



Something is happening here . . . .

September 16, 2024

To Whom It May Concern:

Approximately 10 years ago I was visited by a Family Heritage Team Leader introducing me to their supplemental insurance plans. At that time, my household experienced a major medical episode that steered me to purchase Family Heritage's cancer policy.

Since then, I have also opted to enroll in their Accidental policy.

Fortunately, my family and I have not had to utilize the coverages to date.

What sold me on this coverage, over all others, is the Return of Premium. I'm not aware of any other insurance company that continues to offer this for its clients.

For that very reason, although we have other options available, Family Heritage was invited to the City of Wadena's 2023 open-enrollment meetings. They came and assisted employees and now back in 2024 to check on them and remind them of what coverage they have and make sure they don't owe any money. They also at that time took care of our new employees. My favorite part is they never made anyone feel pressured or forced to sign up. They laid options out and allowed everyone to decide what fit their family's needs best.

The things I love the most about Justin, Jake, and Lydia are:

- Very Personable with myself and all of our employees.
- Local Agents that are easy to speak with and care about what we need.
- If the policy is not used they get ALL of their money back and employees don't have to throw their money away to have coverage.
- No Payroll deductions as they did everything voluntarily, which means no extra work or cost for me and the city.
- They sit individually with each employee and take the time to make sure their needs are met.
- If an employee does need to make a claim, they simply call and an agent takes care of the claim in person, no 800 numbers, no press 1 for English, they show up themselves and take care of us.

In conclusion, I would strongly recommend allowing the crew with Family Heritage to sit with your employees as most of ours didn't even know something like this existed, let alone from people that truly care about us!

Sincerely,

A handwritten signature in black ink that reads "Kim Schroeder".

Kim Schroeder  
City Administrator