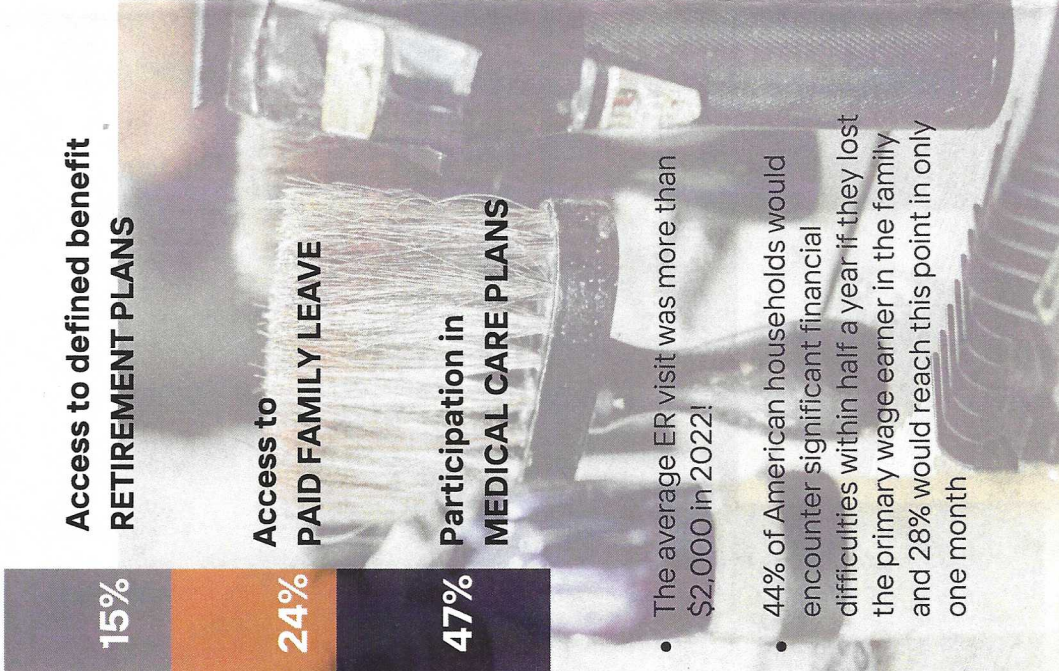


Why Consider Supplemental Benefits?

According to the Bureau of Labor Statistics, private industry workers have significantly lower access or participation in insurance than other members of the workforce.



- The average ER visit was more than \$2,000 in 2022!
- 44% of American households would encounter significant financial difficulties within half a year if they lost the primary wage earner in the family and 28% would reach this point in only one month

B&W Insurance Group, LLC has partnered with the Maryland State Chapter Artisans of Beauty Association to offer an unprecedented suite of benefits for members in Maryland! Make an appointment today to discuss options below.

Concern	Solution	Win/Win?
Life Insurance	- Ages 18-50 up to \$200K - Ages 51-79 up to \$75K	- Guaranteed Issue - Whole Life - 100% Portable
Accident	- 24-hr coverage	- Guaranteed Issue - 100% Portable
Critical Illness	- up to \$20K/ event - 25% Benefit Reoccurrence	- Guaranteed Issue - 100% Portable
Disability	- up to a 12-month benefit period - Guaranteed issue benefit up to \$4K or 60% of salary	- Immediate coverage - Guaranteed Issue
Dental	- Includes vision and hearing members - Coverage available for family - No deductible!	- 100% paid preventive care in network - Immediate benefits for preventive and basic care, major benefits after 12 months
Tele-Health	- Covers every individual in household • Replaces urgent care copays and exhausting waiting rooms	- Virtual doctor visits for minor ills

This supplemental benefits package presents a robust range of insurance options and so much more, including:

- **30- Day Free Offer -**
 - **InVibe Software**
 - **Belnvibe.com/request-a-demo/**
 - **866- 357- 5337**
- **InVibeMarketplace.Trustpass. Alibaba.com**
- **Digital Marketing Services**
 - **866-357-5337**

- **GUARANTEED ISSUE and IMMEDIATE COVERAGE solutions for Whole Life, Accident, Critical Illness and Disability Insurance.**
- **Retirement Planning Consultation availability.**
- **Individual consultation resources for General & Individual Liability, Major Medical Health, Short Term, Final Expense or Medicare Coverage.**
- **Home & Auto along with Dental & Vision coverage solutions.**