



Welcome to Welldown

How COA Group Insurance Program helps keep a town thriving.



About the COA Group Insurance Program

The Beauty of Community

Hello! Welcome to Welltown. Across the nation, big cities and small towns like ours hum with the productivity of people who are committed to bringing their best to their communities. They joined the Commissioned Officers Association of the USPHS to improve community outreach, network, and develop their own skills. There are many other benefits to belonging. Among these benefits your association is providing, you'll find that the peace of mind that comes from the COA Group Insurance Program is critically important to your wellbeing. Belonging to this association empowers individuals to increase their protection through valuable benefits that help keep individuals and families safe and secure.



Welltown is pleasant, prosperous and filled with people who enjoy the company of community. We attend concerts, play baseball, visit our art gallery, and generally make the most of being part of Welltown. I'm Ruth, and I've been a loyal member of COA for many years and lived in Welltown since I was little. Our neighbors are all COA members are my friends and family. It's great that we have the power of our membership.

We all know that life has its risks. And insuring against the problems that come up could be prohibitively expensive, if each of my neighbors had to arrange for coverage on their own. But *the beauty of community* is that COA can leverage purchasing power for insurance coverage that keep us safe and secure. Over time, some of my neighbors have called upon their insurance or emergency plan for help with COA. It may have been during a time of family crisis, or simply to help bring a new baby into the world. Whatever the need, we are well in Welltown because of our membership with the COA and the coverage benefits available as a result.

Our stories are worth sharing...



The stories told throughout this eBook are for illustrative purposes only.

Primary vs. Supplementary Insurance

Keeping Their Balance: Brian and Teresa

Brian and his wife Teresa live with their 6-year-old son, Oliver, near the center of town. Teresa works at the Welltown Bank, and her job provides the family with primary health insurance. This week, Brian learned that his COA membership offers supplemental insurance, and he wasn't sure if they needed it, so the family went to speak with Teresa's boss at the bank, Franklin Smart, one of the wisest people in town.

"It's true, we do have good medical insurance here at the bank," said Franklin. "But you still may have some gaps in coverage¹. Supplemental insurance is extra or additional insurance that you can choose to buy to help you pay for services and out-of-pocket expenses that your regular insurance does not cover," he explained.

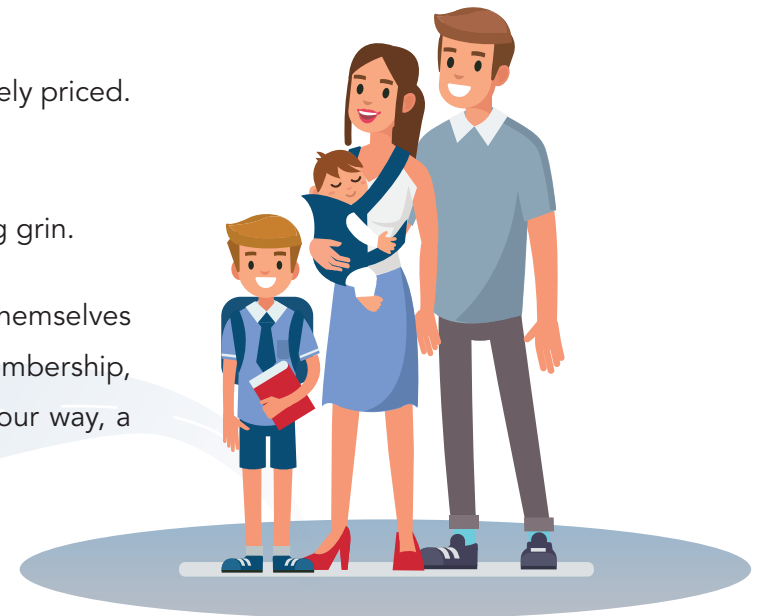
Teresa held little Oliver on her lap and asked, "Is supplemental insurance expensive?"

Franklin shook his head. "With Brian's COA membership, the premiums are competitively priced. You'll be in good control of your expenses. Well worth it."

Teresa's eyes twinkled. She said, "Thank you!" Heartily. Brian shook his hand with a big grin.

Supplemental insurance is a great financial choice smart people make to help protect themselves from expenses not covered by primary or secondary insurance plans. With COA membership, your competitive premiums prove it's the smart choice. When life throws surprises your way, a supplemental insurance policy can help you keep your financial balance.

And a year later the family was very glad they had added that extra coverage when Oliver's baby sister arrived.



