

SERFF Tracking Number:	CMPM-125798479	State:	Arkansas
Filing Company:	Presidential Life Insurance Company	State Tracking Number:	40128
Company Tracking Number:			
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	Association Fiing		
Project Name/Number:	CDBA/		

## Filing at a Glance

Company: Presidential Life Insurance Company

Product Name: Association Fiing

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Filing Type: Form

SERFF Tr Num: CMPM-125798479 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: MaeBeth Scott

Date Submitted: 08/30/2008

State Tr Num: 40128

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 09/26/2008

Disposition Status: Approved-Closed

Implementation Date Requested: 09/30/2008

Implementation Date:

State Filing Description:

## General Information

Project Name: CDBA

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/26/2008

State Status Changed: 09/26/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Deemer Date:

The above referenced form was previously approved. My client intends to issue the same form to Consumer Driven Benefits Association of America. Please find enclosed the bylaws of the Consumer Driven Benefits Association of America.

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: CPM-125798479 State: Arkansas  
Filing Company: Presidential Life Insurance Company State Tracking Number: 40128  
Company Tracking Number:  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Association Fiing  
Project Name/Number: CDBA/

(This filing was made by a third party - complicomllc)

MaeBeth Scott, Filing Consultant mbscott@complicom.com  
712 Heatherglenn Drive (817) 251-5854 [Phone]  
Southlake, TX 76092 (972) 767-3993[FAX]

**Filing Company Information**

Presidential Life Insurance Company CoCode: 68039 State of Domicile: New York  
69 Lydecker Group Code: Company Type:  
Nyack, NY 10960 Group Name: State ID Number:  
(800) 926-7599 ext. [Phone] FEIN Number: 13-2570714  
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SERFF Tracking Number: CPM-125798479 State: Arkansas  
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Company Tracking Number:  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Association Fiing  
Project Name/Number: CDBA/

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

SERFF Tracking Number: CPM-125798479

State: Arkansas

Filing Company: Presidential Life Insurance Company

State Tracking Number: 40128

Company Tracking Number:

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: Association Fiing

Project Name/Number: CDBA/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/26/2008	09/26/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	09/04/2008	09/04/2008	MaeBeth Scott	09/05/2008	09/05/2008

*SERFF Tracking Number:*      *CMPM-125798479*

*State:*      *Arkansas*

*Filing Company:*      *Presidential Life Insurance Company*

*State Tracking Number:*      *40128*

*Company Tracking Number:*

*TOI:*      *H21 Health - Other*

*Sub-TOI:*      *H21.000 Health - Other*

*Product Name:*      *Association Fiing*

*Project Name/Number:*      *CDBA/*

## **Disposition**

Disposition Date: 09/26/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CPM-125798479

State: Arkansas

Filing Company: Presidential Life Insurance Company

State Tracking Number: 40128

Company Tracking Number:

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: Association Fiing

Project Name/Number: CDBA/

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	Yes
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	Yes
<b>Supporting Document</b>	Cover Letter	Approved-Closed	Yes
<b>Supporting Document</b>	Authorization Letter	Approved-Closed	Yes
<b>Supporting Document</b>	CDBA Articles of Incorporation	Approved-Closed	Yes
<b>Supporting Document</b>	CDBA Bylaws	Approved-Closed	Yes
<b>Supporting Document</b>	Group Questionnaire	Approved-Closed	Yes
<b>Supporting Document</b>	Arkansas Members	Approved-Closed	Yes
<b>Supporting Document</b>	CDBA 1000 Membership Brochure	Approved-Closed	Yes
<b>Supporting Document</b>	CDBA 3000 Membership Brochure	Approved-Closed	Yes
<b>Supporting Document</b>	CDBA 4000 Membership Brochure	Approved-Closed	Yes
<b>Supporting Document</b>	Financial	Approved-Closed	Yes
<b>Supporting Document</b>	Registered Agent	Approved-Closed	Yes
<b>Supporting Document</b>	Membership Brochure Masters	Approved-Closed	Yes

SERFF Tracking Number: CPM-125798479 State: Arkansas  
Filing Company: Presidential Life Insurance Company State Tracking Number: 40128  
Company Tracking Number:  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Association Fiing  
Project Name/Number: CDBA/

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/04/2008

Submitted Date 09/04/2008

Respond By Date

Dear MaeBeth Scott,

This will acknowledge receipt of the captioned filing.

