



FRA Insurance Plans 2021 Program Overview

FRA

April 2022

Michele Armesto

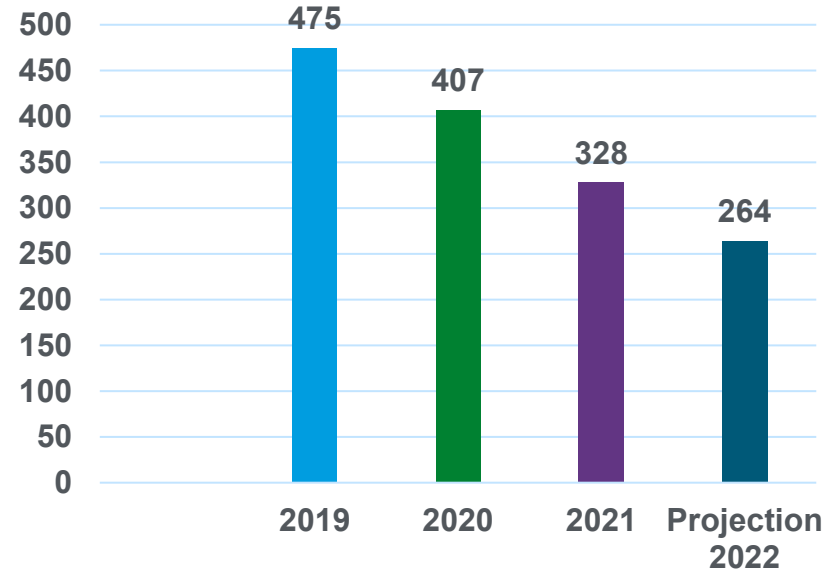
Relationship Manager, Washington, DC

welcome to brighter

MilicarePlus TRICARE Supplements

- 4 Plans: MilicarePlus Select, Prime, Reserve Select or Retired Reserve
- Works hand-in-hand with TRICARE
- Helps cover cost-shares and co-pays
- Guaranteed acceptance

MiliCare Participation

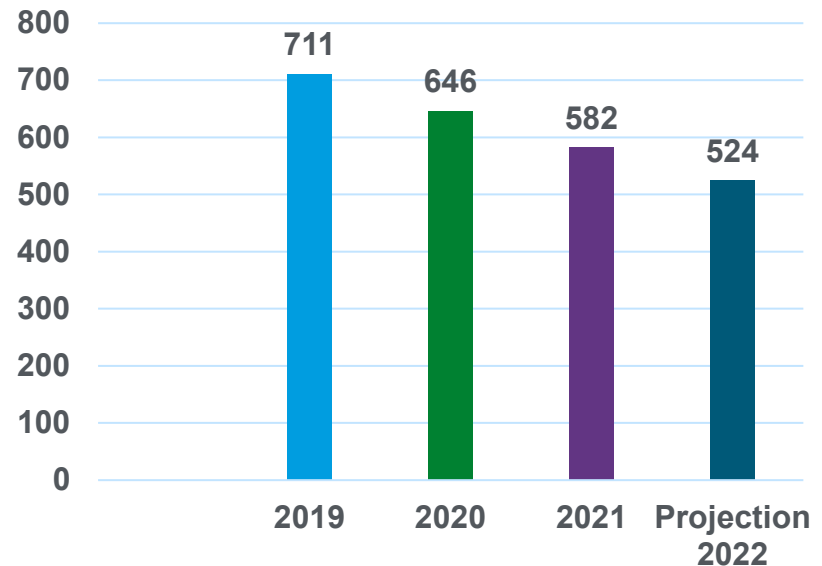


2021 Royalty paid: \$ 18,119
2021 Health Surplus paid: \$ 151,373

Hospital Income and Short Term Recovery

- Members and spouses age 65+
- Pays cash benefits if admitted inpatient for illness or injury
- Pays a benefit when recovering at home after the hospital stay that can be used for home healthcare or personal expenses