¹ Pocket Sense 2017, Jonathan Lister, <https://pocketsense.com/the-difference-between-supplementary-secondary-insurance-12524422.html>. *The Difference Between Supplementary & Secondary Insurance*. <https://goo.gl/8EuBPv>

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A Truly Well Town: Safe and Sound



Our town is grateful for the shared passion that has led us to join Commissioned Officers Association. Our membership in this association not only puts us in touch with other people who share the same interests and experiences, it carries the benefit of group insurance that serves our family in many ways. Below are some wonderful benefits and plans available to COA members:

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Emergency Transportation Products, General Information Confidence to Keep Active: Speedy Steve Still Enjoys Life



Zoey lives with her parents in a hillside house on the north side of Welltown. Living up a hill makes her happy, because she's always zooming on her skateboard down the slope into town. Zoey's dad, Stephen, enrolled in COA Emergency Transportation products ... for both of them.

As it happens, Stephen used to be a fast-moving guy himself. His friends called him Speedy Steve. Now, he still lives an active lifestyle, but as a dad, his peace of mind is important, so he decided it was time to set up a solid back-up plan to help him handle emergencies.

Whether you're on the road or in another country, accidents happen all the time. About 1 in 7 of non-fatal, preventable injuries sought medical attention. And such calamities are expensive. In 2017, accidents away from home or work cost a total of 479.5 billion dollars in the US³. It's important to learn about the coverage that helps when an accident or emergency strikes, so fear won't make you give up your active lifestyle. The right coverage for you can keep you living life to its fullest — feeling secure — confident that you have helped protect yourself and your family. It's important to know about the Emergency products available to you.

Stephen feels better knowing that knowing that he has helped protect his family from the extra expenses of an accident or emergency. Now, if he can just get his daughter to slow down, too!



² National Safety Council. Injury Facts. Preventable Deaths. <https://injuryfacts.nsc.org/all-injuries/overview/>

³ National Safety Council. Injury Facts. All Injuries/Societal Costs. <https://injuryfacts.nsc.org/all-injuries/costs/societal-costs/>

Emergency Assistance Plus (EA+) Making it Home: Luigi Loves Life!

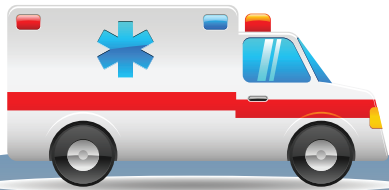
Everyone loves Luigi's authentic Italian restaurant. Last summer, Luigi lived his dream with a cooking tour in Tuscany. On his trip, he slipped and fell, hitting his head and breaking his hip. Luigi doesn't speak Italian, so he was frightened when he woke up in a local hospital. But then he remembered that he had Emergency Assistance Plus® (EA+®) through COA. One call later, Luigi was no longer alone in a foreign land.

Quickly, EA+® arranged and provided services to help him recover his health and make it back home. They provided a language interpreter by phone to help Luigi's doctor explain a medical procedure. Then, because he was traveling alone and was hospitalized, EA+ provided one round-trip economy-class plane ticket for his grown daughter, Gina, so she could be by his bedside while he recovered.

Eventually, the doctors said he could fly home, and EA+ also provided a certified nurse escort to provide Luigi with professional care during his trip home. The nurse picked up Luigi and Gina from the hospital in a car provided by EA+ and took them to the airport. EA+ also upgraded Luigi's seat to First Class, as it was medically necessary for him to recline and have more room. The nurse monitored his oxygen level, blood pressure and pain level. Once they landed in Welltown, EA+ again provided a car to transport them all to Luigi's home where the nurse checked his vitals once more. EA+ even coordinated with Luigi's Welltown doctor to continue his care.

Travel in the US or abroad with confidence knowing that EA+ has your personal emergency network in place. The *Emergency Assistance Plus* global response center is part of a network that offers customized medical, security, and travel assistance to more than 10 million travelers, 24 hours a day, 365 days a year.

Thanks to EA+, Luigi made it home safely with some great new recipes! He also reads his monthly EA+ newsletter for fun travel tips and articles. And he wants to go to Japan! *Teriyaki pizza, anyone?*



Life Insurance products, General Introduction

Knowing the Scoop: Robby the Roving Reporter

Everyone in Welltown knows Robby. He's a caring and friendly member of the community who runs the local newspaper, the Welltown Weekly. It's a real family business. Robby works out of his office on Main Street and his wife, Cindy, edits those stories while their baby, Deena, keeps her company.

Robby applied and was approved for a life insurance policy sponsored by COA. He enjoys the peace of mind that comes from knowing his life insurance benefit could help his wife and baby to be financially secure if anything should ever happen to him. Cindy is grateful to have the protection for their young daughter.