### Objection 1

- CDBA Articles of Incorporation (Supporting Document)
- CDBA Bylaws (Supporting Document)
- Cover Letter (Supporting Document)

Comment: Before final review is given to the Association, it is requested that you provide our Department with the additional information that is outlined under the attached questionnaire.

Also, the cover letter references the company as Rockland life Insurance Company. The filing indicates that the company is Presidential Life Insurance Company.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

*SERFF Tracking Number:*      *CMPM-125798479*                      *State:*                      *Arkansas*  
*Filing Company:*              *Presidential Life Insurance Company*              *State Tracking Number:*      *40128*  
*Company Tracking Number:*  
*TOI:*                      *H21 Health - Other*                      *Sub-TOI:*                      *H21.000 Health - Other*  
*Product Name:*              *Association Fiing*  
*Project Name/Number:*      *CDBA/*

**Attachment "Discretionary Group.doc" is not a PDF document and cannot be reproduced here.**

SERFF Tracking Number: CPM-125798479 State: Arkansas  
Filing Company: Presidential Life Insurance Company State Tracking Number: 40128  
Company Tracking Number:  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Association Fiing  
Project Name/Number: CDBA/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/05/2008  
Submitted Date 09/05/2008

Dear Rosalind Minor,

### Comments:

### Response 1

Comments: The Group Questionnaire and supporting documentation are attached. The company is Presidential Life. However, in Texas, they are Rockland dba Presidential Life.

### Related Objection 1

Applies To:

- CDBA Articles of Incorporation (Supporting Document)
- CDBA Bylaws (Supporting Document)
- Cover Letter (Supporting Document)

Comment:

Before final review is given to the Association, it is requested that you provide our Department with the additional information that is outlined under the attached questionnaire.

Also, the cover letter references the company as Rockland life Insurance Company. The filing indicates that the company is Presidential Life Insurance Company.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Group Questionnaire

Comment:

Satisfied -Name: Arkansas Members

Comment:

Satisfied -Name: CDBA 1000 Membership Brochure

Comment:

Satisfied -Name: CDBA 3000 Membership Brochure

Comment:

SERFF Tracking Number: CPM-125798479

State: Arkansas

Filing Company: Presidential Life Insurance Company

State Tracking Number: 40128

Company Tracking Number:

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: Association Fiing

Project Name/Number: CDBA/

Satisfied -Name: CDBA 4000 Membership Brochure

Comment:

Satisfied -Name: Financial

Comment:

Satisfied -Name: Registered Agent

Comment:

Satisfied -Name: Membership Brochure Masters

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
MaeBeth Scott

*SERFF Tracking Number: CPM-125798479*

*State: Arkansas*

*Filing Company: Presidential Life Insurance Company*

*State Tracking Number: 40128*

*Company Tracking Number:*

*TOI: H21 Health - Other*

*Sub-TOI: H21.000 Health - Other*

*Product Name: Association Fiing*

*Project Name/Number: CDBA/*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: CPM-125798479 State: Arkansas  
 Filing Company: Presidential Life Insurance Company State Tracking Number: 40128  
 Company Tracking Number:  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: Association Fiing  
 Project Name/Number: CDBA/

## Supporting Document Schedules

**Review Status:**  
**Bypassed -Name:** Certification/Notice Approved-Closed 09/26/2008  
**Bypass Reason:** No Forms are submitted, the forms were previously approved. Only association information is submitted.

**Comments:**

**Review Status:**  
**Bypassed -Name:** Application Approved-Closed 09/26/2008  
**Bypass Reason:** All forms were approved previously, see cover letter.

**Comments:**

**Review Status:**  
**Bypassed -Name:** Health - Actuarial Justification Approved-Closed 09/26/2008  
**Bypass Reason:** Forms were previously approved.

