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- Pay \$0 out of pocket for medical consultations.
- Three free Talk Therapy consultations per person, per calendar year and then \$90 per hour.
- Dermatology consultations are \$59 per video consult.



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"Dear American Independent Business Coalition,

My name is Ethan Schenck, and I was recently awarded the AIBC scholarship. I wanted to reach out and express my gratitude for your generous offer; it benefits my family's financial situation greatly and lifts some of the burden from my mother. After reading the letter, I was immensely excited, and your decision has made my winter holiday. I wish everyone involved with AIBC the best, and I hope you all have a wonderful holiday.

Sincere ⊑than"

How to Prepare for Unexpected Costs

As a business owner, you face constant financial challenges. No matter how cautious you are against the risks you face or how wellthought-out your risk management strategies are, many factors are out of your control.

You may already be operating on a tight budget, and adding a new challenge you didn't see coming is likely a daunting experience. This is why, in this article, we want to remind you of the unpredictable mishaps that can happen at any given time and present you with solutions so you're prepared.



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How to Get the Most Out of Your Virtual Doctor Visit

In 2020, when everyone was in lockdown, many people were forced to schedule video-call appointments with doctors and medical specialists. Since then, we've seen an increase in virtual visits, and there's no sign of slowing down.

It's estimated that two-thirds of annual U.S. hospital visits can be managed at home. Americans and the health industry are starting to realize this, which is why patients are taking advantage of this convenience, and professionals are integrating virtual meetings into their service options.

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Sponsorships

SOLES 슈 SOULS

Thanks to your support, over 150,000 students experiencing homelessness will receive new athletic shoes this year through our 4EveryKid program. Something as simple as a pair of shoes means belonging and opportunity to a child in need. Students who receive shoes are attending school more regularly, are more confident, and are more engaged in the classroom and extracurricular activities.

In the spirit of gratitude, hope, and joy, I wanted to share this story we recently received from one of our 4EveryKid school district partners:

"Melinda came in wearing one Mary Jane black shoe on one foot and a sock on the other. She shared with us that her mom sometimes tells her she needs to wear two socks on that foot because the back of her heel hurts (her shoes do not fit properly) and she can't wear the other shoe. We were able to not only give her a wonderful pair of shoes from4EveryKid for when her foot heals but also a pair of slip-ons in the interim. We are so thankful to you all for taking care of our children in need!"

We often hear from students that in addition to their new shoes helping them feel like they belong, the new shoes also show them that there is someone out there who cares about them. Thanks to you and your team for caring about so many kids in need. We look forward to continuing our work together.

Thank you, Theresa

Theresa Miller, Vice President, Development Soles4Soul



@nami

AIBC believes strongly in cultivating a culture of cooperation with the community. To that end, the Executive Board of AIBC continues to seek out good people who work to make a difference in the lives of those in need. We are proud to sponsor numerous organizations and applaud them for their tireless dedication.



AMERICAN INDEPENDENT Business Coalition

Articles in this newsletter are meant to be informative, enlightening and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

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