More than 40 percent of Americans say they haven't purchased life insurance because they don't know how much they need or what type to buy.⁴ The truth is, you don't need to be an investigative reporter to uncover the simple steps of obtaining life insurance. Your membership in COA means you'll always have help in selecting the plan that's right for you.

Nearly a third of all Americans believe they need more life insurance.⁴ Yet, the one of the most common reasons they give for not owning life insurance is that they think it's too expensive.⁴ With competitive premiums through the buying power of COA, applying for the coverage you need is no problem. If you have family members who depend on you to help provide for them, then life insurance may be an important part of what you can provide. The coverage you arrange will be there for your loved ones in the event you can't — to help protect and provide their future financial security.

Robby said, "I'm glad COA sponsors affordable policy premiums. This is one of the favorite benefits of my membership."

It's a good thing they run the local newspaper, because they know a lot about what's important.



"I'm glad COA sponsors affordable policy premiums. This is one of the favorite benefits of my membership."

⁴ LIMRA. Facts About Life 2017. [https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/LIAM/PDF/Facts-of-Life_2017\(1\).pdf](https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/LIAM/PDF/Facts-of-Life_2017(1).pdf)

Individual Term Life Insurance Loving Kindness: Glenn and Margaret



Glenn and Margaret moved to Welltown when he retired from the USPHS. They live in the Sterling Villas retirement community near the city park. At age 67, he's a bit older than his wife. Margaret recently suffered some health setbacks, and it comforts Glenn to know that she'll receive continued care if he can't be there for her. He applied for an Individual Term Life Insurance policy, offering higher coverage that would help significantly with formidable expenses.

Individual term life policies provide customizable options for those who need a policy that is tailored to their stage of life needs. And remember, the knowledgeable agents at Life Insurance Central will guide you through the process with no sales pressure.

Many people are unaware that their current life insurance may be insufficient with potentially grave consequences. More than half⁵ of American consumers admit they'd have trouble paying living expenses if their primary wage earner died. It's critical to close the gap between the coverage you have and the recommended coverage that will provide what you need. Experts recommend that you carry at least seven to 10 times your annual salary in coverage. The good news is, coverage is actually more affordable than you might expect. If you are over age 65 or you're seeking a higher coverage benefit, Individual Term Life Insurance may be the right choice for you.

Glenn was thankful that COA offered this access to Life Insurance Central for a free quote. There was no pressure to buy, since the agents are salaried. He could see an easy comparison of rates, so making the right choice was simple.

Hand-in-hand, they stroll through the park, stopping to smell the flowers and enjoying their time together.

Supplemental Products, General Information

Master a Disaster: Stuart and Linda

Stuart used to worry. His wife Linda said, “Stu, don’t worry so much.” But still he had concerns about the possibilities of something going wrong. His concerns were real. But Stuart’s membership with COA offered him some relief with a selection of other supplemental insurance products. He discovered protection for his Long Term Care needs, as well as auto and home coverage, and even identity theft and pet insurance!

If you’re concerned about potential losses, continue reading to understand how your membership with COA can help shield you and your family from financial loss.

