

LEGIONNAIRE INSURANCE TRUST

2018 Trust Director's Handbook



A Guide to the Programs & Services
Available Through the LIT

INTRODUCTION

The purpose of the LIT is "to provide Legionnaires with the most advanced and least expensive form of insurance to protect themselves and their families while providing The American Legion Departments with a reliable source of revenue."

The Legionnaire Insurance Trust (LIT) is a member benefit program for those fifty Departments that participate in the LIT.

This Handbook is intended for the use of the designated Trust Director and appropriate Department Headquarters personnel as a quick resource. The Handbook contains contact information at AGIA Affinity Services – the agent and administrative company for the LIT. It also contains a simplified "Description of Benefits" for the programs and services available through the LIT. The Handbook is not intended to serve as a sales tool or as an authoritative guide to the various programs and services. It is simply a handy reference guide for informational purposes only.

The Handbook does not contain either Insurance Policies or legal descriptions of the programs and/or services, therefore:

- Any person interested in a program or service available through the LIT should contact the office of the Administrator to obtain appropriate sales materials.
- Benefits are administered according to the provisions of the Master Group Policy, Individual Policy, or Service Contract as appropriate.
- The information contained in the program or service explanation(s) is representative only and, in all cases, reference to either the insured's "Certificate of Coverage," "Individual Policy," or "Service Contract" is required.
- Where appropriate, the Master Policy is held by the Trust.

Unless otherwise noted, AGIA and/or AGIA Affinity Services provide the marketing, underwriting, billing & collections, and claims adjudication for the LIT programs. Customer service and claims inquiries should be directed to:

AGIA Affinity Services
4835 E. Cactus Road
Suite #410
Scottsdale, AZ 85254
Customer Service – 1-800-235-6943
Claims – 1-800-882-0220



WHO TO CALL AT AGIA

As Administrator for the Legionnaire Insurance Trust program, all of us at AGIA do our utmost to see that Legion families have the best service available.

We welcome your opinion regarding how we can make the LIT Program more valuable to Legion members. Please call us regarding any service matter or suggestion for improvement.

John B. Wigle, RHU

All administration and claims are handled in our Santa Barbara home office and Phoenix Claims Office. Legion families should receive fast, friendly, and accurate service by calling the appropriate toll-free number.

Customer Service –

- Health/Accident & Life Insurance:
PHS – (800) 235-6943
Claims – (800) 882-0220 (Phoenix, AZ)

Contact Directory

AGIA	
John B. Wigle, RHU Chairman & Chief Strategy Officer Ext. 1238 jwigle@agia.com	Carl Adamek Sr. Vice President, Account Management (612) 235-4947 cadamek@agia.com
Howard Bender, MBA, RHU, REBC Vice President, Account Management hbender@agia.com 4835 East Cactus Road Suite 410 Scottsdale, AZ 85254 (800) 445-3269 (602) 944-9335 (fax)	

Consultants	
Mike Ayers 2221 Emily Drive Indianapolis, IN 46260 (317) 627-2714 kmayers1948@yahoo.com	Dyke Shannon 108 Jamaica Drive Cocoa Beach, FL 32931 (407) 687-8051 dshannonfl@aol.com

Legionnaire Insurance Trust
Wayne Stevens, RHU, REBC Managing Director, LIT (708) 533-0810 wstevens@theLIT.com

AGIA Affinity Services
2018 Department Assignments
for the
Legionnaire Insurance Trust

Dyke Shannon

Alabama
Arkansas
Connecticut
Delaware
Georgia
Louisiana
Maine
Maryland
Massachusetts
Michigan
New Hampshire
New Jersey
North Carolina
Rhode Island
South Carolina
Texas
Vermont

Howard Bender

Alaska
Arizona
California
D.C.
Hawaii
Idaho
Kansas
Minnesota
Mississippi
Montana
New Mexico
North Dakota
Oregon
Pennsylvania
South Dakota
Utah
Washington
Wyoming

Mike Ayers

Colorado
Florida
Illinois
Indiana
Iowa
Kentucky
Missouri
Nebraska
Nevada
Ohio
Oklahoma
Tennessee
Virginia
West Virginia
Wisconsin

LEGIONNAIRE INSURANCE TRUST

WEBSITE

<http://www.theLIT.com>



This is your source for updated plan information and members can enroll online for LegionCare, the No-Cost AD&D plan, as well as other plans including Hospital Help, Cancer, Emergency Assistance Plus and Lifelock.

