



RAISING THE BAR ON GROUP BENEFITS SOLUTIONS

Supporting employees
every step of the way.

Building a benefits package that appeals to a diverse workforce at every stage of life can be challenging for many organizations. This is where voluntary benefits can provide a competitive advantage.

Atlantic American Employee Benefits offers a broad array of voluntary benefits that provide the flexibility and financial security employees want. Our affordable insurance options integrate with an employer's existing benefit strategies, mitigating their employees' financial exposure. Employees can choose the level of coverage that is right for them and our plans can be adjusted to fit any budget.

GROUP BENEFITS SOLUTIONS

STRENGTH OF EXPERIENCE

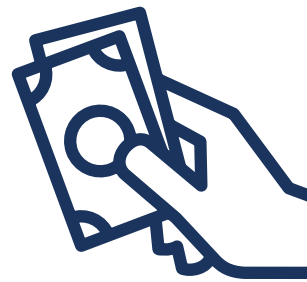
At Atlantic American Employee Benefits we go above and beyond for our brokers, employers and employees by developing unique products, providing personalized service and offering valuable solutions. Atlantic American Employee Benefits is the voluntary division for Bankers Fidelity Life Insurance Company®.

For more than 65 years, Bankers Fidelity Life Insurance Company has provided Americans with a source of confidence and security. Our products are underwritten by Bankers Fidelity Life Insurance

Company, rated A- (Excellent) by AM Best*, one of the most respected and widely recognized providers of ratings, information and news for the insurance industry.

Our commitment to fair and fast payment of claims has earned us a reputation for quality service to our policy owners and their families. We distinguish ourselves in the benefit space by personifying authenticity and offering a higher standard of service.

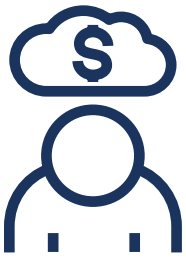
*Best Rating Report; prepared by AM Best Company; www.ambest.com. The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



JUST 39%
OF AMERICANS

could pay for a \$1,000 emergency expense

[https://www.bankrate.com/banking/savings/
financial-security-january-2021/](https://www.bankrate.com/banking/savings/financial-security-january-2021/)



EVERY YEAR 530,000 AMERICAN FAMILIES

file for bankruptcy due to medical bills.

<https://balancingeverything.com/medical-bankruptcies-statistics/>



IT'S TIME TO CHANGE THE GAME.

Our philosophy integrates traditional benefit strategies with new and modern business solutions. With a broad portfolio of products and financial protection options, employers of all sizes can afford to offer these valuable coverages.

PRODUCT PORTFOLIO

ACCIDENT



A robust and flexible plan that pays a benefit for a covered accident, injury or treatment received. Available as indemnity or expense-based plan. HSA-friendly options. Optional boosters available to add value.

CRITICAL ILLNESS



A fixed benefit plan which pays a cash benefit for a covered critical event. Covers a vast selection of critical conditions and specified diseases. Options for quality of life benefits, infectious disease, gender-specific cancer and mental health. Specialty boosters and HSA-compatible plans available.

WHOLE LIFE



A permanent life product with living benefits that stands out from the pack. Our coverage not only expands an individual's financial protection, but also offers guaranteed benefits to aid surviving family members adjusting to the loss of income and a loved one.

SHORT-TERM DISABILITY



A short-term disability plan that provides financial protection for a portion of an employee's income if they are disabled due illness or injury. Partial Disability, Limited Pre-Ex, FMLA and Job-Related Accident Only Riders available.

HOSPITAL INDEMNITY



A flexible hospital plan that provides a means to help fill the gaps in high deductible major medical coverage. Customizable, with robust options for both HSA and non-HSA compatibility. Covers maternity and observation. Health system, Covid-19 Benefit Booster, health screening and family care booster optional.

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Atlantic American Employee Benefits' sole focus is voluntary benefits. We distinguish ourselves in the benefit space by having a portfolio of all guaranteed issue (GI) products with flexible plan designs and by offering a higher level of service. The key to our success is providing best-in-class solutions for billing, claims and enrollment challenges.

- Built for Technology
- Easy Enrollment
- Dedicated Account Services
- Concierge Broker Support

Over 68% of employees said voluntary benefits positively influenced their desire to work for and stay with an employer.

<https://corp.corestream.com/see-below-to-learn-about-corestream-s-press-worthy-initiatives/posts/survey-more-than-two-thirds-of-employees-look-to-voluntary-benefits-as-a-deciding-factor-for-whether-they-work-for-and-stay-with-an-employer/>

68%

PARTNER WITH EXCELLENCE.

For sales and product information contact your group insurance broker, email us at sales@atlam.com or visit aaemployeebenefits.com.

Group Hospital Indemnity policy form series GHIP21AAEB, Group Accident policy form series GACP21AAEB, Group Critical Illness policy form series GCIP21AAEB, Group Disability Income policy form series ICC16 B 21605 GMP, Group Whole Life policy form series B 21803 GMP, underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Rates are subject to change. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.

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