Hospital Indemnity & Short Term Recovery Participation



2021 Royalty: \$ 14,358

FRA Term Life Plans

Easy Acceptance Term Life Plan

- Minimal Health Questions
- No military exclusions

Senior Term Life

- No Health Questions
- Spouse Coverage Available

10 Year Level Term Life

- Benefit Level and premium remain the same

Joint Term Life

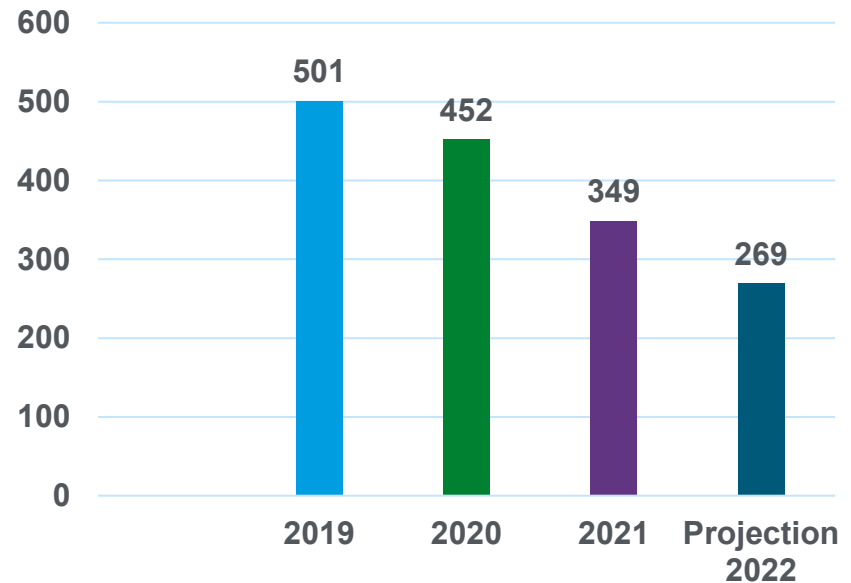
- Covers member and spouse under one plan
- Surviving spouse receives benefit

Youth Life Plan

- Coverage for Children and Grandchildren
- One time premium payment



Life Plans Participation



2021 Royalty Paid: \$ 8,747
2021 Surplus Paid: \$11,927

FRA Senior Whole Life

The FRA-endorsed Senior Whole Life Insurance Plan is designed for Members ages 45-85. Benefits up to \$25,000 in coverage.

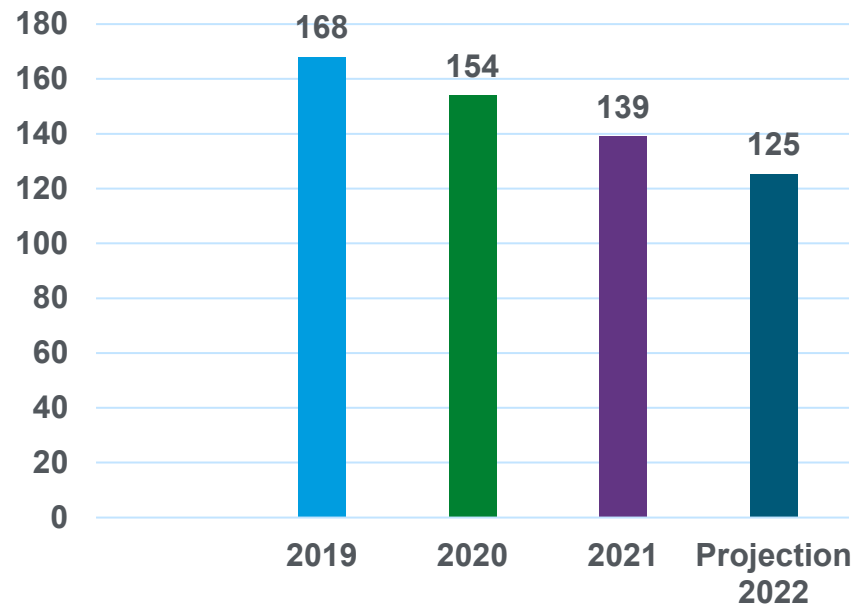
No medical exam required!

No exclusions for pre-existing conditions!

Benefit Features:

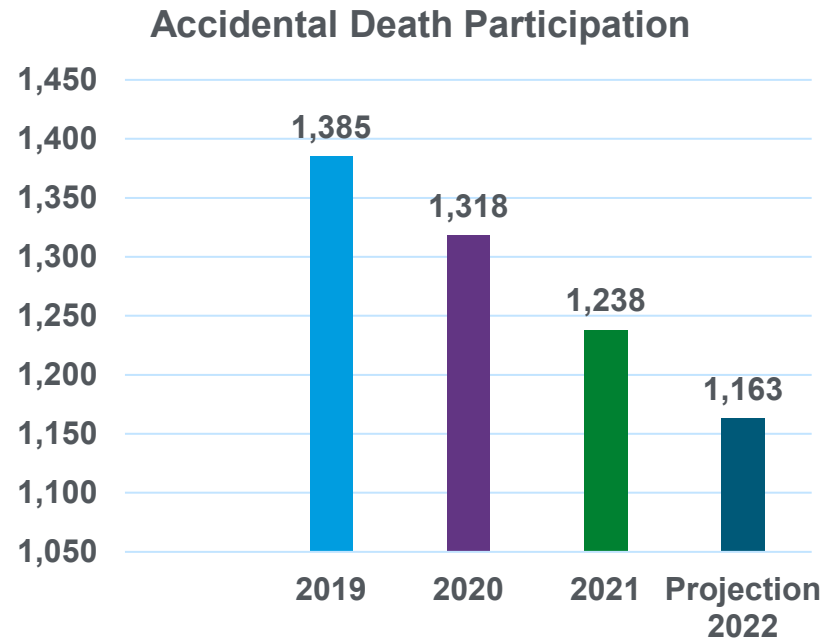
- Cannot be canceled for any reason as long as premiums are paid
- Rates never increase with age
- Benefits never decrease

