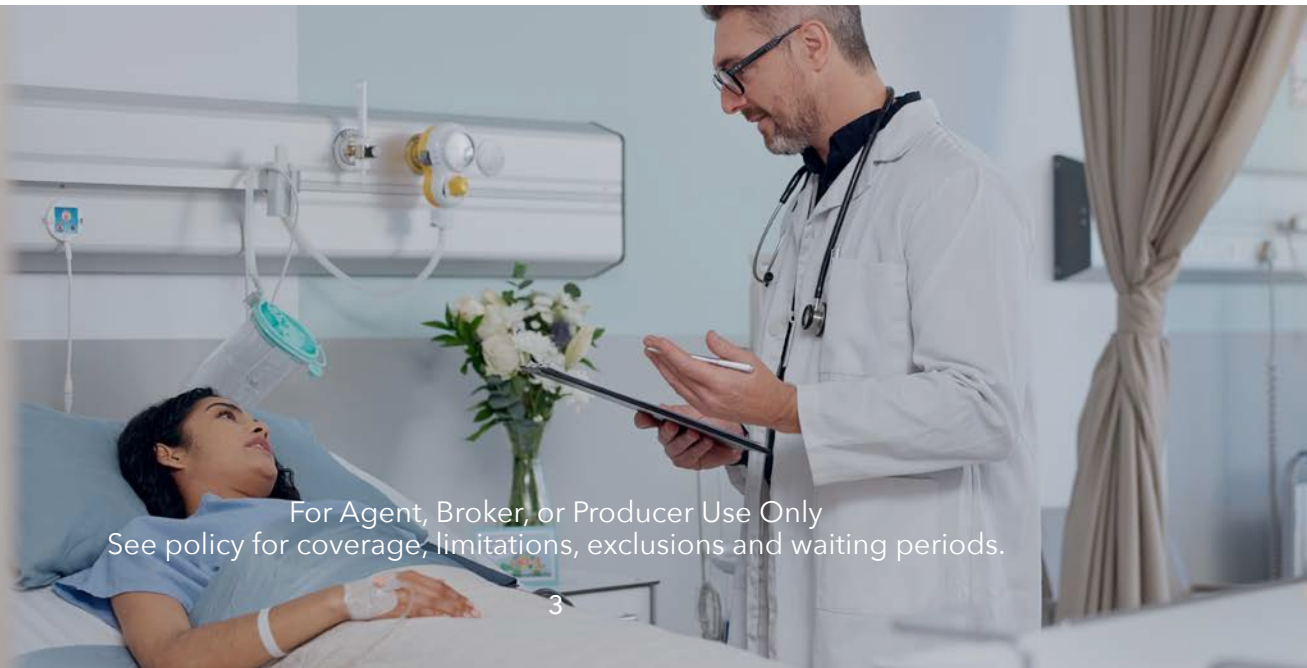
AFEUSA Prime Fixed Indemnity Plans include several differentiated features, including:

- Mental Health benefits
- Substance Abuse benefits
- High Hospital Confinement benefits
- Maternity benefits
- Critical Illness and Cancer benefits
- Accident and AD&D benefits
- Association with a wide range of meaningful ancillary benefits

Our goals are straightforward: deliver value-driven products, maintain affordable premiums, ensure effective claims management, and support long-term persistency.

