

INSURANCE CONTACT AND DESCRIPTION INFORMATION

The website address is as follows:

<https://www.personal-plans.com/ahdi>

AHDI is excited to offer its members the following insurance programs:

Catastrophic Major Medical Insurance

Most basic health insurance plans have a limit or "cap" on the total lifetime benefits available to an insured—and a catastrophic illness or accident can quickly add up to meet or exceed that "cap. If your healthcare bills rise beyond that cap, then it's up to you to pay. The Catastrophic Major Medical Insurance Plan will pay those costs that are in excess of your basic health plan, including Medicare.

Dental Insurance

Like the cost of all health care, the cost of dental care can be prohibitive. From routine maintenance to more complex treatments, the price of keeping your smile healthy is expensive. This Dental Insurance Plan pays for dental expenses according to a schedule of benefits for services such as diagnostic exams, preventive care, root canal, crowns, dentures, and specialty treatments. These benefits can be paid directly to you—or they can be assigned to your dentist.

Disability Insurance

A disabling accident or illness can happen in the blink of an eye. That disability could put you out of work. If you have to stop working, chances are your income will stop too. But it doesn't have to if you protect yourself with disability insurance. Under the Disability Income Plan, you receive a monthly benefit that you select. With this benefit you can keep up with your living expenses until you get back to work.

Major Medical Insurance

Are you single or married? Are you young, middle-aged, or nearing retirement? Do you have children? It's easy to see how everyone has different and specific insurance needs they want to satisfy. The Customized Major Medical plan lets you do just that. This flexible plan allows you to develop a medical package that works best for you.

Professional Liability Insurance

In your profession, you face the potential risk of a lawsuit for alleged errors/mistakes in the delivery of or failure to deliver professional services. Claims, valid or invalid, could lead to large expenses in court action. Here are a few of the benefits of this Professional Liability Plan:

- Liability protection—up to \$2,000,000/incident, up to \$4,000,000/annual aggregate
- Reasonable expenses and lost wages protection—up to \$10,000 annual aggregate due to participation in the investigation of a covered suit
- Deposition fee and expense coverage protection—up to \$5,000 annual aggregate
- Medical payment coverage for non-business activities for persons injured in or around your personal residence

Term Life Insurance

Research shows that basic life insurance coverage should be equal to six times your annual income. If you have several children or large financial obligations, chances are you need even more. That's where a supplemental plan like the Term Life Insurance Plan can help. It lets you add to your existing life insurance at economical group rates. Review your cost of living regularly to be sure your life insurance is adequate. With the Term Life Insurance Plan it's easy to update your coverage.

These AHDI-Sponsored Insurance Plans are available through the AHDI chosen Administrator, Marsh Affinity Group Services, a service of Seabury & Smith, P.O. Box 14520, Des Moines, IA 50306-3520. For more information, call toll-free: 1-800-503-9230, or visit <https://www.personal-plans.com/ahdi>