**Comments:**

**Review Status:**  
**Bypassed -Name:** Outline of Coverage Approved-Closed 09/26/2008  
**Bypass Reason:** Forms were previously approved.

**Comments:**

**Review Status:**  
**Satisfied -Name:** Cover Letter Approved-Closed 09/26/2008

**Comments:**

**Attachment:**

presidential AR Cover letter CDBA.pdf

**Review Status:**  
**Satisfied -Name:** Authorization Letter Approved-Closed 09/26/2008

**Comments:**

**Attachment:**

Authorization Letter.pdf

SERFF Tracking Number: CPM-125798479 State: Arkansas  
Filing Company: Presidential Life Insurance Company State Tracking Number: 40128  
Company Tracking Number:  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Association Fiing  
Project Name/Number: CDBA/

**Satisfied -Name:** CDBA Articles of Incorporation **Review Status:** Approved-Closed 09/26/2008  
**Comments:**  
**Attachment:**  
CDBA Artiles of Incorporation - Senior Advisory Institute.pdf

**Satisfied -Name:** CDBA Bylaws **Review Status:** Approved-Closed 09/26/2008  
**Comments:**  
**Attachment:**  
By-Laws Consumer Driven Benefits Assoc.pdf

**Satisfied -Name:** Group Questionnaire **Review Status:** Approved-Closed 09/26/2008  
**Comments:**  
**Attachment:**  
AR Discretionary Group Questionnaire.pdf

**Satisfied -Name:** Arkansas Members **Review Status:** Approved-Closed 09/26/2008  
**Comments:**  
**Attachment:**  
AR Members V90408.xls

**Satisfied -Name:** CDBA 1000 Membership Brochure **Review Status:** Approved-Closed 09/26/2008  
**Comments:**  
**Attachment:**  
CDBA 1000 Membership Level 11 by 17 inch brochure V082508.pdf

**Satisfied -Name:** CDBA 3000 Membership Brochure **Review Status:** Approved-Closed 09/26/2008  
**Comments:**

*SERFF Tracking Number:*      *CMPM-125798479*                      *State:*                      *Arkansas*  
*Filing Company:*              *Presidential Life Insurance Company*              *State Tracking Number:*      *40128*  
*Company Tracking Number:*  
*TOI:*                      *H21 Health - Other*                      *Sub-TOI:*                      *H21.000 Health - Other*  
*Product Name:*              *Association Fiing*  
*Project Name/Number:*      *CDBA/*

**Attachment:**

CDBA 3000 Membership Level 11 by 17 inch brochure V082508.pdf

SERFF Tracking Number: CPM-125798479 State: Arkansas  
Filing Company: Presidential Life Insurance Company State Tracking Number: 40128  
Company Tracking Number:  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Association Fiing  
Project Name/Number: CDBA/

**Satisfied -Name:** CDBA 4000 Membership Brochure **Review Status:** Approved-Closed 09/26/2008  
**Comments:**  
**Attachment:**  
CDBA 4000 Membership Level 11 by 17 inch brochure V082508.pdf

**Satisfied -Name:** Financial **Review Status:** Approved-Closed 09/26/2008  
**Comments:**  
**Attachment:**  
Jan through July financials V81408.pdf

**Satisfied -Name:** Registered Agent **Review Status:** Approved-Closed 09/26/2008  
**Comments:**  
**Attachment:**  
AR Registered agent renewed on 60609.pdf

**Satisfied -Name:** Membership Brochure Masters **Review Status:** Approved-Closed 09/26/2008  
**Comments:**  
**Attachments:**  
CDBA Membership Level 1000 Booklet - MASTER V081308.pdf  
Membership Book Levels 3000 and 4000 - MASTER V81308.pdf



August 27, 2008

Arkansas Department of Insurance

RE: ROCKLAND LIFE INSURANCE COMPANY  
Consumer Driven Benefits Association of America

Policy forms: AM-2007-POL  
AM-2007-CERT AR  
approved 1/3/2008 State Tracking number37647

Dear Filing Intake:

The above referenced form was approved on January 3, 2008, under SERFF Tracking Number CLTR-125383469. My client intends to issue the same form to Consumer Driven Benefits Association of America. Please find enclosed the bylaws of the Consumer Driven Benefits Association of America.