Fixed Indemnity Plan Details

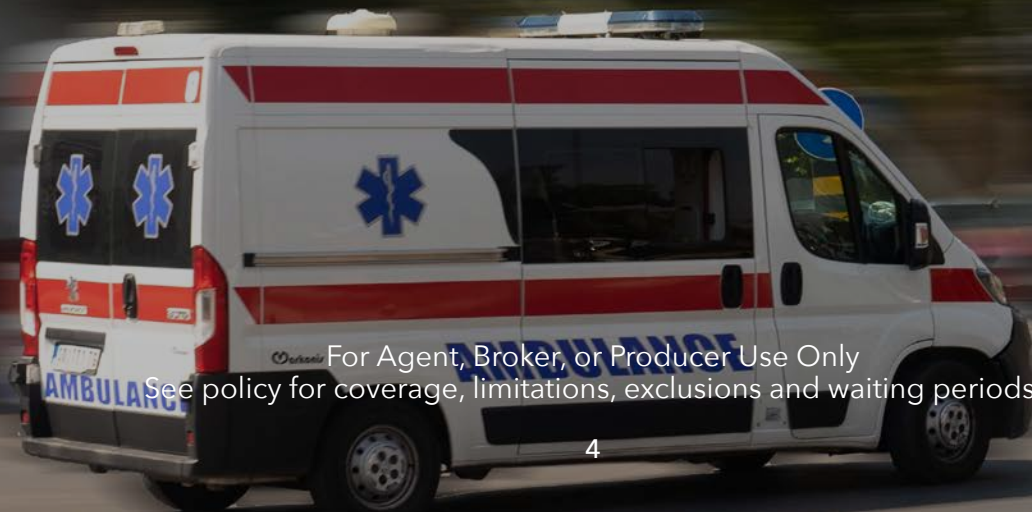
All benefits and maximums are per person, per certificate year	Prime 2000	Prime 3000	Prime 4000	Prime 6000	Prime 8000
Maximum Certificate Year Benefit					
Maximum Benefit Amount	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Hospital Confinement Benefits					
Daily Hospital Confinement	\$2,000	\$3,000	\$4,000	\$6,000	\$8,000
Number of Days Per Confinement	10	10	10	8	6
Number of Days Per Year	30	30	30	30	30
Hospital Admission	\$1,000	\$1,500	\$4,000	\$4,000	\$4,000
Number of Days	1	1	1	1	1
Hospital Intensive Care Unit	\$2,000	\$3,000	\$4,000	\$5,000	\$5,000
Number of Days Per Confinement	20	15	10	8	6
Number of Days Per Year	30	30	30	30	30
In-Hospital Physician Visit	\$100	\$100	\$100	\$100	\$100
Number of Days	3	3	3	3	3
Surgery Benefits					
Pre- Surgical Test	\$500	\$500	\$500	\$500	\$500
Number of Days	2	2	2	2	2
Inpatient Surgery	\$2,000	\$3,000	\$5,000	\$5,000	\$5,000
Outpatient Surgery	\$1,000	\$1,000	\$2,500	\$2,500	\$2,500
Number of Days (Shared Between Inpatient and Outpatient)	5	5	5	5	5
Second Surgical Opinion	\$250	\$250	\$250	\$250	\$250
Number of Days	1	1	1	1	1
Anesthesia Benefit (% of Surgery Benefit)	50%	50%	50%	50%	50%
Number of Days	5	5	5	5	5
Outpatient Surgery Center	\$1,000	\$1,000	\$1,000	\$1,500	\$2,000
Number of Days	1	1	1	1	1
Blood Products	\$500	\$500	\$500	\$500	\$500
Number of Days	5	5	5	5	5



For Agent, Broker, or Producer Use Only
See policy for coverage, limitations, exclusions and waiting periods.

Additional Care Benefits

Hospital Observation	\$500	\$500	\$500	\$500	\$500
Number of Days	10	10	10	10	10
Recuperation	\$100	\$100	\$100	\$100	\$100
Number of Days	5	5	5	5	5
Emergency Room	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Number of Days	1	1	1	1	1
Ground Ambulance	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Number of Days	2	2	2	2	2
Water Ambulance	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Number of Days	2	2	2	2	2
Air Ambulance	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Number of Days	2	2	2	2	2
Transportation	\$100	\$100	\$100	\$100	\$100
Number of Days	2	2	2	2	2
Minimum Miles	50	50	50	50	50
Laboratory	\$75	\$75	\$75	\$75	\$75
Number of Days	5	5	5	5	5
Diagnostic X-Ray	\$100	\$100	\$100	\$100	\$100
Number of Days	5	5	5	5	5
Advanced Diagnostic Testing	\$500	\$500	\$500	\$500	\$500
Number of Days	5	5	5	5	5
Durable Medical Equipment (DME)	\$100	\$100	\$100	\$100	\$100
Number of Days	1	1	1	1	1
Therapy Services	\$50	\$50	\$50	\$50	\$50
Number of Days	10	10	10	10	10
Therapy and Acupuncture Included?	Yes	Yes	Yes	Yes	Yes
Outpatient Chemotherapy and Radiation Therapy	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Number of Days	30	30	30	30	30
Outpatient Dialysis and Filtration Procedures	\$25	\$25	\$25	\$25	\$25
Number of Days	10	10	10	10	10
Patient Comfort Expense	\$250	\$250	\$250	\$250	\$250



For Agent, Broker, or Producer Use Only
See policy for coverage, limitations, exclusions and waiting periods.

