



The American Worker Plans

Affordable
Benefits for
Working
Americans

Why AWP?
Experience.
Capabilities. And
a commitment to
value and service.

What Happened To The American Dream?

The American Dream is a belief that through hard work and determination success is attainable. This notion inspired a nation and brought America to the forefront of the world economy. Yet, in light of current conditions, is it still a reality for working Americans?

Today, American workers confront a variety of obstacles in their pursuit of the American Dream. Stagnant wages and the increasing cost of consumer goods have negatively impacted the financial security of many. In addition, escalating health care costs and the overall lack of job security has made the future all too uncertain for working Americans.

According to The Economic Policy Institute, wages have shown marginal growth since 1995. The fact that the federal minimum wage had been frozen since 1997 lends further credence to this point and has resulted in the lowest real purchasing power in more than 50 years.¹ Coupling this with the rising cost of everyday necessities such as food and gas, and the struggle many are facing is obvious. Even with the recent federal minimum wage increase, a full-time worker earns just \$290 per week or \$15,080 per year, which is still below the poverty level for a family of four.²

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- The Federal Register

Even more affluent Americans are concerned with job security in the corporate-driven global economic environment. Millions of jobs have been lost to globalization, but the real troubling issue is that the jobs being created are not as good as those that have been lost. The Economic Policy Institute reports that between November 2001 and June 2004 average wages were 41 percent less and benefits were 52 percent less in industries that were expanding than

At the forefront
of health care.
Meeting
tomorrow's
demands today.



those contracting within the economy.

Basically, the share of American jobs offering higher pay and better benefit packages is diminishing, while expanding industries pay less and provide inferior benefits.

The lack of benefits is especially prevalent in the health care arena where the number of uninsured has risen steadily in recent years, making

national headlines. Federal government estimates from August

2007 place the number of uninsured individuals around 47 million.³ Of the uninsured, more than 60 percent are working adults employed full-time throughout the year.⁴ A startling figure, further demonstrating the challenges facing the American worker.

And this doesn't even account for the fact that many employers still offering health insurance have shifted a greater percentage of the cost to the employees ultimately affecting their financial stability.



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— The Economic Policy Institute

In America, a pessimistic attitude has replaced the ambitious optimism that built this nation. For the first time in history most Americans, by a two to one margin, believe their children will be worse off than they are.⁵

Pursuing the American Dream clearly has become less a reality and more a novel idea.





AWP Background

Recognizing the difficulties many working Americans confront in their pursuit of prosperity, we felt compelled to do our part to ensure the survival of the American Dream.

By applying our expertise and employing the tools of our profession, we crafted an innovative solution to the mounting health care crisis sweeping America. Our focus was on the growing, yet often undervalued, segment of working Americans.

The product we created is more commonly known today as a limited medical plan. The original intention, for which it is

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still used, was to offer a basic level of coverage that would be affordable for working Americans. It was important for us to provide benefits that were tangible, covering common services for which employees extracted genuine value. Critical to the product's success was the removal of barriers to accessing benefits while remaining easily understood by the member.

Nationally
recognized
administrative
excellence.

The concept, first realized in 1992, has evolved into a comprehensive portfolio encompassing a suite of products designed to best serve the needs of working Americans.

Our portfolio helps our clients and, in turn, their employees

- Offset the high cost of major medical plans
- Access cost saving medical services
- Tailor plans with individual product election
- Protect assets from catastrophic medical expenses

Our products, supported by exceptional administration, also eliminate the burden associated with plan administration.

The American Worker is unrivaled in its compassion and commitment to deliver affordable benefit solutions to working Americans. We may not be able to deliver the American Dream, but we are committed to the principle on which it is based.

1 Michel, Lawrence, et al. "State of Working America 2006/2007." I.L.R. Press, 2007.
2 "Federal Register." U.S. Department of Health and Human Services, January 2008.
3 "Income, Poverty, and Health Insurance Coverage in the United States: 2006." U.S. Census Bureau, August 2007.
4 Employee Benefit Research Institute estimates from the March Current Population Survey, 2007 Supplement.
5 Pew Global Attitudes Project. "Global Opinion Trends 2002-2007." July 24, 2007, p. 25 (pewglobal.org/reports/pdf2/257.pdf)

Use of statistical data does not imply endorsement.

** We do not advocate the replacement of major medical coverage with a limited medical plan.*



AWP Products and Services

The American Worker has specialized in providing innovative health care solutions since 1992. Relying on our experience in this market, we developed a suite of products intended to give all working Americans access to affordable coverage. Since health care in America is perpetually changing, the American Worker's product portfolio

continues to evolve in order to meet tomorrow's demands today.

Products At The Forefront Of American Health Care:

Limited Medical ^o	Dental
Group Supplemental Health	Vision
High Deductible Major Medical	Short-term and Long-term Disability
Critical Illness	Term Life and AD&D
Pharmaceutical Benefits	TelaDoc
Accidental Injury Care	Health Service Discounts

Access to affordable health care products is essential, but even more critical is the ease with which the programs can be enrolled and administered. An excellent product that is not properly enrolled or administered will ultimately fail to satisfy those it is designed for.

Guided by our experience, The American Worker has created a variety of services that ensure our health care programs operate effectively and efficiently. We employ technology and proven systems to creatively deliver benefits with minimal burden to our client and their employees.

Collateral

- Custom Benefit Communication Material
Pre-enrollment postcards, announcement posters, employee enrollment guides, payroll inserts

Communication Process

- Direct Notification of Benefits
Distribution of collateral direct to employees
- Case Maintenance
Continual distribution of collateral to new employees

Enrollment Methods

- Single Source Call Center
- Electronic and Online

Administration

- Automated Payroll Deduction Processing
- Consolidated Billing
- COBRA Administration

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Be the employer
of choice.

Yes: **you** can.

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Not all products and services are available in all states. Programs will be subject to carrier underwriting and participation requirements.

 The American
Worker®