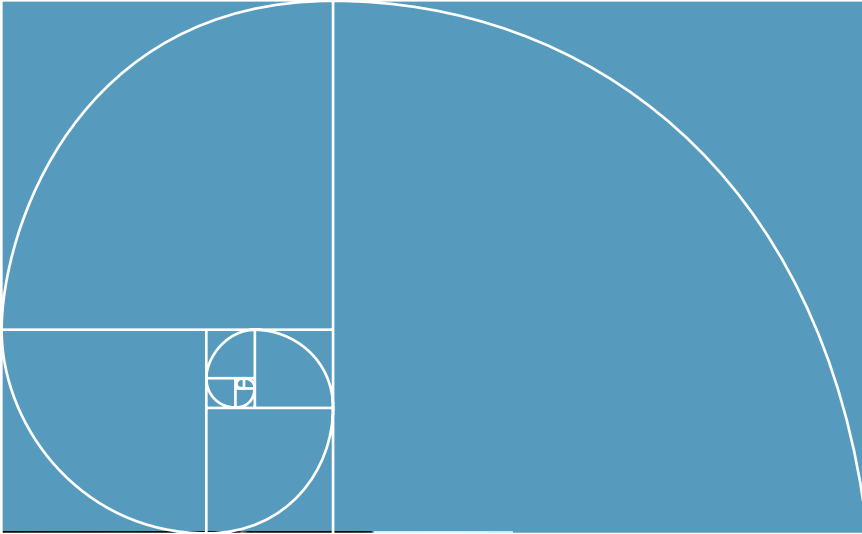
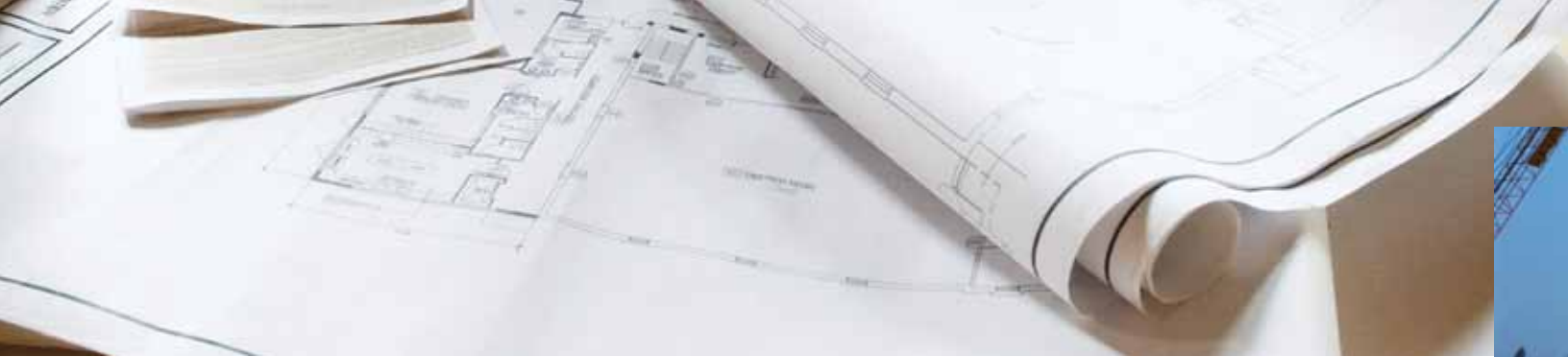




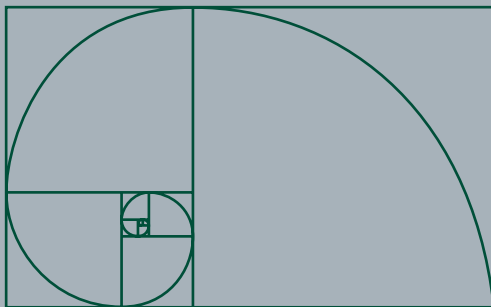
**ACEC**  
LIFE/HEALTH TRUST





# Membership Delivers Benefits

**Join ACEC and leverage the multitude of financial and service-related benefits of the ACEC Life/Health Trust.**



The American Council of Engineering Companies (ACEC) is the oldest and largest association of engineering firms in the country. As the voice of America's engineering industry, the Council's mission is to contribute to America's prosperity and welfare by advancing the business interests of its member firms.

One of the many advantages of joining ACEC is the opportunity to enroll in the ACEC Life/Health Trust – a program that provides aggregate group life and health benefit plans to its member employers. Administered by UnitedHealthcare, customers have access to medical, dental, vision, life and disability insurance.





The value of joining the ACEC Life/Health Trust is deep-seated and extensive; customers cite many reasons for their high satisfaction levels and the yearly renewal rate is exceptional – more than 90% of member firms renew their policies each year.<sup>1</sup>

Consider the benefits:

Life/Health Trust Feature	Benefit to Members
Up to 12% savings off the annual premium <sup>2</sup>	The savings incurred may be significant; there may be no easier or better way to reduce health care costs.
One-stop shopping for all types of health-related benefits	Group medical, dental, vision, life and disability are all available through the plan. Packaged Savings <sup>®</sup> may be available.
Easy transition from your current plan	No need to worry about lengthy and/or expensive transition processes; UnitedHealthcare streamlines administration.
A dedicated customer service team	You'll have a customer care team dedicated solely to Life/Health Trust members – they know you, your firm and your industry.
Valuable health and wellness tools at no additional cost	We help members better manage their health care; and better decisions often yield better, more cost-efficient outcomes.
Broad network of more than 700,000 doctors and 5,500 hospitals	98% of our members have access to an in-network provider, making it easier to keep health care costs lower. <sup>3</sup>



**To see what the ACEC Life/Health Trust can do for you, please contact John Krantz at (800) 506-1011 or (214) 503-1212 today.**

McLaughlin Brunson Insurance Agency  
6600 LBJ Freeway, Suite 220  
Dallas, TX 75240

Insured and administered by



<sup>1</sup>Renewal rate based on average year-over-year ACEC Life/Health Trust persistency metrics.

<sup>2</sup>Potential 12% discount on annual premiums for businesses with 2-99 employees, as compared to UnitedHealthcare products sold outside the ACEC Life/Health Trust.

<sup>3</sup>Network statistic based on GeoAccess information and UnitedHealthcare standard network access mileage criteria, 2010.

The American Council of Engineering Companies (ACEC), the ACEC Life/Health Insurance Trust and UnitedHealthcare Insurance Company are three separate legal operating entities and, as such, the organizations are governed and function independently. UnitedHealthcare's services are provided with the authorization of the ACEC Life/Health Trust. Questions related to the health benefits offered through the Life/Health Trust should be directed to 1-800-573-0415.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare Dental<sup>®</sup> coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Dental Benefit Providers, Inc.; Dental Benefit Administrative Services (CA only); United HealthCare Services, Inc.; or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06.

UnitedHealthcare Vision<sup>®</sup> coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Spectera, Inc.; United HealthCare Services, Inc.; or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX and COC VCOC.INT.06.TX.

UnitedHealthcare Life and Disability products issued to American Council of Engineering Companies Life/Health Insurance Trust are provided by UnitedHealthcare Insurance Company on form LASD-POL(05/03). In California, the products are issued by Unimerica Life Insurance Company. UnitedHealthcare Insurance Company is located in Hartford, CT, and Unimerica Life Insurance Company is located in Milwaukee, WI.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.