Senior Whole Life Participation



FRA Accidental Death

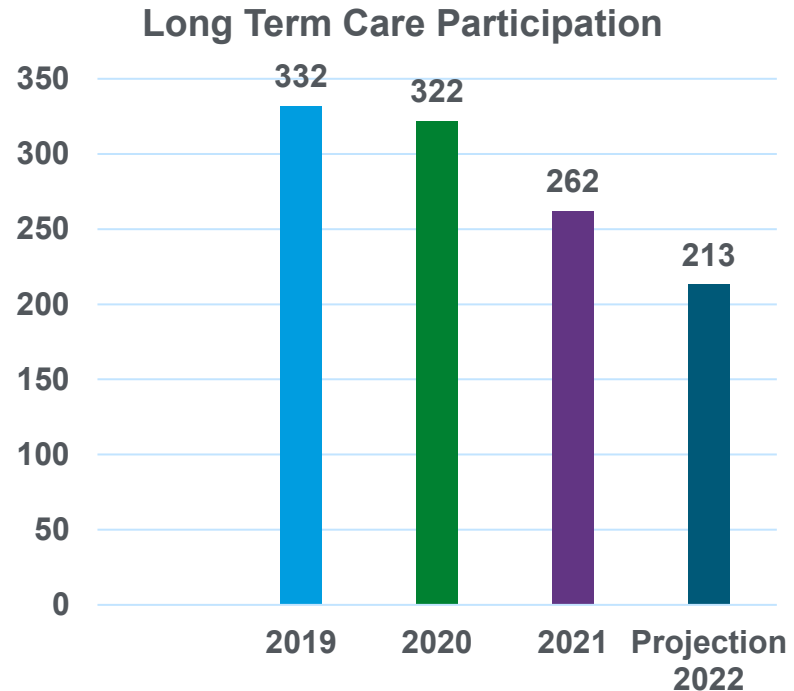
- Helps provide added financial security in the event of an accident
- Member only or family coverage
- Guaranteed acceptance



2021 Royalty Paid: \$ 5,890

FRA Long Term Care

- Helps protect assets from expensive Long Term Care
- Available to members, spouses, parents and parents-in-law
- LTCR*plus*SM
 - LTC FundingSM
 - LTC NavigationSM
 - LTC CareAuditSM
 - LTC LegalSM

