

Welcome to



ASSOCIATES
BENEFITS
GROUP

For agents who are actively licensed with World Financial Group Insurance Agency, LLC (WFGIA).

Today . . .

- What is ABG?
- Why is ABG important to WFGIA?
- Review ABG Member Benefits and Website
- Tools and Resources
- Questions, Comments and Suggestions



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Erin Vogler

Account Executive Association Insurance Programs



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Jacky Tam

Executive Vice Chairman, WFG



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What is ABG?

- ABG is a membership-based Association for independent contracted agents of WFGIA and representatives of their affiliated companies.
- The primary purpose is to help independent agents excel in both their professional and personal lives.
- ABG allows members to use the collective purchasing power of the larger group to have improved access to benefits and services at a lower cost. This same purchasing power and lower pricing may not be available on an individual basis.



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A Associates
B Benefits
G Group



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Member Benefits

Members have access to more than 30 different benefits including:

- Consumer Discounts
- Travel & Auto Discounts
- Insurance Savings
- Health Benefits



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Benefits

Consumer Discounts

- Abenity Perks Program
- 1-800 Flowers
- Restaurant.com
- Tickets At Work
- Ring Central
- Lenovo
- Office Depot/Office Max
- Lucky Diem
- GE Appliances
- UPS Shipping Discounts
- Moving Services

Insurance Savings

- Home & Auto
- Home Warranty
- Pet Insurance
- Renters Insurance

Travel & Auto Discounts

- Roadside Assistance
- Car Rental
- TravNow
- Hotel Engine
- Safelite Auto Glass
- Last Minute Travel
- Wyndham Hotels

Health Benefits

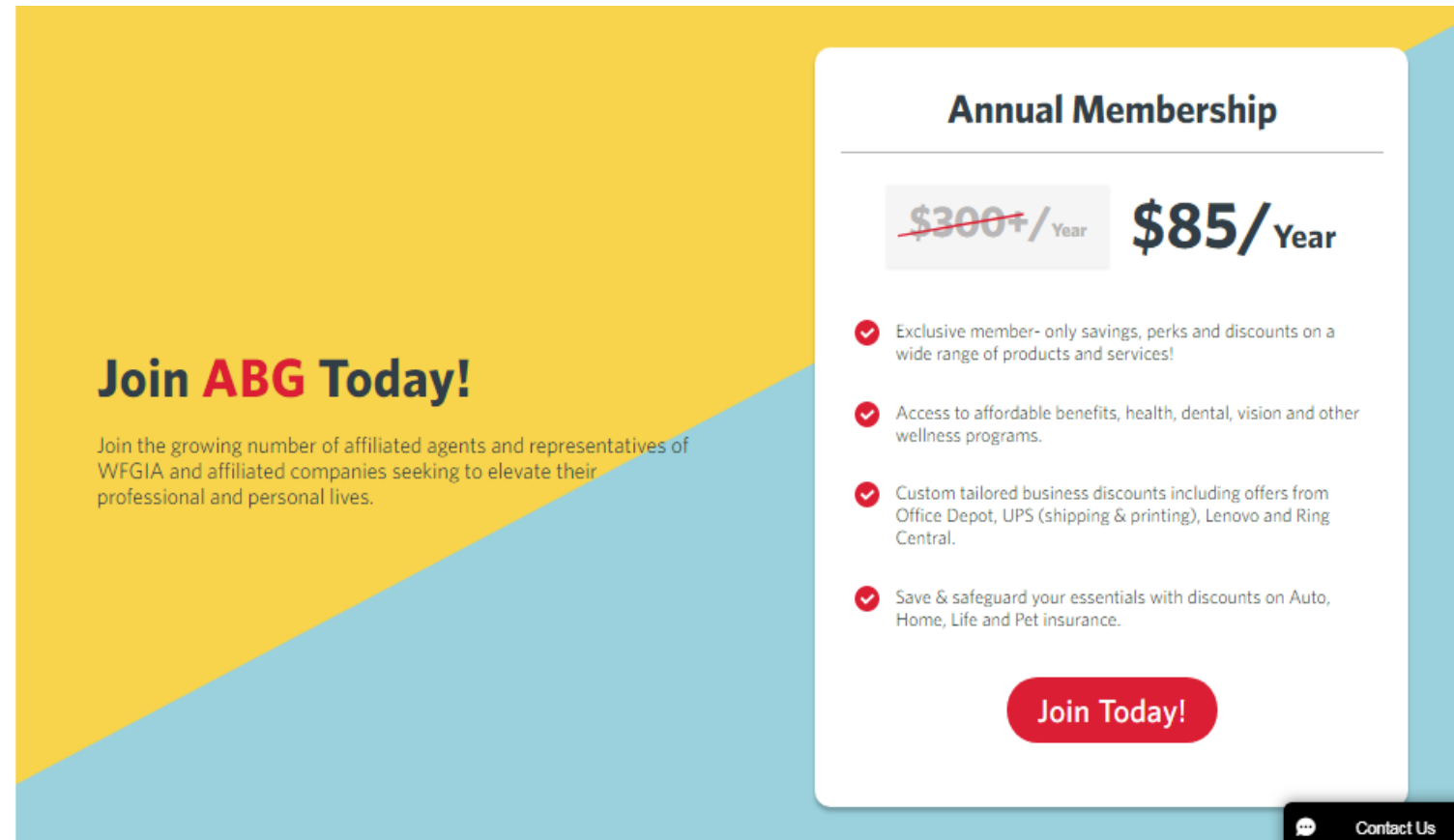
- Individual Insurance & Benefits Marketplace
- **New!** Health Savings Account by Transamerica
- Dental Insurance/Vision Insurance
- Wellness Services
- Pharmacy Discounts
- Telemedicine



