

# AIBC VIEWS

AIBC Member Benefits

Q4  
2024

## MDLIVE

Now visiting the doctor is easier than ever before. Avoid the waiting room and the inconvenience of going to the doctor's office. Visit a doctor by phone, secure video or MDLIVE App. Doctors are available 24/7 and family members are also eligible.\*

- 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.

2,259 visits  
in October 2024\*

1,474 activations  
in October 2024\*

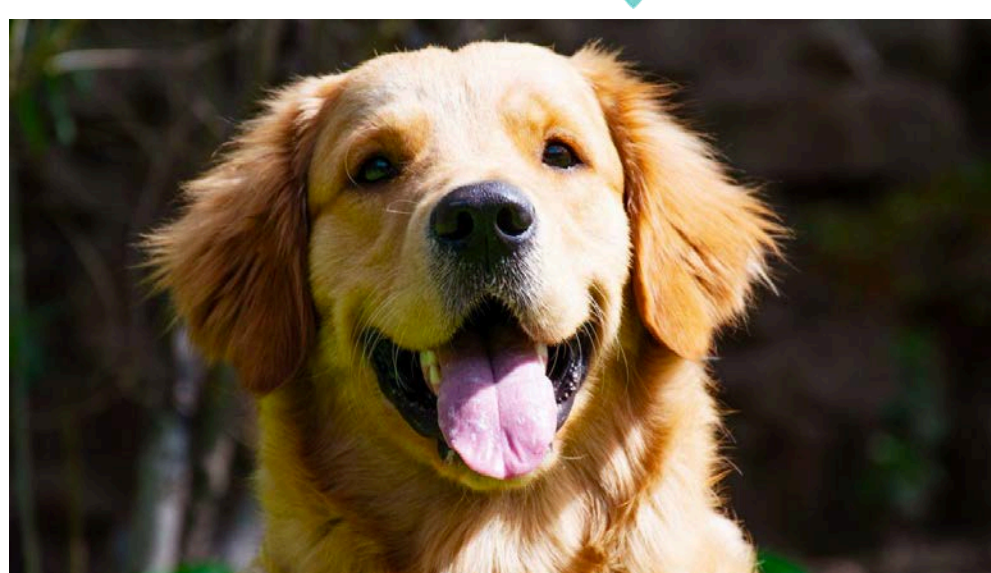
24,170 visits  
by 14,551 patients  
in YTD 2024\*

130,271 activations  
since inception\*

Activate now!  
Log into [aibcoalition.com](http://aibcoalition.com)  
for more information!

\*Utilization rates reported in the MCR is intended for directional insight; these numbers are not contract specific and do not count utilization the same way in all reports; see definitions for calculation detail. If your organization has a utilization calculation in your agreement, please contact your account manager to discuss.

## FIGO



AIBC members enjoy 10% off Figo pet insurance offerings.

**Virtual vet 24/7** – Direct access to a licensed veterinary professional via text or video chat — anytime, anywhere, within seconds.

**AI claims** – Powered by Evie, our chatbot, Figo brings best-in-industry experience to the claim filing process.

**Inbox and docs** – From medical notes to policy documents, keep all your pet records in one place with easy, on-the-go access.

### What does Figo cover?

- Emergency and hospitalization
- Surgeries
- Veterinary specialists
- Hereditary and congenital conditions
- Chronic conditions
- Dental illness and injury
- Prescriptions
- Imaging
- Knee conditions
- Prosthetics and orthopedics
- Hip dysplasia

### How does Figo work?

If your pet is sick or injured, you can seek treatment from any licensed veterinarian in the world, then submit your bill for reimbursement.

Log into [aibcoalition.com](http://aibcoalition.com) for more information!



Try our easy electronic scholarship application process!

[Learn More >>](#)

## Articles of Interest

### Work-Life Balance for New Parents

Having your first child turns life upside down in ways you can't possibly anticipate, no matter how much you prepare. Once they are born, all your time and energy revolves around this small human that needs to be cared for 24/7.

[Read More >>](#)



### An Entrepreneur's Guide to Better Sleep

An aspect of "hustle culture" in the U.S. glorifies getting little sleep because of the "grind." In this space, entrepreneurs brag about how much sleep they sacrifice to work hard and run a successful business. And while many prominent, high-achieving figures are known for getting little sleep, this poor habit is not the key to success it is made out to be and damages your overall health.

[Read More >>](#)

## Sponsorships



### Mission of Dress for Success®

The mission of Dress for Success is to promote the economic independence of women from challenging situation by providing professional attire, a network of support and career development tools to help them thrive in work and in life.

### How We Work

Dress for Success provides professional clothing and counseling for each of our clients. When a client secures a job interview, we provide her with one free business suit, as well as the appropriate accessories, footwear and makeup. When she successfully lands a job, she returns to Dress for Success for five additional pieces.

### What to Donate

Dress for Success Midwest® accepts both financial and in-kind donations.

### We are currently in need of:

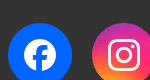
- Interview-appropriate suits including blouses, slacks, skirts, dresses, blazers and jackets.
- Work-appropriate shoes including pumps or flats in sizes five up to twelve.
- Accessories such as scarves, earrings, bracelets, rings, necklaces, purses, briefcases and portfolios.

Visit Dress For Success at [dressforsuccess.org](http://dressforsuccess.org).

For information regarding your membership and association services, call or write:

Membership Services Office  
American Independent Business Coalition

12444 Powerscourt Drive  
Suite 500A St. Louis, MO 63131  
1.833.418.0968



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.

Benefits may not be available in all membership levels. For more information, or to upgrade your membership, please call 1.800.992.8044