

Frequently Asked Questions

Why does the AWA make Group Term Life 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 BasicGuard membership is available to all eligible AWA members.

Is there a waiting period before members can use their AWA BasicGuard life Insurance benefits?

The Term Life Benefit has a 6-month waiting period for levels 1-3 and a 12-month waiting period on level 4. However, members are covered under the Accidental Death Benefit starting on their effective date. So if an insured member dies due to a covered accident, they will receive the Accidental Death Benefit.

How do the insurance benefits pay?

The death benefit will be paid to the member's beneficiary in a lump sum. If the accidental death benefit is payable, accidental death must result from injury and occur within 90 days after the date of the injury. Members can read their certificates for any additional disclosures and plan limitations and exclusions.

Do the insurance benefits change with age?

At ages 65-69, the life insurance benefit is payable at 50% with an additional 50% benefit payable for death due to accidental causes. At age 70 and above, the benefit is payable at 100% only for death due to accidental causes.

The Accidental Death Benefit stays active as long as the membership remains in good standing.

How do members access their AWA BasicGuard plan 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 BasicGuard life insurance 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!