LEGIONNAIRE INSURANCE TRUST

Accidental Death

Last product update: April 2018

Product Information

The LIT's *Accidental Death Insurance plan* is offered to help provide financial security in the event of an accidental death of the covered person. The Principal Sum (accidental death benefit) ranges from \$25,000 to \$250,000 depending on the plan selected.

The coverage is underwritten by **Securian Life Insurance Company, St. Paul, MN 55105.**

Eligibility

Members of The American Legion, Auxiliary, and SAL in Departments participating in the LIT are eligible to enroll as well as spouses of enrolled members. The primary covered person must be 18 years of age.

Administration

Association Group Insurance Administrators provide the marketing, underwriting, billing & collections, and claims adjudication for this program.

LEGIONNAIRE INSURANCE TRUST

LegionCare

Last product update: April 2018

Product Information

LegionCare is the no-cost-to-you Accidental Death insurance plan created exclusively for Legion Family Members.

LegionCare provides:

\$5,000 in Accidental Death Coverage for covered accidents that occur if you are traveling on official Legion Family business.

For purposes of the Legionnaire Insurance Trust, a member of the Legion Family with current year's dues paid, could be eligible for the \$5,000.00 Accidental Death benefit if he/she is traveling to, attending or returning from an official function at which the member represents his/her Post, Squadron District, Department, or National Organization in an official capacity.

- \$1,000 for all other covered accidents.
- 24/7 protection that covers Legionnaires at home, at work and while they are travelling away from home available for all Legion Members in your Department.

This coverage is not automatic. It requires a member to sign up for it. Once enrolled, the coverage currently continues at no cost to the member as long as the member remains in good standing in the Legion Family.

Eligibility

Members of The American Legion Family in Departments participating in the LIT are eligible to enroll.

Administration

A.G.I.A., Inc. provides the underwriting, billing & collections, and claims adjudication for this program.

LEGIONNAIRE INSURANCE TRUST

Cancer Care

Last product update: April 2018

Product Information

The LIT's ***Cancer Care Insurance Plan*** is one of the most popular products offered through the LIT. It is a cancer indemnity plan designed to pay toward the cost of cancer care. The plan is designed to pay regardless of any other hospitalization or medical coverage the insured may have.

The types of benefits available are listed below:

- Hospital Room & Board
- Ambulance Benefit
- Attending Physician Benefit
- Extended Hospital Benefits
- Outpatient Drug & Medicine
- Private Duty Nurse Services Benefit
- Radiation & Chemotherapy Benefits
- Blood & Plasma Benefit

The coverage is underwritten by **Securian Life Insurance Company, St. Paul, MN 55105**, and is actively marketed today.

Eligibility

Members of The American Legion, Auxiliary, and SAL in Departments participating in the LIT are eligible to enroll as well as spouses of enrolled members. No applicant may have had cancer in any form within the 5 years (3 years in LA, 2 years in VT, 12 months in NC & TX, 6 months in ID, NV and UT) prior to the Effective Date of coverage.

The effective date of coverage is the first of the month following receipt of the enrollment application and premium payment.

Administration

A.G.I.A., Inc. provides the underwriting, billing & collections, and claims adjudication for this program.

Emergency Assistance Plus® (EA+®)

Last product update: April 2018

Product Information

The Legionnaire **Emergency Assistance Plus (EA+)** program provides critical emergency medical transportation and travel assistance services if you were to get sick or hurt while traveling away from home, anywhere in the world.

Services include, but are not limited to:

- **Medical Evacuation** via ground or air ambulance to a more appropriate medical facility
- **Medical Assistance** transferring important medical documentation and cash advances
- **Assistance for Companions** to get them back home or someone to your bedside
- **Transportation Home** after stabilization, including a nurse if medically necessary
- **Other Vital Travel Assistance** such as destination and real-time security intelligence

Optional upgrades include "Extended Family" which expands the coverage of your plan to adult children, grandchildren, brothers/sisters, etc. traveling with the member. A "Family Tree" upgrade is also available, which allows the member to purchase a Family plan for a loved one.

