



Dear Fellow Educators,

Last school year, during United Schools Associates (USA) held open enrollment at my school campus; Dunbar Vocational High School - I met with one of their team members and enrolled into their protection programs, including Paycheck Protection, Critical Illness and Accident Protection plan

Initially I was reluctant to meet with the representative, however after he explained the details about the program and how it could protect my paycheck, I realized if my check stopped due to an unexpected illness or accident I would be out of work with no source of income to support my lifestyle, so I decided to enroll.

While sitting with the representative I mentioned to him, that 2 years early I was diagnosed with breast cancer, and I was concerned given my previous medical history, I might not qualify for the program. He quickly assured me that during the company's open enrollment they offer guaranteed issue coverage to school district employees – so no matter what a person's health condition might be, they can enroll into the program and in my case, the benefits would be affect right away.

Only eight months after enrolling I was dealt another diagnosis of cancer. I reached out to my representative and he steered me through filing my claim and he provided professional support to me through the claims process. I found USA team members to be sincere, trustworthy, knowledge about my coverage and very responsive to all my phone calls.

After filing a claim, my paycheck protection plan gave me a Retroactive Lump Sum Benefit once my elimination period had been met. During the first 90 days of my condition I was able to receive my sick day benefits from the school district and a lump sum benefit through United Schools Associates – it was like receiving two paychecks while I was out of work. Currently, I am out on long-term disability – I am hoping to return to school next school year, I am grateful that my USA benefits will continue to pay me paycheck protection coverage for the next 2 years if I need them.

Moreover, because I held multiple plans with the company I was entitled to multiple benefits, so in addition to my paycheck protection plan, my critical illness plan paid me a lump sum benefit upon my diagnosis, these two plans together have now paid me tens of thousands of dollars to help me financially during my medical ordeal.

I highly encourage my fellow educators to enroll in United Schools Associates protection plan, you never know what your medical or financial future may have in store for you. I am looking forward to returning to school next year with a full recovery behind me.

Gratefully yours,

**Ms. Applewhite**

Educator, Dunbar Vocational Career Academy



February 24, 2020

Mr. Jesse Sharkey  
President, Chicago Teachers Union  
1901 W. Carroll Avenue  
Chicago, Illinois 60612

Dear Mr. Sharkey,

I would like to thank you and the Chicago Teachers Union (CTU) for endorsing United Schools Associates (USA) Group Voluntary Benefit plans. I am so thankful I had USA benefit plans in place on March 20, 2019, because that was the day I walked out of the Dollar Store and the store's metal gate fell on my head and body. Until September 8, 2019, I was out of work, suffering from a severe concussion. Later, I dealt with post-concussion syndrome. I would have never thought something as routine as shopping at the Dollar Store could trigger an accident that would put me out of work for months and create a loss-of-income situation that jeopardized my financial well-being.

I did not realize, at the time of my enrollment, how quickly I would need these valuable benefits offered by USA. In fact, I was a late entrant, enrolling in USA benefit plans at the tail end of their open enrollment on my school campus. Almost everyone in my building had enrolled in USA's benefit plans, and I wanted to be included, too.

Later, I learned that several of my colleagues needed to use their plans shortly after their enrollment, as well. I am so glad I enrolled in USA's benefit plans. I ran out of my benefits through CPS. After exhausting my CPS short-term disability, I was soon out of work without pay.

United Schools Associates benefit plans covered me for my emergency room visit, follow-up treatment, physical therapy, loss of income, and more. I was out of work from March 2019 to September 2019.

Every educator should have these plans...because they work. There are no deductions during the summer months, but I am still covered against accident and illness. I highly recommend USA. They offer incredibly valuable services.

Sincerely,

A handwritten signature in blue ink, appearing to read "Ms. Jackson", is written over the printed name.

Ms. Jackson

Educator, Dunbar High School, Chicago, IL



# Here's How USA Protected a Teacher's Salary in Times of Trouble

It can be terrifying to be suddenly struck with a medical situation that significantly impacts mobility and the ability to complete everyday tasks. Healing needs to take center stage but financial stressors are ever-present. Vance's experience is shared by many.

