

PINECREST BUSINESS ASSOCIATION SPOTLIGHT

AFS Field Service helps members save on medical, business needs

BY LINDA RODRIGUEZ BERNFELD

Americans for Financial Security is an association that helps small businesses and the self-employed save money on business needs and health benefits.

"We go and customize plan to fit their needs, their budgets, their lifestyles," says Marianne Edwards, the AFS representative in South Florida. "They provide benefits for small business owners. The biggest benefit they get is health insurance."

Edwards says the health insurance is not tied to a region or a state.

"It doesn't matter where they live or where they go, its permanent coverage," she says. "We cater to the small business owner, the micro business owner or the individual. They are able to get individual or group rates."

The insurance, which is very difficult to get at an affordable price through regular insurance sources for a small business or individual, can include disability, dental, life insurance, and catastrophic insurance.

"We offer everything," Edwards says. "Each person can customize their own plan, so not everybody has to have the same thing."

For instance, older individuals don't need maternity coverage, so they wouldn't need to pay for that type of coverage.

"If they are self-employed, whatever they pay in premiums or co-pays, they will be able to write off 100 percent in taxes," she says. "There are no pre-approvals, no authorizations. They own the policy as if it was life insurance and it goes with them wherever they go."

The cost of the insurance depends on age and what each individual chooses to include in the policy.

"We are competitive, but we offer you value for your dollars," she says. "I don't sell price. I sell coverage. The benefits that they get through the association are unbelievable."

Those benefits include help with background screening services, a freight savings program, discounts on office supplies, business insurance, and discounts on other business related expenses.



Marianne Edwards

Edwards says most people who are self-employed don't realize that they can have these types of benefits.

The biggest benefit, of course, is health insurance. Edwards says they sell Mega Life and Health. The savings come from the fact that self-employed people don't abuse the system.

"If you're not working, there is no money coming in," Edwards says.

Edwards says health insurance is at a crisis point in the U.S. and that the next time you see seniors working, realize that they're not working as much for the money as they are for the benefits.

"With ours, it doesn't matter," she says. "They never have to shop for health insurance again. These are things people don't think about until after the fact."

There is even a rider on the policy that allows people to get back money at age 65 if they never get terribly ill. That rider allows the customer to get back what they paid in premiums, minus what the insurance company paid out in claims.

For more information, call Edwards at 305-393-3500 or go to <www.MarianneEdwards-ins.com>.