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ABG Membership

- It is limited to agents who are actively licensed with WFGIA.
- Agents must join the Association to have full access to all member benefits and plans.
- Dues are \$85 per agent, per year.



The graphic features a yellow and blue background. On the left, the text 'Join ABG Today!' is displayed in bold, with 'ABG' in red. Below it, a smaller line of text reads: 'Join the growing number of affiliated agents and representatives of WFGIA and affiliated companies seeking to elevate their professional and personal lives.' On the right, a white box titled 'Annual Membership' shows a price comparison: a crossed-out '\$300+/Year' and a new price of '\$85/Year'. Below this, four bullet points with red checkmarks list the benefits: exclusive member-only savings, access to affordable benefits (health, dental, vision, wellness), custom tailored business discounts (Office Depot, UPS, Lenovo, Ring Central), and savings on insurance (Auto, Home, Life, Pet). A red 'Join Today!' button is at the bottom of the box. A 'Contact Us' link with a speech bubble icon is in the bottom right corner.

Join ABG Today!

Join the growing number of affiliated agents and representatives of WFGIA and affiliated companies seeking to elevate their professional and personal lives.

Annual Membership

~~\$300+/Year~~ **\$85/Year**

- ✓ Exclusive member- only savings, perks and discounts on a wide range of products and services!
- ✓ Access to affordable benefits, health, dental, vision and other wellness programs.
- ✓ Custom tailored business discounts including offers from Office Depot, UPS (shipping & printing), Lenovo and Ring Central.
- ✓ Save & safeguard your essentials with discounts on Auto, Home, Life and Pet insurance.

Join Today!

Contact Us



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Accessing the benefits via the ABG Website

- All benefits and programs are available at associatesbenefits.com.
- You must login through the WFG portal using your agent ID and password for SSO access to the ABG website
- After login, you can view all the benefits in full detail and purchase a membership



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Customized **Solutions** for Insurance Professionals

The Associates Benefits Group (ABG) is a membership association designed to help insurance agents excel in their professional and personal lives. Members receive access to top-tier insurance solutions and exclusive benefits to support your daily needs.



Associates Benefits Group



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Launch Association

ASSOCIATES BENEFITS GROUP

As an agent of World Financial Group, LLC you're eligible to participate in Associates Benefits Group (ABG). Designed to help WFG agents excel in their professional and personal lives, ABG offers discounts and exclusive benefits in several areas.

For a fee of \$85, members have access to top-tier consumer and travel discounts, insurance solutions and exclusive benefits through the ABG Private Exchange portal to support their daily needs.

As a WFG agent, you're eligible to participate in the Associates Benefits Group (ABG), a program designed to help you excel in your both your personal and professional lives. Through this exciting program, you can earn great discounts on a variety of products, services and more.

For a fee of just \$85, members have access to:

- Top-tier consumer and travel discounts
- Insurance solutions
- Other exclusive benefits

Check out all that the Associates Benefits Group has to offer through the ABG Private Exchange portal today!

Customized Education Solutions for Insurance Professionals

Through ABG you have access to a top-tier, robust library of content about the insurance industry and discounts on continuing education programs.

Auto & Travel Discounts

Whether planning that dream vacation or just need help getting from one place to another, ABG has you covered. The program connects you to some of the most well-known providers in travel, roadside assistance and hospitality to help make your trip more affordable.

Protect the Things You Care About

ABG understands the insurance needs of our members vary. Whether you are looking for full major medical coverage or require more focused health insurance options, we can help. We also have options available for auto, home, renters and even pet insurance.

We provide members with direct access to review available insurance plans and options along with other valuable benefits and services.

