



CHURCH DEVELOPMENT
MISSIONS DEVELOPMENT
ECONOMIC DEVELOPMENT
LEADERSHIP DEVELOPMENT

The NBCA 2021 Guaranteed Issued Insurance Program

Endorsed By:



As your President, I am so excited to announce the NBCA Guaranteed Issued Insurance Program. We have been searching for a long time to find a program that could offer our devoted members an insurance program that would allow NBCA to use the size of our membership to reduce cost and increase benefits for each of you. We wanted a program that could give our members a group pricing like you would get if you worked at Ford Motor Company, Delta Airlines or Starbucks with all the great benefits.

Today more than ever we all need Life insurance, Medical coverage, Dental, Vision, Disability Accident, Critical Illness or Cancer coverage that we can afford.

Enrollment Options

- ▶ Log onto the NBCA Website and click the NBCA 2021 Guarantee Issue Insurance Program
<https://enrollment.enroll1st.com/products.php?id=100076296>

Click the banner, Click GET STARTED, fill out the contact information and a member of the Heritage team will contact you back within 24 hours.

- ▶ Log on to the HERITAGE INSURES website www.heritageinsures.com

Click the NBCA 2021 Insurance Program link on the right side of the page. Click GET STARTED, fill out the contact information and a member of the Heritage team will contact you back within 24 hours. Heritage can Enroll you over the phone.

Click the NBCA 2021 Insurance Program link on the right side of the page. Click Enroll Now, and you can SELF ENROLL into the Program.

Call Heritage Insures at (888) 840-1213 or (713) 551-9500 leave your contact information and a member of our team will contact you back within 24 hours



Universal Coverage and Term Coverage Prudent financial planning can help protect you and your family's future, offering you peace of mind.

- **Guaranteed Acceptance** up to \$100,000
- No Health Questions
- No Physicals

Included Riders

- Living Benefit Rider–Critical, Chronic and Terminal Illness at No Additional Cost
- Child/Grandchild Rider
- Layoff Strike Rider, Cash Value Accumulation
- Immediate Coverage, NOT a Graded Death Benefit Product
- Waiver of Monthly Premiums for Total Disability
- Buy Additional Life Insurance Yearly, No Evidence of Insurability
- Extension of Benefits Rider and Much More!

SelectMed

Daily care benefits with copay for doctor visits, blood work, urgent care, prescriptions and more!

- **Guaranteed Acceptance**
- Includes Telemedicine with Virtual Physician Assistance with No Copay.
- Add a Catastrophic Hospitalization to either the Pro or Max Tier that pays \$50,000 or \$100,000 in Benefits.

Hospital Indemnity-Services for Hospitalization that pays direct to you from the provider.

Dental-Coverage includes free 6 months dental cleanings and \$50 Copay for Fillings, Extractions and more.

Vision-Coverage includes exams covered at 100% with Single/Bifocal/Trifocal Lens covered at 100%

Disability-protection if injured from a sickness or accident and unable to work.

Accident-Income replacement for out-of-pocket expenses after an unexpected injury.

Critical Illness-Cash benefits paid direct if diagnosed or treated for a critical illness.

- **Guaranteed Acceptance** up to \$25,000!

Cancer-Coverage provides the necessary medical benefits for radiation & chemotherapy, hospital stays, prescriptions, physician fees, surgery, and more.