When he had no choice but to undergo major surgery, Vance's doctors told him that his healing would take longer than expected due to nerve damage. When he heard those words, Vance realized his financial well-being would be impacted. (Teachers are allowed a predetermined number of days for all types of leave, including short-term disability.)

As it turned out, Vance worried less than he might have, since he had dependable paycheck protection coverage in the form of short-term disability income insurance that would activate in case of illness or injury. Vance was unable to work for a full year, but United Schools Associates (USA) sent him **\$5,000.00 per month (tax-free) in benefits, as stipulated in his policy.**



This kind of financial security made it possible for Vance to focus on healing instead of worrying about paying his bills on time. USA responded to his claim rapidly and professionally. Vance was required to send in a one-page claim form, plus a written statement from his doctor with his diagnosis and a confirmation statement from his school. Within just a few days, he received his first payment. Those payments continued to come in like clockwork for the entire time Vance was out of work—in addition to the benefits he received from his school district.

It is common knowledge that teachers are constantly multitasking, but recovery needn't be one of those times. For Vance, the sense of security USA provided during his time of crisis brought the financial peace of mind he needed to meet this challenge and emerge victorious, ready to work and serve his community.

Perhaps you, like Vance, will want to consider the paycheck protection of USA's Disability Income Insurance while you have the chance. The protection offered you and your family is very real—Vance is living proof! One day, you may be very grateful you had that foresight.

## Vance Bryant

**Educator, Taylor Grove Elementary School**



# Here's How an Accident Expense Pro Plan Protected a Teacher's Livelihood After a Workout-Related Injury

***In her late twenties***, Rose made the commitment to regular exercise, including jogging. She even formed a Teachers Running to Stay Healthy group at her school. Three days a week, she and her colleagues would meet at the track behind their school building to jog together. One day, everything seemed to be going well, until suddenly, Rose felt excruciating pain through her lower back. She realized she had injured herself, but rationalized that it was a tweaked nerve or pulled muscle that would heal on its own with time.

***The next day***, she woke up in severe pain. To Rose's alarm, she was unable to straighten up after bending over. She also discovered she couldn't walk—she had to call out for assistance. Within minutes, Rose was on the way to Urgent Care, where the doctor prescribed pain meds for a lumbar sprain/strain.

***By the next morning, the pain had not lessened***, and Rose was still unable to walk without assistance. She felt helpless, frustrated, and frightened. She called the school to inform them that she would not be in for work and went back to Urgent Care, where she was given an injection for the pain and instructions to rest.

When Rose experienced no relief at all by that evening, she was forced to go to the hospital. She was admitted right away, and on the following day, an MRI revealed two dangerously protruding lumbar discs. Rose was quickly transported to a second hospital in order to be seen by a specialist. By the beginning of the next week, ***she had undergone emergency surgery to extricate the two discs***. As a result, ***she was forced to miss several weeks of work***. Rose felt the irony of all the pain, agony, and loss of income she was experiencing, simply because of her desire to stay healthy.

Rose called United Schools Associates (USA) and found the representative to be extremely accommodating, clearly outlining the claim process. Luckily, she had chosen an Accident Expense PRO insurance plan, so USA paid the benefits for her Urgent Care visits directly to her, as well as benefits for the physical therapy required for her rehabilitation and time off work.

Rose discovered firsthand that ***you never know what twists and turns life will bring***. She regards not having to worry about finances during her healing as a huge gift.



**Rose Neal**  
Educator,  
Western High School



# Here's How a Critical Illness Plan Helped a Teacher's Spouse Deal with Cancer

When Christopher first heard about United Schools Associates' programs, he was very skeptical—he figured they would try to sell him coverage he didn't really need. Nevertheless, he attended the free lunch being hosted at his school, and ended up scheduling an appointment with a representative. Christopher liked the critical illness plan, and made a spur-of-the-moment decision to sign up. Two years later, he married Linda, his college sweetheart, and enrolled her in USA coverage as well.

