



# Voluntary Benefits At Work Employee Benefits Solutions For MISBO MEMBER SCHOOLS



Providing benefit solutions  
to better serve  
independent schools



*How Can We Help?*

Call today or visit our website

ROBERT FISH,  
MANAGING PARTNER

770.868.9391

[www.vbwork.com](http://www.vbwork.com)





# TAILORED SOLUTIONS FOR

## MISBO MEMBER SCHOOLS

This partnership gives all MISBO member schools  
the opportunity to enroll in benefits with  
**NO MEDICAL QUESTIONS**



### UNIVERSAL LIFE INSURANCE WITH LIVING BENEFITS RIDERS



SCAN TO  
WATCH VIDEO

**Finally a solution for long term care with a guaranteed issue for all of your employees!**

- \*Guaranteed Employee Coverage up to **\$150,000** for life and **\$300,000** for Chronic Condition Benefit with LBR or LTC rider
- Guaranteed Family Coverage
- Pays YOU Cash
- Permanent & Portable
- Builds Cash Value

### ACCIDENT INSURANCE

- No Health Questions Asked
- Options to cover your spouse and Children
- **Annual \$100 Health Screening Benefit per covered individual**

- Expansive plan covers a variety of accidents & related treatments, such as: Ambulance, x-rays, hospital & ICU admission, broken bones, burns, chiropractic care, outpatient surgery & accidental death benefit



SCAN TO  
WATCH VIDEO

### CRITICAL ILLNESS INSURANCE



SCAN TO  
WATCH VIDEO

- No Health Questions Asked
- Ability to elect up to **\$30,000** in coverage
- Option to cover your spouse & children
- **Annual \$100 Health Screening Benefit per covered individual**
- Robust plan covers a range of critical illnesses, such as: Heart attack, stroke, cancer, coma, paralysis, ALS, Parkinson's, advanced dementia, cerebral palsy & infectious disease such as Covid-19

### HOSPITAL INDEMNITY INSURANCE

- No Health Questions Asked
- Option to cover your spouse & children
- Featured coverages include: Hospital admission & confinement, ICU admission & confinement



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WATCH VIDEO

**\*Some states may differ.**

#### Questions?

Contact Robert Fish with questions about the offered coverage.

✉ Robertmfish@vbwork.com

📞 770-868-9391



# LIFE INSURANCE WITH LIVING BENEFITS



## WHY IT MATTERS?

*Elder Care Is The Greatest Risk  
To Your Financial Future*

### Fast Facts



01

Someone turning age 65 today has almost a 70% chance of needing some type of long-term care in their remaining years.



02

The average person requires three years of long-term care services, while 20% require five years or more.



03

The average cost of a private room in a nursing home is over \$100,000 per year, according to Genworth's 2023 Cost of Care Survey.



04

By 2030, over half of the US population is expected to grapple with at least one chronic condition.

#### Sources:

1 & 2. <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>

3. <https://investor.genworth.com/news-events/press-releases/detail/972/genworth-releases-cost-of-care-survey-results-for-2023>

4. [https://www.theepochtimes.com/in-depth-nearly-half-of-all-americans-now-have-a-chronic-disease\\_5288056.html](https://www.theepochtimes.com/in-depth-nearly-half-of-all-americans-now-have-a-chronic-disease_5288056.html)



# MISBO MEMBER SCHOOLS BENEFITS

## HOW THEY WORK



### Accident Insurance



Let's say you carry the Wellfleet Accident plan and are in a car accident, which requires a trip to the emergency room (\$250), via ground ambulance (\$400), where you are x-rayed (\$250) and treated for a broken leg (\$5,500). You would receive a total benefit of \$6,400



### Critical Illness Insurance

If you elect \$30,000 in coverage and later receive a cancer diagnosis, you would receive a \$30,000 lump-sum benefit to be used however you like. If you then had a heart attack or your cancer came back, you would receive another \$30,000 benefit.

### Hospital Indemnity Insurance



For this example, let's say you carry the Hospital Indemnity Enhanced plan and are admitted to the ICU (\$2,000), plus hospital admission (\$2,000). You spend five days (\$1,250) in the ICU plus the daily hospital admission (\$1,250) and then 3 days (\$750) in general hospital care, before being discharged. You would receive a \$7,250 benefit.

## Why Wellfleet?



### A Berkshire Hathaway company.

Wellfleet is proud to be a Berkshire Hathaway company. As their primary Accident and Health carrier, we are backed by A++ financial strength ratings—the highest possible—from AM Best\*. With a focus on delivering customer-centric insurance solutions through flexible products and quality service, Wellfleet works to protect people against risk throughout every stage of life — from birth to grade school, college, the workplace and beyond.

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# VOLUNTARY BENEFITS AT WORK

Let Our Benefits Work For You!



## CLIENT TESTIMONIALS

*"Recently Asheville School engaged the services of Mr. Bob Fish to serve as the broker for offering a new insurance benefit for our employees. The new product is a combination of a universal life insurance policy with a long term care provision. We are the beneficiaries of this policy as a result of a MISBO group policy negotiation. I felt this was an important policy for all our employees to hear about, so I introduced it during our opening of school employee meeting. Bob did a wonderful job of supporting our employees through this buying decision and the product was well received by our employees with over 45% of employees signing up. I encourage all MISBO schools to look at this unique life insurance policy and consider making it available to your employees."*

### **ROBERT B MCARTHUR**

Assistant Head of School for Operations /CFO  
Asheville School, Incorporated

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**"Enjoy the peace of mind and convenience  
our services bring, tailored to your unique  
needs."**

*During the 2018 MISBO Summer Conference, Bob Fish from Voluntary Benefits at Work introduced me to the Transamerica Life with LTC product. Our faculty and staff had shown significant interest in a long-term care product as part of our voluntary benefits. Previous attempts however, to offer other LTC insurance products had been unsuccessful due to cost.*

*In January 2024, I contacted Bob for a proposal and quote, which was then compared to our major medical benefits broker's quote. The broker could not compete with VBW's offering and agreed that the Transamerica Life with LTC product was a valuable option for the staff. Bob provided a brief presentation at our all faculty and staff meeting prior to our annual benefits enrollment period, followed by one-on-one enrollment sessions. The presentation and sessions went very smoothly, resulting in significant enrollment. The product is also straightforward from a payroll perspective, which is greatly appreciated. The entire process and product are very satisfactory, and I highly recommend it for your consideration.*

### **AMY MADSEN**

Director of Human Resources  
Charlotte Country Day School  
July 2024



### **Questions?**

Contact Robert Fish with questions about the offered coverage.

✉ [Robertmfish@vbwork.com](mailto:Robertmfish@vbwork.com)

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