Please note: Mr. Kurz's official title is Chairman of the Board. In an effort to be accurate, his correct title will be reflected on the forms rather than President.

Your consideration in the review and approval of this filing is appreciated. Should you have any questions, or need any further information, you may reach me by phone at 817 251-5854 or via e-mail at [mbscott@complicom.com](mailto:mbscott@complicom.com) or by fax number at 309 404-0346.

Sincerely,

MaeBeth Scott, FLMI

**PRESIDENTIAL LIFE INSURANCE COMPANY** in Texas doing business as  
**ROCKLAND LIFE INSURANCE COMPANY**

69 LYDECKER STREET  
NYACK, NEW YORK 10960  
(800) 926-7599  
FAX (845) 358-0945



DATE: April 3, 2008  
TO: State Insurance Departments  
FROM: Diana Barbas  
RE: Authorization to File Forms and Rates

To Whom It May Concern:

I, Diana Barbas, an officer of Presidential Life Insurance Company, certify that MaeBeth Scott, of CompliCom Regulatory & Compliance Risk Management, is hereby authorized to file forms and rates and correspond with your Department on behalf of this Company.

Sincerely,

A handwritten signature in cursive script that reads "Diana Barbas". The signature is enclosed within a large, hand-drawn oval loop.

Diana Barbas, First Vice President  
[dbarbas@presidentiaallife.com](mailto:dbarbas@presidentiaallife.com)

# SECRETARY OF STATE



## CORPORATE CHARTER

I, DEAN HELLER, the duly elected and qualified Nevada Secretary of State, do hereby certify that **SENIOR ADVISORY INSTITUTE, INC.** did on **July 2, 2003** file in this office the original Articles of Incorporation; that said Articles are now on file and of record in the office of the Secretary of State of the State of Nevada, and further, that said Articles contain all the provisions required by the law of said State of Nevada.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office, in Carson City, Nevada, on **July 2, 2003**.



A handwritten signature in cursive script that reads "Dean Heller".

DEAN HELLER  
Secretary of State

By *Damienne C. Smelt*  
Certification Clerk



DEAN HELLER  
Secretary of State

202 North Carson Street  
Carson City, Nevada 89701-4201  
(775) 684 5708

**Nonprofit Articles of  
Incorporation  
(PURSUANT TO NRS 82)**

Office Use Only:

FILED # CI 5814-03

JUL 02 2003

Important: Read attached instructions before completing form.