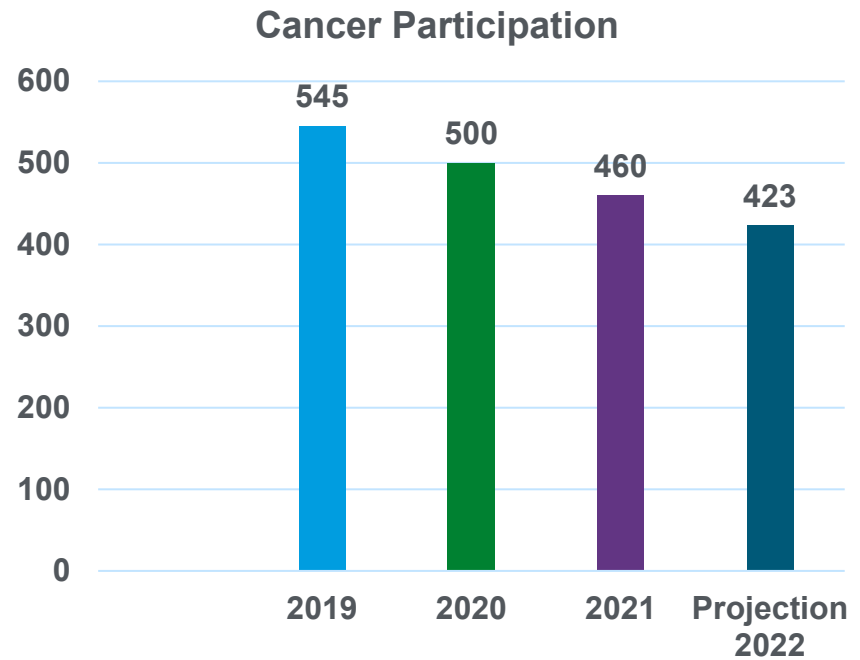


2021 Royalty: \$ 12,106

FRA Cancer Plans

Cancer Plans are frozen to new business as of 12/1/19

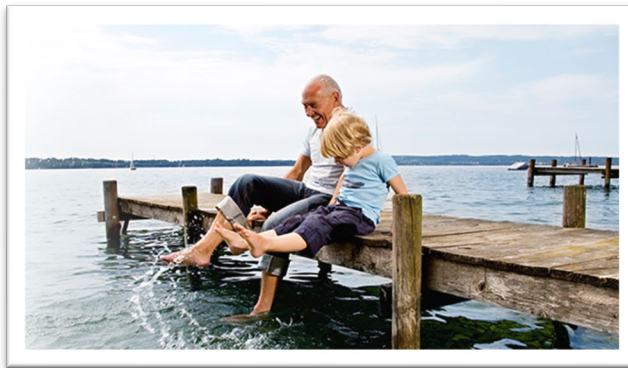
New Critical Illness Plan is in development thru CHUBB



2021 Royalty Paid: \$ 7,776

FRA Membership Advantages

- 6 Free hearing office visits
- 40 free batteries
- Discounts on technology
- Access to over 3,000 hearing locations
- And much more!



FRA Membership Advantages

- Lower out of pocket costs for vision care
- Savings on frames, lenses, contacts, eye exams and more
- VSP has the largest doctor network in the country

FRA Dental and Health Plans

Dental Insurance

- A variety of plans, features and services are available to you and your family.
- Plans cover simple checkups to root canals and braces.
- An extensive database of providers gives you a wide choice of dentists by location or specialty.



Health Insurance outside of TRICARE

- Coverage for members and family members
- Answer a few non-personal questions
- Lowest plan costs are shown to the member
- Member can compare plans and apply in only a few minutes!



Identity Theft Protection

- Dark Web Monitoring and Wallet Protection
- Social Media Reputation Monitoring
- Financial Traction Monitoring
- Digital Identity Report
- Full service remediation
- Identity Theft Insurance

**IDENTITY,
FINANCIAL
AND PRIVACY
PROTECTION**



ASSISTPLUSSM



Travel Accident Plan

- Guaranteed Acceptance!
- No medical exam required!
- No age restrictions!
- Individual Plan just \$89/year!
- Family Plan just \$99/year!

TrustedPals Pet Insurance



What's it all about?

- No need to worry about which plan to pick.
- Up to 15% off as an association member
- You just tweak the limit, co-pay and deductible to suit you
- Accidents and illnesses, chronic conditions, swallowed objects and more are covered, plus prescription medicines!

2021 Marketing Efforts

Direct Mail/Awareness

Direct Mail Campaigns
Short Term Recovery Blurbs
All Plans Good News Blurbs

Print Advertising

Monthly Ads in *FRAToday*

Service to Sales

Cross-sell new products
Abandoned Web Leads
Direct business

Cross-sells

Short Term Recovery
Accidental Death
Senior Term Life
Dental Plan
Youth Life Conversion

Retention

MiliCare TRICARE Lapse Calls
Short Term Recovery Lapse Calls
Term Life Lapse Calls & Letters
Automatic Payment
Live Chat through www.frainsure.com

Digital

Birthday Salute Emails
Email marketing
Google Search & Display
Remarketing

Mercer Affinity – AMBA Update



Mercer Affinity – AMBA Update

- January 13, 2022- Mercer announced an agreement for Association Member Benefits Advisors (AMBA) to acquire Mercer's Associations business. This agreement includes client contracts, technology platforms and supporting colleagues, including the current Mercer Associations Leadership team.
- The transaction is closed April 1, 2022 - we continue to work with our Associations clients, carriers, sub producers and vendors in the normal course.
- Commercial, Operational and Technology support for the business—including marketing, delivery, call center, billing and technology, as well as the technology platforms that support the delivery of services to clients, has been acquired.
- AMBA agreed to make offers of employment to all impacted US colleagues. Along with the agreement to retain colleagues, AMBA has also agreed these colleagues will continue to service current clients.
- No changes to the products and services FRA receives currently as a result of the agreement.

Mercer Affinity – AMBA Update

About AMBA

Association Member Benefits Advisors (AMBA) is based in Austin, Texas, and is a national affinity benefit partner for associations across the US. It serves associations by providing quality insurance products, marketing, technology, billing and membership recruitment services to its partners.

In business since 1984, AMBA is the largest provider of services to affinity groups representing public employees and retired public employees across the country and enjoys relationships that span months to over 30 years. AMBA is one of the fastest growing benefit organizations in the country through robust organic growth and some key strategic acquisitions over the past few years.

In 2017 Genstar Capital a multi-billion dollar investment company invested in AMBA so that we and our clients could rise to the next level of success.

