



Independent Contractors Benefits Association

Overview of the ICBA Benefits Program for Avon Representatives

Recognizing it is often a struggle to find the resources to succeed as an Independent Contractor, the ICBA created the ICBA Benefits Program to provide access to group benefit programs, insurance and discounts that enable individuals to become, or continue to operate as, Independent Contractors.



WellCard Savings Health Discount Program

Free benefit to give Avon Representatives and their families immediate discounts on a wide range of health care services including:

- ✓ Doctor Visits
- ✓ Prescription Drugs
- ✓ Dental, Hearing and Vision Care
- ✓ Xray, MRI and Imaging Services
- ✓ Lab Savings
- ✓ Diabetes Care and Supplies



Health Coverage Options

- ✓ Accident Plans
- ✓ Short Term & Limited Medical Plans
- ✓ Major Medical Plans
- ✓ Dental & Vision Plans



ICBA Family Protection Plan

- ✓ Legal Services
- ✓ Tax Preparation and Advice
- ✓ Financial Education and Credit Counseling
- ✓ Life Events Counseling
- ✓ Identity Theft Prevention, Restoration and Insurance



Life Insurance Options

- ✓ Group Term Life
- ✓ Group Term Life for Seniors
- ✓ Large Amounts of Term Life Insurance



ICBA Member Services

- ✓ Discounted Office Supplies
- ✓ Student Loan Assistance
- ✓ Deep Discounts on Hotel Rooms
- ✓ Entertainment Tickets