Christopher could never have foreseen the way his coverage from *USA would eventually preserve his financial well-being*. More than once, his wife expressed doubt about the choice to go with USA, but he asked her to have faith. If something unforeseen were to happen, they would need the support. Then, a mere three months after their first anniversary, Linda was diagnosed with Stage III breast cancer. They were in a state of utter shock.

Linda was a self-employed accountant, bringing in most of their income. As a teacher, Christopher had excellent insurance and generous vacation time. It was a good balance. They had recently purchased a new home for just under \$400,000. Linda had a new family minivan, and they had just taken out a loan for home improvement projects.

The realization that Linda would be out of work for a long time was chilling. They knew that bankruptcy was a real threat. Fortunately, USA was there for them. Over the course of the next year, Linda underwent chemotherapy, radiation treatment, and multiple surgeries. USA paid them an up-front, lump-sum cash benefit of *\$75,000*. That money took away their financial fears, and allowed them to focus on Linda's healing. *She required more than nine months away from her job to regain her health.*



**Christopher Miller**

Teacher, Bender Heights Middle School

USA can provide insurance coverage for both teachers and their loved ones. The critical illness insurance Christopher purchased was a rescue strategy he hadn't even realized he needed before that introductory lunch. It ultimately cushioned their fall when they thought everything might be all over for them.

\* The above stories are examples derived from agents' real-life discussions with clients, but the individuals depicted are not real. Examples and outcomes may not be representative of the experiences of all clients.



# Whole Life PRO™ (Permanent Life Insurance): What could happen at retirement without permanent life insurance.

Sandra, a career educator, enrolled in her school district's life insurance plan during open enrollment at the beginning of her career. She signed up for a policy that would provide three (3) times her salary in life insurance, which amounted to \$150,000 in coverage. Additionally, she took out a private 30-year term life insurance policy for \$150,000. Over the course of Sandra's teaching career, she got married, purchased a home and had children. Sandra, felt she was well protected if something were to happen, and that her life insurance policies could pay off her debt and financially provide for her family, while leaving a financial gift to her loved ones.

Now, 30 years later, she is faced with the grim reality that she will soon no longer have life insurance coverage to carry with her into retirement, nor will she be able to pass on to her family a financial legacy through life insurance. Moreover, without life insurance, Sandra could potentially leave a financial obligation behind for her family to manage, inadvertently causing them to pay for her final expenses.

## How did this happen? Here's an explanation:

- 1. School District's Plan:** The life insurance plan Sandra acquired through the school district does not follow her once she separates from the district – it is a non-portable, job-based plan. (She feels like she merely rented insurance from her employer for 30 years with no benefit at the end of the term.) Result: coverage after retirement = \$0.00.
- 2. Privately Purchased Term Policy:** Sandra purchased her 30-year term life policy at age 25. Now, at age 62, she has outlived the term of the policy, even though she still has a need for life insurance. Result: coverage after retirement = \$0.00.
- 3. Cost-prohibitive:** Toward the end of Sandra's teaching career, she realized she needed permanent life insurance coverage for retirement (*a time during which she would also have less disposable income*). But by now, based upon her present age, coverage was financially out of her reach; the cost of coverage exceeded her budget. Result: coverage after retirement = \$0.00.
- 4. Change in health status:** Sandra recently experienced a health scare and underwent a heart bypass procedure, which has rendered her virtually ineligible to purchase life insurance. Result: coverage after retirement = \$0.00.



**Sandra Gonzales**  
Teacher, Kent School District

Had Sandra purchased permanent insurance at a younger age and while still healthy, the premiums would have been more affordable and the coverage would not have expired as long as premiums were paid. A Whole Life Pro Plan from United Schools Associates can provide permanent life insurance until age 121 , along with a guaranteed death benefit amount, premium payments that will not increase, and guaranteed accumulation of cash value which could be used for financial opportunities, emergencies, replacement of lost income, paying off a mortgage, children's education, and more

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