



# The AIM Family Plan

Support your family all year long  
and **SAVE UP TO 60%!**

**5 Family Members on The AIM Program for the price of 2.**

## Family Plan – Instructions and Information

### Cost

The cost is \$200 per month (\$2400 total) for a combination of up to 5 qualifying participants. Payments must come from one Financially Responsible Person (FRP).

### Number of participants

You may have up to 9 participants in one Family Plan. (Additional participant costs: Adults \$50/month, Children under 21 years old and Pets, \$40/month, Property \$30/month.) If you have more than 9 total, it is more economical to start a second Family Plan.

### Qualifying participants

To qualify, all Family Plan participants must be related to the Plan's Principal by blood, marriage, adoption, significant other living in the same household and animals or property belonging to qualifying participants. No exceptions, please.

### Filling out and submitting the application forms

- Only one Family Plan Form is needed per Family Plan. It must contain the names and relationships of each participant in the plan.
- All new AIM Participants must submit a completed Application Form along with the Family Plan Form.
- Renewing AIM participants need only supply their ID Code on the Family Plan Form. If you do not have your ID Code, please ask your Facilitator.
- Please send this Family Plan form and associated new individual applications and photographs together in one envelope.

### Renewing a Family Plan

When renewing a Family Plan, only the Family Plan Form is required for previous participants. If you're adding new-to-AIM participants when you renew your Family Plan, please be sure to include a full Application Form and photograph for each new participant.

### Plan Expansion Grace Period

You may add family members to your Family Plan **within the first 30 days from the Family Plan start date only.**

Those who become AIM Participants after the Family Plan's start date will be participants until the Family Plan end date which was established when the Principal started. The only exception is for newborn children, as outlined below.

### And baby makes 5 (or more)

Expectant families often choose to have their unborn child receive AIM by providing an ultrasound photograph until a regular photograph can be provided after the child is born. In this case, baby is an under-21 participant in the Family Plan from the beginning. For those who prefer not to take ultrasound photographs of their unborn child, the Plan Expansion Grace Period does not apply. If you have less than 5 participants in your Family Plan, your newborn child can be added at no charge as soon as you provide a photograph. If your plan already has 5 or more participants, it makes sense to add your newborn child to your Family Plan at any time during the first 4 months. After that, it is more cost-efficient to put your child on an Individual plan until it is time for your Family Plan renewal.

### Substitution of participants

You cannot exchange one family plan member for another during the course of the Family Plan, with the exception of your home or office. If you have your home or office on your family plan and you move, you may send us the photo of your new home or office and we will replace it.

### AIM Continuations

If you are on AIM already when you start your Family Plan, any additional time left on your Individual Program will become an AIM Continuation after the end of your Family Plan.

**Suggestion:** If you want to start a Family Plan, but are not sure how long it will take for other eligible family members to submit their applications, please consider these options:

**Option #1:** If you have 3 or more family members who are ready to begin together, *start your family plan today.* You have a 30-day Grace Period to add additional members to your plan. Everyone in your family plan will have the same ending date as the Principal. This is true even if they start 30 days after the Principal. This is why it is preferred that all applications be submitted together so that everyone receives the full one year.

**Option #2:** If you have only one other family member ready to begin, consider starting yourselves on Individual plans. When you have the majority of the other applications together, EMC<sup>2</sup> will allow you to end your Individual plans early in order to begin your Family Plan. Those of you who are already AIM Participants will be considered renewals.

### Principal and FRP defined

A Family Plan is said to have a "Principal." The Principal's start and end dates establish the start and end dates for the entire Family Plan. The Principal is usually the Financially Responsible Person (FRP), i.e. the person who pays for the plan. The FRP may be someone other than the Principal, though.