Access Via MyWFG

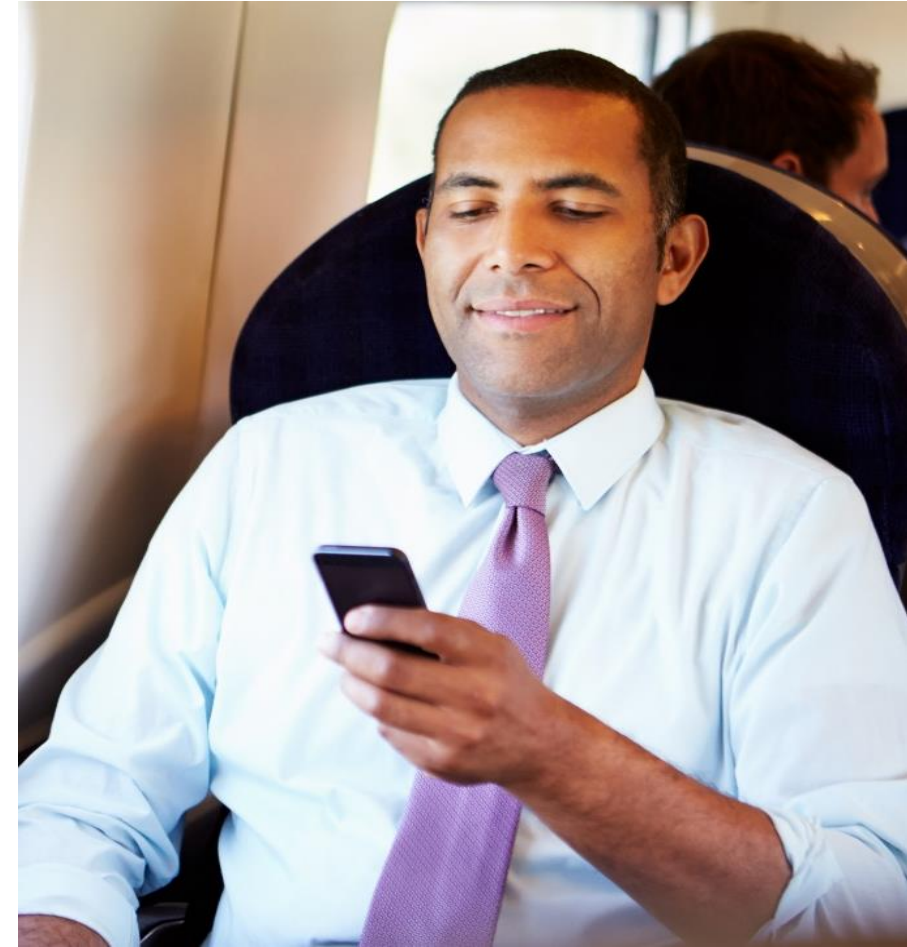
www.mywfg.com/gallagher



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Access Via the ABG Website

- 24/7 access.
- View all benefits and run quotes for insurance coverage. Most plans can also be purchased online.
- Call Center available for support Monday – Friday.



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Does ABG offer health insurance and other individual benefits?

- Yes, through the ABG Insurance and Benefits Marketplace, you can:
 - Shop thousands of health plans that are not on public exchanges
 - Contact licensed insurance advisors should you have coverage questions
 - Shop dental, vision and other insurance plans at special member-only rates




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Health Insurance Open Enrollment 2022

**Insurance Choices For Individuals & Their Families**
Get an instant quote and apply online for many of the products below.


Health | Telehealth | Medicare Options

**INDIVIDUAL HEALTH INSURANCE**

Shop for health plans from leading providers.

ACA-Compliant Health Insurance
Also known as "Obamacare plans", this type of major medical insurance meets the ACA's minimum essential coverage requirements.
Record-low premiums available for 2022. Higher-income households now qualify for lower premiums through subsidies. See if you qualify.
[SEE PLANS >](#)

Non-ACA Health Insurance
Also known as "short-term health insurance", non-ACA plans can be an affordable alternative for individuals who are in good health and don't need coverage for maternity, mental health, substance abuse, or a preexisting condition. There is no designated enrollment period for these plans — you can apply at any time.
(Note: Non-ACA/short-term health insurance is medically underwritten and does not cover preexisting conditions. The coverage does not meet ACA minimum essential requirements.)
[SEE PLANS >](#)

View a replay of our 2022 Individual Health Insurance Open Enrollment Webinar


Have a question or need help enrolling?
Our licensed benefits counselors are here to help. Call us at 1-800-282-8626, or make an online appointment.
[SCHEDULE APPOINTMENT >](#)

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Open Enrollment Dates for 2022:

11/1/2021: Open Enrollment begins

12/15/2021: Last day to enroll for coverage effective 1/1/2022

1/15/2022: Open Enrollment ends; last day to enroll for coverage effective 2/1/2022

ABG Provides concierge level of support with our Licensed Benefits Counselors. This exclusive ABG benefit allows members to call or make an appointment to get their health insurance questions answered and get first class support in selecting the plan that best fits their needs.