This is not an insurance product.

Eligibility

All Members of The American Legion, Auxiliary, and SAL in Departments participating in the LIT are eligible to enroll.

Coverage Options for Legionnaires are: Member-Only or Member & Family.

EA+ Offered by

Worldwide Rescue & Security, Inc. provides the marketing, billing & collections for the Program.

Worldwide Rescue & Security, Inc.
P.O. Box 26720
Phoenix, AZ 85068-9958
Customer Service: 1-888-293-4008

Services Provided by

On Call International provides the claims and service arrangements and coordination for the Program.

On Call International
One Delaware Drive
Salem, NH 03079

Toll-Free Phone: 1-866-816-2073
International Call Collect: 1-603-328-1752

LEGIONNAIRE INSURANCE TRUST

Hospital Help

Last product update: April 2018

Product Information

The LIT's *Hospital Help* insurance plan was the first product ever offered through the LIT and is still one of the most popular offered today. It is a hospital indemnity plan designed to pay an insured a daily benefit (\$50-\$200) for every day in a hospital for a covered sickness or accident. The policy is designed to pay regardless of any other hospitalization or medical coverage the insured may have.

The LIT's *Hospital Help* plan also includes a benefit for care in a VA hospital. The VA benefits are limited to 30 days per period of confinement.

The coverage is underwritten by **Securian Life Insurance Company, St. Paul, MN 55105**, and is actively marketed today.

Eligibility

Members of The American Legion, Auxiliary, and SAL in Departments participating in the LIT are eligible to enroll as well as spouses of enrolled members.

The effective date of coverage is the first of the month following receipt of the enrollment application and premium payment.

Administration

A.G.I.A., Inc. provides the underwriting, billing & collections, and claims adjudication for this program.

LEGIONNAIRE INSURANCE TRUST

Identity Theft Protection

Last product update: April 2018

Product Information

LifeLock, a leader in identity theft protection, helps protect your identity – even if your information falls into the wrong hands. As a LifeLock member, if you become a victim of identity theft, they will help you fix it with their Million Dollar Protection™ Package‡.

The Legionnaire Insurance Trust and LifeLock provide a special offer on LifeLock's comprehensive identity theft protection. All enrollments through the LIT receive a free 30-day trial period and 10% off membership fees your first year of membership.*

Two enhanced plans are also now available.

Eligibility

Members of The American Legion Family and their spouses are able to enroll, with no age restrictions. This product is available in all LIT states.

Disclaimers:

No one can prevent all identity theft.

‡ Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Standard, up to \$100,000 for Advantage and up to \$1 million for Ultimate Plus. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company, Inc. (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

* Terms apply

LEGIONNAIRE INSURANCE TRUST

Medicare Supplement Plan

Last product update: April 2018

Product Information

The LIT's *Medicare Supplement plans* are offered to provide financial protection against medical expenses for those members and spouses eligible for Medicare coverage. This is generally for those ages 65 and older. The specific insurance companies were chosen for their financial strength, customer service, and competitive price.

The company offers federally standardized Medicare Supplement configurations, commonly known as Plans A through G. (Plans H, I, and J were eliminated when Medicare Part D became available.) In a couple of states, they offer state-mandated plans.

Medicare Part D is available through eHealth

Eligibility

Members of The American Legion and their spouses, who are eligible for Medicare are able to enroll.

Administration

Administered by:

eHealth 2875 South Decker Lake Drive, Suite 400
Salt Lake City, UT 84119

LEGIONNAIRE INSURANCE TRUST

Travel Accident

Last product update: April 2018

Product Information

The LIT's *Travel Accident insurance plan* is offered to help provide financial security in the event of an accidental death of the covered person due to a travel accident. The Principal Sum (accidental death benefit) up to \$200,000.00 if the covered person dies in a private motor vehicle accident, or \$400,000.00 if the covered person dies in an accident while traveling on a common carrier. The plan also provides daily hospital benefits (due to travel accident) in increments of \$500.00 a day for up to 365 days.

