



Hello, \$Firstname

Member ID: \$memberid



Thank you for trusting Adroit Health Group and American Financial Security Life Insurance Co. (AFSLIC) / LifeShield National Insurance Co. for your Guaranteed Issued Short Term Medical insurance needs. Your new insurance comes with association membership in the Wellness Association of America (WAOA). Through your membership in WAOA, you will enjoy numerous Health, Consumer and Business-related discounts and services. All of your discounts are explained in detail in your member guide.

You will receive a separate email with instructions on how to register and access our Member Portal where you can find more information about your benefits.

At Adroit Health Group, we hope these benefits will help provide you with the peace of mind you and your family need in the event of unexpected medical expenses. With the rising costs of healthcare, you need benefits that help pay for out-of-pocket expenses. Please review this information and contact our Customer Service Department at 1-800-269-3563 with any questions.

Warm regards,

Adroit Health Group

## Association Membership

### Wellness Association of America

Our Wellness Memberships include programs & services that address your everyday health and wellness needs.

## Insured Benefits

### Amplified Guaranteed Issued Short Term Medical

It's a fact of life: accidents happen. And when they happen, Consider the affect a common accident may have on your financial picture. Could you afford thousands in out-of-pocket medical costs? What if you didn't have a primary health insurance plan? Because you never know when you or someone in your family could get hurt in an accident, an accident insurance policy is a helpful and sensible precaution.

## About the Underwriters

### American Financial Security Life Insurance Company

American Financial Security Life Insurance Company ("AFSLIC") currently provides a broad range of insurance services in 25 plus States, including Short Term Medical products, Accidental Death and Dismemberment (AD&D), Critical Illness and Supplemental Insurance products, in both individual and group markets. Through their plans, members are able to receive health benefits customized to their insurance needs, becoming better equipped to meet the financial demands of ever-changing healthcare costs.

### LifeShield National Insurance Co.

LifeShield National Insurance Co. was incorporated in 1982 as an Oklahoma domiciled insurance company and is part of the Midland Group of Companies that include MidFirst Bank. As an affiliate of the Midland Group, it was initially formed to aid mortgage servicing customers by offering insurance products through direct mail and in-home sales. Since that time, it has grown to encompass a wide variety of protection related products.

In the following states AL, AZ, AR, DE, IL, ID, IN, KY, MS, MO, NE, NV, NC, ND, OH, OK, PA, SD, TX and WI Amplified STM is Underwritten by American Financial Security Life Insurance Company. In the following states DC, FL, GA, IA, LA, SC, UT, VA, WV, WY Amplified STM is Underwritten by LifeShield National Insurance Co.

## PPO Network

### PHCS

PHCS is the largest primary PPO (Preferred Provider Organization) in the nation, offering savings at nearly 4,400 hospitals, 79,000 ancillaries and more than 700,000 healthcare providers. PHCS network providers are contracted to provide members with significantly discounted rates. Though this network allows you to use any healthcare provider you choose, you will receive substantial savings by choosing an in-network provider.

If you have any questions regarding your benefits,  
please call Customer Service at (800) 269-3563,  
Monday - Friday 8:00 am to 7:00 pm.