Medical Professional Care Benefits

Physician Office Visit	\$125	\$125	\$125	\$125	\$125
Number of Days	8	8	8	8	10
Telemedicine or Virtual Care	\$25	\$25	\$25	\$25	\$25
Number of Days	8	8	8	8	8
Urgent Care Facility	\$125	\$125	\$125	\$125	\$125
Number of Days	8	8	8	8	8
Substance Abuse Outpatient	\$500	\$500	\$500	\$500	\$500
Number of Days	10	10	10	10	10
Mental Health Outpatient	\$500	\$500	\$500	\$500	\$500
Number of Days	10	10	10	10	10
Home Health Care Services	\$100	\$100	\$100	\$100	\$100
Number of Days	5	5	5	5	5
Wellness and Preventative Care	\$150	\$150	\$150	\$150	\$150
Number of Days	1	1	1	1	1
Allergy Immunotherapy Injection	\$25	\$25	\$25	\$25	\$25
Number of Days	4	4	4	4	4
Vaccination	\$25	\$25	\$25	\$25	\$25
Number of Days	1	1	1	1	1

Medical Care Facility Confinement Benefits

Substance Abuse Facility Confinement	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Number of Days	30	30	30	30	30
Mental Health Facility Confinement	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Number of Days	30	30	30	30	30
Skilled Nursing Care Facility Confinement	\$500	\$500	\$500	\$500	\$500
Number of Days	7	7	7	7	7
Hospice Care	\$500	\$500	\$500	\$500	\$500
Number of Days	7	7	7	7	7
Inpatient Rehabilitation	\$500	\$500	\$500	\$500	\$500
Number of Days	1	1	1	1	1

Newborn Indemnity Benefit

Benefit Amount	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Covered Pregnancies	1	1	1	1	1
Waiting Period (Days)	365	365	365	365	365

For Agent, Broker, or Producer Use Only
See policy for coverage, limitations, exclusions and waiting periods.

Additional Benefit Riders

Prime
2000

Prime
3000

Prime
4000

Prime
6000

Prime
8000

* The Maximum Certificate Year Benefit (\$50,000 for all plans), shown in the Schedule of Benefits, is not applicable to Rider benefits.

Accidental Death Rider

Principal Amount	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Spouse Amount	50%	50%	50%	50%	50%
Dependent Child Amount	25%	25%	25%	25%	25%

Accidental Medical Expense Rider

Principal Amount	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Number of Covered Accidents	1	1	1	1	1
Coinsurance	100%	100%	100%	100%	100%
Per Accident Deductible	\$0	\$0	\$0	\$0	\$0
Covered Services	Inpatient, Outpatient, and Dental Services				

Cancer Benefit Rider

Benefit Amount	\$10,000	\$50,000	\$50,000	\$50,000	\$50,000
Waiting Period (Days)	30	30	30	30	30
Skin Cancer Limit	\$500	\$500	\$500	\$500	\$500

Critical Illness Benefit Rider

Benefit Amount	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Waiting Period (Days)	30	30	30	30	30
Cancer Included?	No	No	No	No	No

Family Care Benefit Rider

Benefit Amount	\$100	\$100	\$100	\$100	\$100
Number of Days	10	10	10	10	10

Pet Care Benefit Rider

Benefit Amount	\$50	\$50	\$50	\$50	\$50
Number of Days	10	10	10	10	10

Loss of Income Benefit Rider

Benefit Amount	\$100	\$100	\$100	\$100	\$100
Number of Days	5	5	5	5	5

For Agent, Broker, or Producer Use Only
See policy for coverage, limitations, exclusions and waiting periods.

