



INSURANCE PLANS
Look inside for . . .

great benefits especially for AFM members.

Mercer Consumer, a service of Mercer Health & Benefits Administration LLC
P.O. Box 14520
Des Moines, IA 50306-9122
1-800-503-9230 or website: www.afminsurance.com



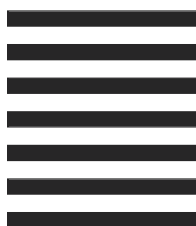
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All plans sponsored by:



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AFM INSURANCE PLANS
PO BOX 14520
DES MOINES IA 50306-8979



The American Federation of Musicians sponsors insurance to help provide you and your family the protection you may need at an economical price.



Each plan was developed for members of AFM in order to help meet your unique needs.

Take a few minutes to read the brief descriptions in this brochure and mail the attached postcard today for more information on the plans that interest you!



Equipment Insurance Plan* —

Since you use your equipment for business, it may not be insurable under your homeowner's policy.

Protect yourself from loss or damage to your equipment, including theft and vandalism. Premiums may also be tax deductible as a normal business expense.

Underwritten by New Hampshire Insurance Company.

Business Liability Insurance Plan* — Protection for your liability with respect to your operations arising from your business pursuits. You pay no deductible, and you're covered up to \$1,000,000 per occurrence and \$2,000,000 annual aggregate. Pays all legal defense costs, and host liquor liability is included.

Underwritten by New Hampshire Insurance Company.

Auto Insurance Plan — Our partner, Liberty Mutual, offers a full line of personal insurance products, from auto to motorcycle and excess personal liability. Their expert, licensed professional representatives will help you make the right choices that best suit your needs. Plus, you'll receive 24-hour claims assistance; convenient payment options; and flexible support by phone, online or at one of more than 350 local offices. For more information, call 1-888-396-3727 or visit www.libertymutual.com/afm.

Homeowners Insurance Plan — Liberty Mutual will simplify your life with the following benefits and services: After-hours policy services, Contractor Network Referral Program, 24-hour Emergency Homeowner Repair Service, Temporary Living Expense and Personal Property Replacement Service, among many others.

For more information, call 1-888-396-3727 or visit www.libertymutual.com/afm.

Group Disability Income Insurance Plan — This plan provides a continuing income should a covered injury or sickness cause you to become disabled and prevent you from working. After the waiting period, and depending on the plan you choose, you can receive monthly benefit amounts ranging from \$600 to \$6,000 (not to exceed 70 percent of your basic monthly pay). Your spouse may also apply for this insurance protection. You have two plan options to choose from to fit your needs. *Underwritten by Hartford Life Insurance Company and Hartford Life and Accident Insurance Company, Simsbury, CT 06089.*

Group Term Life Insurance Plan — This plan offers you and/or your spouse a choice of benefit amounts ranging from \$10,000 up to \$500,000 (in \$10,000 increments). There is a preferred rate for nonsmokers. You can also insure your dependent children for up to \$5,000 in coverage. The plan includes an Accelerated Death Benefits provision that allows you to elect to receive up to 60 percent of your benefits, subject to a maximum of \$250,000 (less a benefit processing fee), to use anyway you see fit, if you are diagnosed with a terminal illness that

is expected to result in your death within 6 months and from which you are not expected to recover (as defined by the policy).

Underwritten by The United States Life Insurance Company in the City of New York.

Group Accidental Death and Dismemberment Insurance Plan —

In addition to providing accidental death benefits for covered accidents, this plan offers coverage for covered accidental loss of the use of certain body parts or functions — whether you are able to work or not. Benefits from \$50,000 to \$500,000 in \$50,000 increments.[†]

Underwritten by New York Life Insurance Company, New York, NY 10010 on Policy Form GMR.

Long-Term Care Insurance — The need for long-term care usually arises from age or chronic illness, injury or disability. In fact, two-thirds of us who reach the age of 65 will need long-term care at some time in our lives. The national cost of this type of care ranges from \$38,220 to \$75,190¹ a year. And, like medical care, costs tend to increase faster than the rate of inflation. Have you planned for your long-term care needs? For more information, call 1-800-358-3795.

¹Genworth Financial Cost of Care Survey 2010.

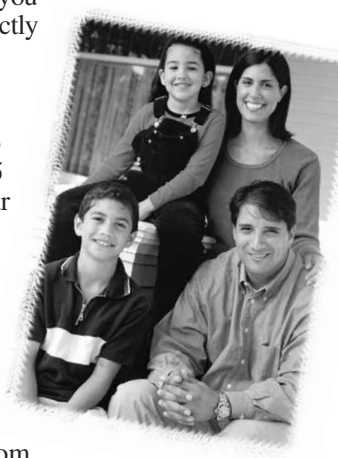
Hospital Income Insurance Plan — Help reduce the out-of-pocket expenses you or an insured family member might incur during a covered hospitalization. Under this plan, you may receive benefits to a maximum of \$250 per day, if elected. Benefits are paid directly to you or any insured family member (or you may assign benefits to be paid directly to the hospital or any health care facility in which you receive care) starting from the first day of confinement and continuing for up to 365 days. If you're under age 65 and confined to intensive care, your benefits double.

Underwritten by Hartford Life Insurance Company, Simsbury, CT 06089.

Group Dental Insurance Plan —

This plan is designed to help with the expenses of dental care. You get to choose from a broad network of dentists. This is comprehensive coverage with rates worth comparing. *Underwritten by The United States Life Insurance Company in the City of New York.*

Customized Major Medical Plan — The Affordable Care Act, implemented on 1-1-14, has caused a number of questions/concerns. With the AFM option, you can call to discuss the costs, benefits, and pick a plan that best suits your needs. When you're looking for solid health insurance for your family, costs and benefits can vary widely — and it's hard to know whom to trust for the best coverage at the best possible rate. You'll receive a list of highly qualified medical providers and facilities from which to choose. To compare plans and obtain a free, no-obligation quote, visit <http://AFM.HealthInsurance.com> or call 1-877-886-0110.



In CA d/b/a Mercer Health & Benefits Insurance Services LLC
 AR Ins. Lic. #303439
 CA Ins. Lic. #0G39709

Note: All plans may vary and may not be available in all states.

[†]Please see policy for more specific requirements.

*These product descriptions are for informational purposes only and do not provide a complete description of coverage terms, conditions, exclusions and limits. Please refer to the actual policy for complete coverage details.

AG-10423

If you would like more information, including costs, exclusions, eligibility, renewability, limitations and terms of coverage, complete this postcard and mail it today!

You may also review the AFM programs at www.afminsurance.com, or phone Mercer Consumer at 1-800-503-9230.

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YES! Please send me more information on the AFM-sponsored Insurance Plans I've checked below. I understand there will be no obligation.

- | | |
|--|---|
| <input type="checkbox"/> Equipment Insurance Plan | <input type="checkbox"/> Long-Term Care Resources |
| <input type="checkbox"/> Business Liability Insurance Plan | <input type="checkbox"/> Hospital Income Insurance Plan |
| <input type="checkbox"/> Group Disability Income Insurance Plan | <input type="checkbox"/> Group Dental Insurance Plan |
| <input type="checkbox"/> Group Term Life Insurance Plan | <input type="checkbox"/> Customized Major Medical Plan |
| <input type="checkbox"/> Group Accidental Death and Dismemberment Insurance Plan | |

Name _____ Date of Birth _____

Address _____

City _____ State _____ ZIP _____

Email Address _____

Phone () _____

I am an AFM member. AFM Local No. _____