

Executive Edge



Increase your key employees' compensation by as much as \$200,000 per year.

REWARD THOSE WHO DESERVE IT MOST

Those key people in your organization. You know who they are. They're the ones who will dictate the future of your company, the ones who go the extra mile to insure your firm's profitability. They're also the ones who are difficult to recruit and equally difficult to retain because everyone recognizes their value.

Show them how much you recognize their value by covering them with **Executive Edge**. With **Executive Edge**, your key employees will immediately realize an annual benefit of up to \$200,000 per year. That's because, with **Executive Edge**, your covered employees, and their dependents, are *eligible to be reimbursed for medical expenses not covered under a base health plan*.

Your key employees will receive a check each time they get reimbursed for such things as deductibles, co-insurance, vision, dental, and other typical out-of-pocket

expenses. And, each time they get reimbursed through **Executive Edge**, the message of their importance to your organization will be reinforced.

YOUR COMPANY ALSO BENEFITS

Because **Executive Edge** is an insured medical reimbursement plan and not self-insured, your firm's premium contributions for the plan are typically tax deductible as a reasonable and ordinary cost of doing business. In addition, you are able to maintain or add on cost-containment features to your existing plan, while still providing a valuable incentive to your key employees. And – best of all – **you** decide just who those employees are.

PROFESSIONAL SERVICE

Our experienced claims administrators handle all claims in a professional and discreet manner. After your covered employee submits to you those expenses not reimbursed under a base health plan, you submit that claim to us and we

reimburse the covered employee and their dependents for the expense. It's that simple!

ACCIDENTAL DEATH & DISMEMBERMENT

Each of your covered employees also receives a \$100,000 accidental death and dismemberment policy that will pay a beneficiary the lump sum amount in the event the employee dies as the result of a covered accident. Employees are covered 24 hours a day, seven days a week, regardless where their travels take them. Partial benefits will be paid for the loss of a limb or eyesight based on the characteristics of the injury.

EXECUTIVE EDGE PRESCRIPTION DRUG CARD

With **Executive Edge**, you may choose to offer our Prescription Drug Discount Card, which can be used at more than 50,000 pharmacies nationwide. With the **Executive Edge** Prescription Drug Card, your insured employee can pick up a prescription without paying any co-pay or



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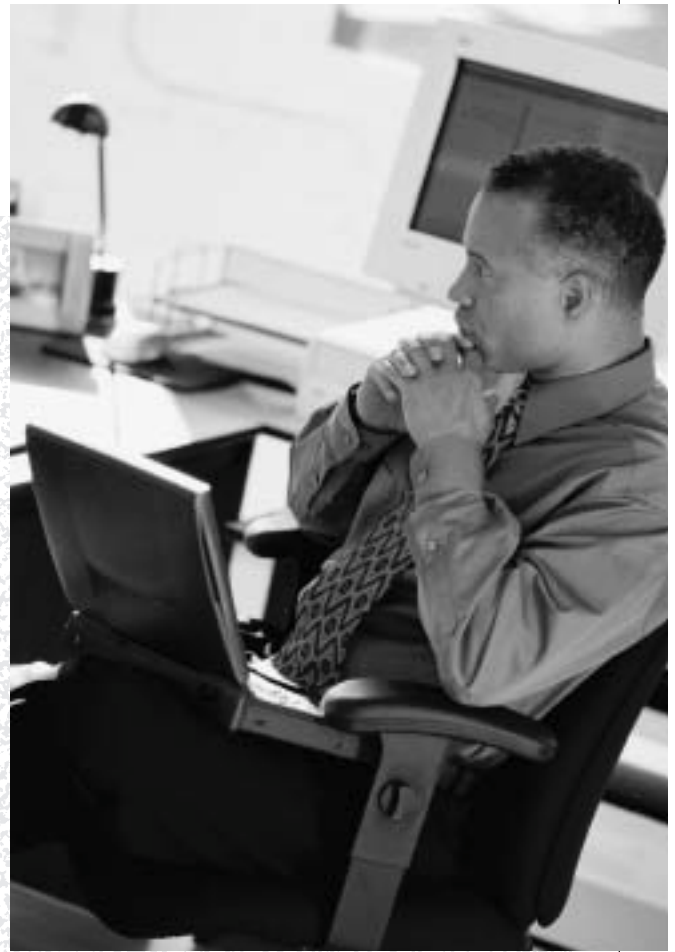
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Executive Edge

Every time an employee gets a check from **Executive Edge**, it will remind them of your loyalty to them.



deductible. They just show their card, pick up the prescription and away they go – without any money changing hands. All charges will then be billed to your company's regular **Executive Edge** bill.

In addition to the convenience, you may be able to save money since prescriptions are filled as part of Pharmaceutical Technologies, Inc.'s performance network. Consequently, charges are based on a discounted average wholesale price plus a professional dispensing fee. Also, an annual summary of all prescription charges will be provided to covered executives.

IDENTITY THEFT RESTORATION

Executive Edge also makes available to covered employees a rapid-response solution to those who have become victims of identity theft. Services available include an initial needs assessment, credit card cancellations and replacement, placement of fraud alerts with credit repositories, assistance with obtaining credit reports, and an action kit that takes the victim through the restoration process step by step.

MISCELLANEOUS

Executive Edge is underwritten by Assurity Life Insurance Company.

Executive Edge is available in all states, except: Alabama, Mississippi, and New York.

This marketing material only offers a brief description of the **Executive Edge** policy. Complete policy provisions and coverages are described in the policy.

While a properly structured medical reimbursement policy can qualify for a tax deduction for you – the employer – and non-taxable income to your employees, it is strongly recommended that you seek the advice of your tax counsel when considering implementation.