Travel and Accommodations Benefit Rider

Immediate Family Travel Expense Benefit	\$500	\$500	\$500	\$500	\$500
Number of Days	2	2	2	2	2
Minimum Miles	250	250	250	250	250
Accommodations Benefit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Number of Days	1	1	1	1	1
Minimum Miles	250	250	250	250	250

Simple Inflation Protection Rider

Inflation Protection Percentage (Original Benefit Amount)	3%	3%	3%	3%	3%
---	----	----	----	----	----

Benefits subject to Inflation Protection

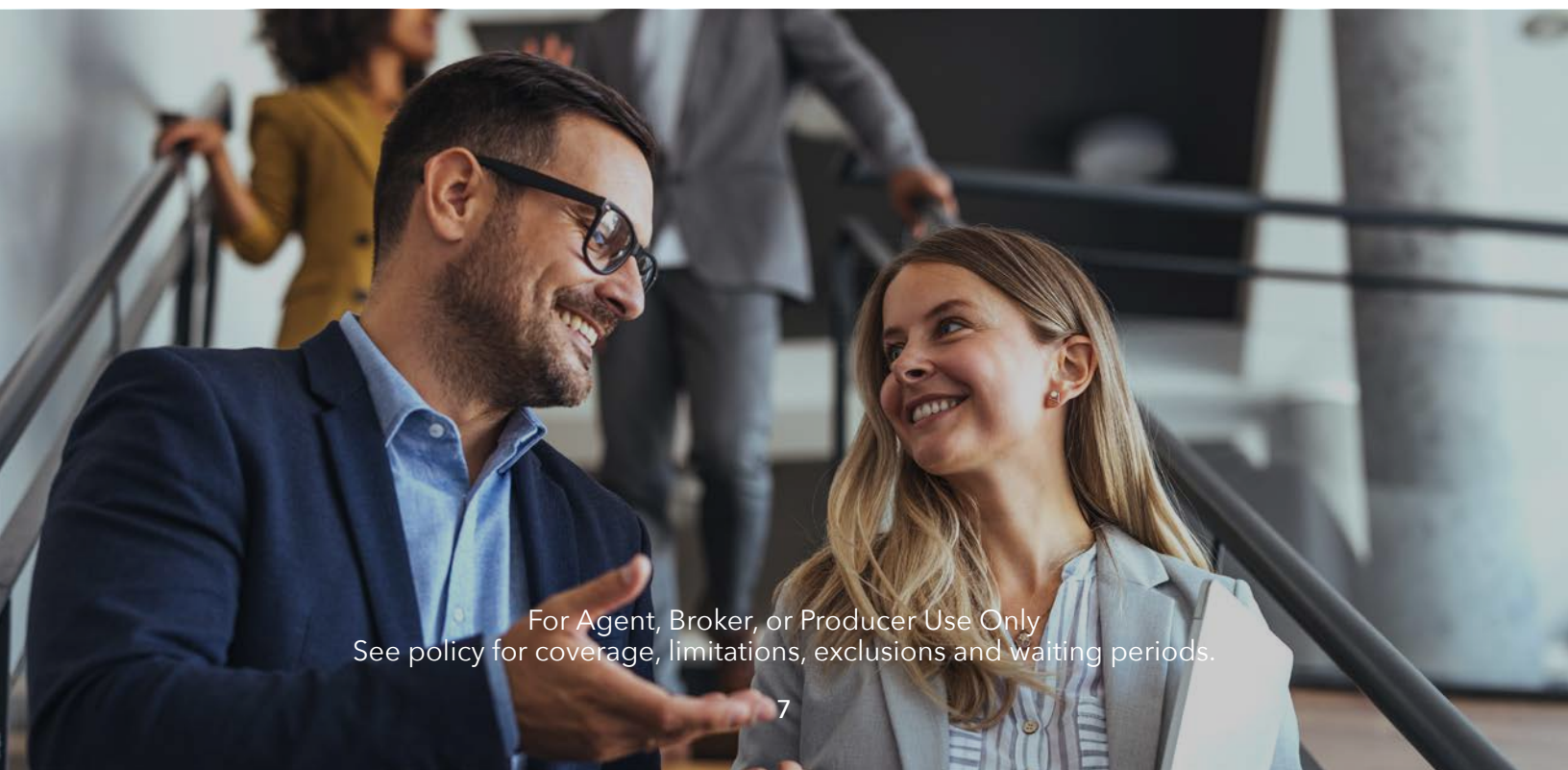
Hospital Confinement Benefits
Surgery Benefits
Medical Care Facility Confinement Benefits