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View Plans Available On The Public Exchange And In The Private Market

Health Off-Exchange
24 plans

Dental Vision Accident Critical Illness Cancer

NARROW YOUR RESULTS

SORT BY: Company Plan Type Cost Metal Tier

Metal Tier

- PLATINUM (4) \$738-\$1090
- GOLD (4) \$639-\$842
- SILVER (8) \$572-\$864
- BRONZE (8) \$425-\$571

Deductible Range True

- No Deductible (4)
- \$1 - \$1000 (2)
- \$1001 - \$3,500 (4)
- \$3,501 - \$5,000 (0)
- \$5,001 - \$15,000 (14)
- \$15,001 or more (0)

Plan Type

- HMO (12)
- EPO (12)

Premium Range

- Below \$100 (0)
- \$101 - \$250 (0)

1 BlueCross BlueShield BlueCare Bronze 1486

Network: BlueCare

Medical & Drug Deductible \$7,900
Medical & Drug Out-of-Pocket Maximum \$7,900

Primary Care Visit No Charge after ded.
Specialist Visit No Charge after ded.
Urgent Care No Charge after ded.
Inpatient Hospital No Charge after ded.
Generic Drugs No Charge after ded.
Preferred Brand Drugs No Charge after ded.

\$425.18 /mo

Plan Details View Similar Plans Find Doctors

Add to Cart +

Compare

NARROW YOUR RESULTS

SORT BY: Company Plan Type Cost Metal Tier

Metal Tier

- PLATINUM (0)
- GOLD (6) \$510-\$842
- SILVER (0)
- BRONZE (0)

Deductible Range

- No Deductible (2)
- \$1 - \$1000 (2)
- \$1001 - \$3,500 (2)
- \$3,501 - \$5,000 (0)
- \$5,001 - \$15,000 (0)
- \$15,001 or more (0)

Plan Type

- EPO (3)
- HMO (3)

Price Range

1 Contracted Ambetter Secure Care 3 (2019) with 3 Free PCP Visits

Network: Ambetter from Sunshine Health

Medical Deductible \$1,000
Medical & Drug Out-of-Pocket Maximum \$6,350

Primary Care Visit 20% after ded. (x3)
Specialist Visit 20% after ded.
Urgent Care 20% after ded.
Inpatient Hospital 20% after ded.
Generic Drugs \$10
Preferred Brand Drugs \$25 after ded.

\$510.18 /mo

Estimated Premium

Plan Details View Similar Plans Find Doctors

Add to Cart +

Compare

2 Contracted myBlue Gold 1605

Network: myBlue

Medical & Drug Deductible \$940
Medical & Drug Out-of-Pocket Maximum \$4,700

Primary Care Visit \$90
Specialist Visit \$120
Urgent Care \$130
Inpatient Hospital 20% after ded.
Generic Drugs \$15
Preferred Brand Drugs 15% after ded.

\$579.11 /mo

Estimated Premium

Plan Details View Similar Plans Find Doctors

Add to Cart +

Compare



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Join **ABG** Today!

Join the growing number of affiliated agents and representatives of WFGIA and affiliated companies seeking to elevate their professional and personal lives.



Customer Care Center

Monday – Thursday 8:00 am – 8:00pm ET
and Friday 9:00am – 8:00pm ET
(833) 378-8220

Annual Membership

~~\$300+~~/Year

\$85/Year



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2022 OPEN ENROLLMENT

For individual health insurance **has begun.**

[VIEW 2022 PLANS »](#)

Ready to start shopping? Have questions? Need help?

Visit the *ABG Member Benefits Marketplace* website to:

- Shop the best pricing on plans from industry-leading carriers
- Use the live chat tool
- Schedule an appointment with a licensed benefits counselor

2022 Extended Open Enrollment Period

← **Nov 1 – Jan 15** →

NOV

DEC

JAN

Enroll between
Nov 1 – Dec 15
and your plan will
start **JAN 1, 2022**

Enroll between
Dec 16 – Jan 15
and your plan will
start **FEB 1, 2022**

NOTE: If you need coverage with an effective date of Jan 1, 2022, you must enroll by Dec 15, 2021.

Join the hundreds of other WFG agents and become a member of ABG today!

Get immediate access to these exclusive discounts and services with fast and affordable benefit access backed by our best in class customer care team available by phone or live chat ready to answer your questions.

Whether its office supplies, shipping and computer savings you are looking for for your professional life or restaurant, theme park, movie theatre discounts, hotel and car rental savings, home, auto or health insurance benefits for your personal life, ABG has you covered!



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Thank You!

For more information visit:

associatesbenefits.com

or

call 833-378-8220 and speak directly with a member of our Benefits team.

Live Q & A