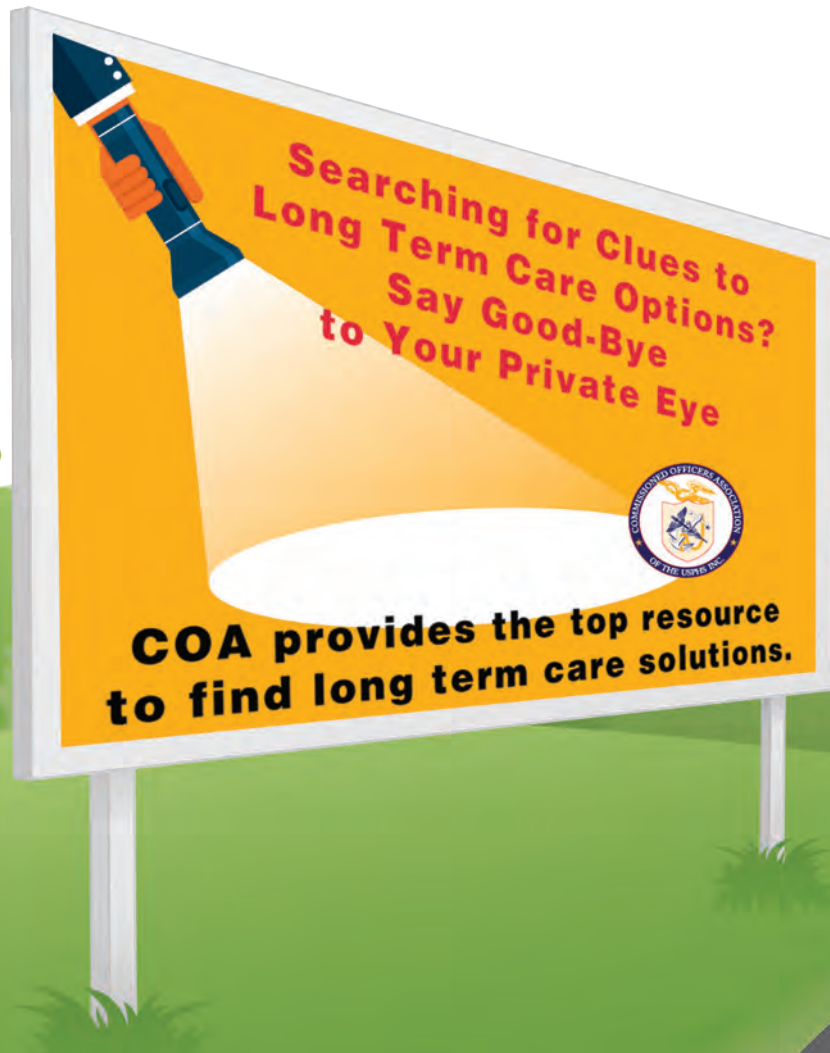
Now, Stuart smiles a lot more. His worries are gone. With so many different kinds of benefits available at affordable prices through COA, Stuart is done feeling fearful for good.



“... continue reading to understand how your membership with COA can help shield you and your family from financial loss.”

COA provides the top resource to find long term care solutions.

More than two thirds of seniors need some form of long-term care services. Yet figuring out how to afford the high cost of this care can be like searching in the dark for clues. COA and LTCR shine a light on resources to help you leverage your buying power and discover the best choice at the right price. Mystery solved!



Auto & Home Insurance With COA and MetLife, They Still Love Riding Around Town

Glenn and Margaret love riding around Welltown in their little red convertible. Their rides are extra sweet with the exclusive discount Glenn received on **MetLife Auto & Home**[®] because he's a COA member. Glenn says, "It's so easy to call for a custom quote." COA members like Glenn enjoy many ways to save with automatic payments and multi-policy discounts. Thanks to COA and MetLife, Glenn can afford to drive with Margaret all the way to the best restaurant in town.



"Don't let identity thieves steal who you are."

No one should be you ... but you. COA offers LifeLock™ to protect your identity.

A quarter of all Americans have experienced identity theft. LifeLock™ scans hundreds of millions of transactions each second to protect, detect and defend your identity at home and overseas. LifeLock continuously monitors the use of your personal information for new accounts such as checking, utilities, credit cards or cell phone. Lost-wallet protection helps you quickly cancel and replace some critical contents of a lost or stolen wallet. Don't let identity thieves steal who you are. With COA and LifeLock™ *only YOU will be you.*



The Puppy in the Park: Cesar and Pirate

Cesar works at the pizza parlor as a server. On weekends he plays soccer in the park with some friends. One day, he finished the game and spied a cardboard box resting on a park bench. From the box, he could hear a yipping sound. He discovered a puppy with black fur around one eye — like a pirate's patch. It was love at first sight. Cesar adopted Pirate and took him home.

Cesar worried that caring for an animal can get too expensive for a server in a pizza parlor. Then he remembered he could buy Pirate a pet health policy through COA. The following Monday, Pirate was pronounced healthy by Vic, one of Welltown's best veterinarians. And thanks to COA's affordable premiums for coverage, Pirate grew into Cesar's constant companion.

Cesar can smile, and Pirate can do tricks, because medical care for Cesar's best friend didn't take a big slice out of his pizza parlor paycheck.



Visiting the Website

The Key to the City: How to Learn More

I'm glad we've had this opportunity to share some of the stories of people who benefit from their COA membership with powerful coverage at competitive prices. We invite you to join us. Learn more about how COA can save you money on premiums on important coverage that will help protect you and your family financially in times of need.

As Lillian the Librarian recommends, it's always a good idea to do your research. Take a few minutes to read about the insurance issues that are important to your needs. Be sure to visit your COA Group Insurance Program website at: www.coainsurance.com and read about the insurance coverage available as one of your benefits of membership.



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The stories told throughout this eBook are for illustrative purposes only.

COA Group Insurance Program

www.coainsurance.com

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