The coverage is underwritten by **Securian Life Insurance Company, St. Paul, MN 55105.**

Eligibility

Members of The American Legion, Auxiliary, and SAL in Departments participating in the LIT are eligible to enroll as well as spouses of enrolled members.

Administration

A.G.I.A., Inc. provides the underwriting, billing & collections, and claims adjudication for this program.

Additional Information

This handbook provides a summary of the benefits under these various insurance plans. Please visit www.thelit.com for details about all of these insurance plans, including benefits, limitations, exclusions, costs and other terms of coverage.



The American Legion – Department of Wisconsin

Leadership Overview of the LIT through 2017

The Legionnaire Insurance Trust (LIT) was founded with the purpose to provide Legionnaires with the most advanced and least expensive form of insurance to protect themselves and their families while providing American Legion Departments with a reliable source of revenue.

The Department of Wisconsin became a participating member of the LIT in 1984. Since its affiliation with the Trust, the Department's Legion families have enjoyed access to a wide-range of products and services designed around the needs of veterans and their families. The LIT, as the **only endorsed provider** of the Department's voluntary purchase programs, has made it possible for thousands of Legion families to collect millions of dollars in benefits by enrolling in one or more of the products and/or services offered.

The Department is expected to support the LIT by: 1) maintaining Department control of voluntary purchase benefits programs promotion; 2) by authorizing the use of our name and Legion emblems; and 3) by providing a listing of our members.

And, because of the unique nature of the program, the Department has come to rely on the LIT as a steady source of income for such endeavors as VA&R, etc. The following chart will give you an overview of the financial impact the LIT has made in the Department. These monies are only possible by the LIT providing great products and services to the Legionnaires while enjoying the full support of the Department.

Since Wisconsin joined the LIT in 1984, the Department has received a grand total of \$2,623,511.

The following chart is a recap of the LIT's position in the Department for 2015, 2016, and 2017:

	<u>Premiums</u>	<u>Allocations (fees)</u>	<u>Certificates – PAID</u>	<u>Certificates – Free AD</u>
2015	\$942,943	\$123,478	4,930	22,792
2016	\$899,640	\$65,177	4,661	24,872
2017	\$917,492	\$55,620	4,574	24,238

The American Legion Family Officers'
\$25,000/ \$50,000 Accidental Death & Dismemberment Insurance
Underwritten by: Securian Life Insurance Company St. Paul, MN 55101

2018/2019 Enrollment Form

Please indicate: The American Legion The American Legion Auxiliary Sons of The American Legion

State _____

Address: _____

City/State/Zip Code: _____

Telephone: (____) _____

Please select coverage level \$25,000 \$50,000

For \$25,000 of coverage

- \$3.24 annually per person
- \$2.64 per person in Colorado and North Dakota
- \$2.40 per person in Delaware, Indiana, and New Hampshire
- \$2.16 per person in Minnesota

If you desire \$50,000 of coverage, the rates above are simply doubled.

Underwriting Information:

Total number of officers/office holders to be covered _____

3. Premium due for the 2018 / 2019 policy year equals sum of \$ _____

4. Define all officers to be covered by title/position: _____

5. Are any "Staff" or other class than above to be covered? _____ If so, please describe by title and function: _____

6. Is a roster of officers to be covered available? _____

EFFECTIVE DATE: August 1, 2018

(Signature/title)

(Date)

Note: The Application and a check for the premium amount payable to AGIA should be returned to Howard Bender at: AGIA Affinity Services, 4835 E. Cactus Road, Suite 410, Scottsdale, AZ 85254 no later than July 13, 2018. (It is NOT required but you can send your roster at a later date if desired.)

The Subscriber named above hereby adopts the provisions and conditions of the Legionnaire Insurance Trust, so that its Officers, Committee Chairmen, Committee members and staff, as shown in the Eligible Persons description in the policy, may participate in Insurance Benefits provided under certain insurance policies it holds for the benefit of the eligible persons previously described. The Subscriber agrees that it will be bound by the terms of the Trust and insurance policies under which its members become insured. Members under age 18 are not eligible.