

Frequently Asked Questions

Why does the AWA make Disability Income Insurance benefits available to its members?

We are dedicated to empowering American workers and helping them make sound financial, personal and health decisions. We understand that not all workers have access to affordable supplemental health benefits, so we bring the buying power of the association membership together to offer these benefits. The Basic Assist membership is available to all eligible AWA members.

Is there a waiting period before members can use their AWA Basic Assist Disability Income benefits?

There is no waiting period, members have access to their benefits on their effective date. However, there is a 90-day elimination period after an accident occurs before members are eligible to receive insurance benefits.

How do the benefits pay?

The insurance pays a weekly benefit directly to the member as shown in the Schedule of Benefits.

How do members access their AWA Basic Assist membership materials?

Members will receive a "welcome" email from AWA which contains registration instructions for our secure, online member portal, myhealthmembers.com. On the Member Portal, members can manage their account and access their plan information, including Membership Guide, Insurance Certificates and more. Members should read through all of their materials carefully, and they can contact Customer Service if they have any questions.

How will members identify the monthly drafts from their account?

All drafts will have "PHS-HEALTH-BILL" listed as the originator of the drafts.

How do members file claims for their benefits?

Members need to log in to the member portal at myhealthmembers.com; print the Claim Form; complete and sign; and send completed forms within 60 days after any loss covered by the policies occurs or begins; or as soon as reasonably possible. Members will find the claim forms in the "Important Documents" section of the member portal.

If members move to another state, will they still be covered under their AWA Basic Assist Disability Income benefits?

Members will continue coverage under the certificate they were issued for their original state of residence.

Who do members contact if they have additional questions about their membership plan benefits?

Members can contact AWA's Customer Service at **(214) 436-8881** and one of their friendly representatives will be glad to help them!