Pandemic Virus Medical Expense Benefit Rider

Pandemic Assistance Expense Benefit (Per Year)	\$150	\$150	\$150	\$150	\$150
Virus Testing Benefit	\$50	\$50	\$50	\$50	\$50
Number of Days	2	2	2	2	2
Virus Vaccination Benefit	\$50	\$50	\$50	\$50	\$50
Number of Days	1	1	1	1	1

IMPORTANT: This program provides accident and supplemental health insurance only. It does not provide basic hospital, basic medical, or comprehensive/major medical coverage, and does not satisfy the "minimum essential coverage" requirements of the Patient Protection and Affordable Care Act.

Everest Insurance® markets property, casualty, specialty and other lines of admitted and non-admitted direct insurance on behalf of Everest Group, Ltd., and its affiliated companies. Additional information about Everest, our people, and our products can be found on our website at www.everestglobal.com. This accident product is underwritten by Everest Reinsurance Company (or Everest Denali Insurance Company), depending on jurisdiction. All issuing companies may not do business in all jurisdictions. This literature is descriptive only. All policy terms, conditions, and pricing is solely determined by Everest and all coverage is subject to the language of the policy as issued. Not all products and product features may be available in all jurisdictions and availability may be subject to business and regulatory approval in each jurisdiction. AFEUSA Prime 2000, Amerlife Affiliate, & American Central Marketing Group (Companies) is not affiliated with Everest. No employees, agents and/or representatives of Everest are involved in the operation of Companies.



For Agent, Broker, or Producer Use Only
See policy for coverage, limitations, exclusions and waiting periods.

Plan Benefits Overview



First Health Network

- Nationwide PPO network with access to over 1 million providers across the U.S.
- Wide selection of doctors, specialists, and healthcare facilities.
- Flexibility to choose providers that best fit your needs.
- High-quality care delivered at competitive and fair pricing.
- Trusted network recognized for choice, access, and value.



Access Patient Advocacy Services

- Personalized support with a dedicated Patient Advocate assigned to you.
- Hands-on assistance navigating the healthcare system and insurance processes.
- Help cutting through red tape, delays, and common administrative frustrations.
- Advocacy support focused on resolving issues efficiently on your behalf.



1800MD

- 24/7/365 access to virtual medical care at no cost.
- Unlimited calls with no fees.
- App allows prescriptions to be sent directly to Walgreens or 60,000+ pharmacies.
- A wellness and preventative tool to help you make informed healthcare decisions.



VSP® Vision Benefits

- Comprehensive vision coverage designed to support long-term eye health.
- Access to Exclusive Member Extras with more than \$3,000 in total savings.
- Discounts on contacts, glasses, and sunglasses through your benefits.
- Convenient online shopping via Eyeconic.com®, the VSP preferred retailer.
- Easy access to quality eyewear and vision care you can trust.



Welldyne

- Alternative to traditional Medicare Part D.
- 125+ acute medications available at local pharmacies.
- 400+ maintenance medications available for \$9.00 per shipment.
- Walmart offers low-cost insulin (Relion Novolin 70/30, N & R) at \$24.88 per vial and a 5-pen box at \$42.88.
- Medication Formulary in detail description.



MedAfford Global Meds

- Access to lower-cost name-brand medications, primarily through Canadian sources.
- Helps with affordability when U.S. prices are still too high, even with discounts.
- medAffordglobal.com

For Agent, Broker, or Producer Use Only
See policy for coverage, limitations, exclusions and waiting periods.

Additional Association Perks

Financial & Professional



Shopping & Retail



Travel & Leisure



Health & Wellness



Home & Auto



For Agent, Broker, or Producer Use Only
See policy for coverage, limitations, exclusions and waiting periods.