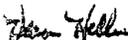
IN THE OFFICE OF

DEAN HELLER, SECRETARY OF STATE

<b>1. Name of Corporation:</b>	SENIOR ADVISORY INSTITUTE, INC.		
<b>2. Resident Agent Name and Street Address:</b> <small>(must be a Nevada address where process may be served)</small>	CSC SERVICES OF NEVADA, INC. Name 502 EAST JOHN STREET, CARSON CITY, NEVADA 89706 Physical Street Address City State Zip Code Additional Mailing Address City State Zip Code		
<b>3. Names, Addresses, Number of Board of Directors/Trustees:</b>	The First Board of Directors/Trustees shall consist of <u>3</u> members whose names and addresses are as follows: 1. <u>GEORGE R. KATOSIO</u> Name 300 North Coit Road, Suite 1050, Richardson, TEXAS 75080 Street Address City State Zip Code 2. <u>WALTER J. SLUSSER</u> Name 12240 Montego Plaza, DALLAS, TEXAS 60504 Street Address City State Zip Code 3. <u>ANGIE M. NORED</u> Name 6 PINNACLE HILL, PAGES PG02, BERMUDA Street Address City State Zip Code 4. _____ Name Street Address City State Zip Code		
<b>4. Purpose:</b>	The purpose of this Corporation shall be: <u>the TRANSACTION OF ANY AND ALL LAWFUL BUSINESS FOR WHICH THE CORPORATION MAY BE INCORPORATED IN NEVADA.</u>		
<b>5. Other Matters:</b> <small>(see instructions)</small>	Number of additional pages attached: <u>-0-</u>		
<b>6. Names, Addresses and Signatures of Incorporators:</b> <small>attach additional pages if there are more than 2 incorporators.</small>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <u>George R. Katosio</u>            Name            300 North Coit Road, Suite 1050            Street Address  <u>Walter J. Slusser</u>            Name            12240 Montego PLAZA            Street Address         </td> <td style="width: 50%; vertical-align: top;"> <u>[Signature]</u>            Signature            Richardson, TEXAS 75080            City State Zip Code  <u>[Signature]</u>            Signature            DALLAS, TEXAS 75230            City State Zip Code         </td> </tr> </table>	<u>George R. Katosio</u> Name 300 North Coit Road, Suite 1050 Street Address <u>Walter J. Slusser</u> Name 12240 Montego PLAZA Street Address	<u>[Signature]</u> Signature Richardson, TEXAS 75080 City State Zip Code <u>[Signature]</u> Signature DALLAS, TEXAS 75230 City State Zip Code
<u>George R. Katosio</u> Name 300 North Coit Road, Suite 1050 Street Address <u>Walter J. Slusser</u> Name 12240 Montego PLAZA Street Address	<u>[Signature]</u> Signature Richardson, TEXAS 75080 City State Zip Code <u>[Signature]</u> Signature DALLAS, TEXAS 75230 City State Zip Code		
<b>7. Certificate of Acceptance of Appointment of Resident Agent:</b>	I hereby accept appointment as Resident Agent for the above named corporation. CSC Services of Nevada, Inc. <u>[Signature]</u> Elaine Phaneuf, Authorized Rep. June 19, 2003 Authorized Signature of R.A. or On Behalf of R.A. Company Date		

STATE OF NEVADA  
Secretary of State  
I hereby certify that this is a true and  
complete copy of the document as filed  
in this office.

JUL 02 2003

  
Dean Heller

By Damienne C. Smelt



DEAN HELLER  
Secretary of State  
204 North Carson Street, Suite 1  
Carson City, Nevada 89701-4299  
(775) 884 5708  
Website: secretaryofstate.biz

Entity #  
C15814-2003  
Document Number:  
20050267620-60

Date Filed:  
7/7/2005 9:29:22 AM  
In the office of

Dean Heller  
Secretary of State

**Nonprofit Amendment  
(After First Meeting)  
(PURSUANT TO NRS 81 AND 82)**

*Important: Read attached instructions before completing form.*

ABOVE SPAC

**Certificate of Amendment to Articles of Incorporation  
For Nonprofit Corporations  
(NRS Chapters 81 and 82 - After First Meeting of Directors)**

1. Name of corporation: SENIOR ADVISORY INSTITUTE, INC.

2. The articles have been amended as follows (provide article numbers, if available):  
ARTICLE 1: SENIOR ADVISORY INSTITUTE, INC.  
CHANGED TO:  
HEALTH AMERICA ASSOCIATION, INC.

3. The directors (or trustees) and the members, if any, and such other persons or public officers, if any, as may be required by the articles have approved the amendment. The vote by which the amendment was adopted by the directors and members, if any, is as follows: directors 3 and members 0.

4. Officer Signature (Required):

Signature

PRESIDENT  
Title

\*A majority of a quorum of the voting power of the members or as may be required by the articles, must vote in favor of the amendment. If any proposed amendment would alter or change any preference or any relative or other right given to any class of members, then the amendment must be approved by the vote, in addition to the affirmative vote otherwise required, of the holders of a majority of a quorum of the voting power of each class of members affected by the amendment regardless of limitations or restrictions on their voting power. An amendment pursuant to NRS 81.210 requires approval by a vote of 2/3 of the members.

FILING FEE: \$50.00

**IMPORTANT:** Failure to include any of the above information and submit the proper fees may cause this filing to be rejected.

**SUBMIT IN DUPLICATE**

*This form must be accompanied by appropriate fees. See attached fee schedule.*



DEAN HELLER  
Secretary of State  
204 North Carson Street, Suite 1  
Carson City, Nevada 89701-4299  
(775) 684 6708  
Website: secretaryofstate.biz

Entity #  
**C15814-2003**  
Document Number:  
**20050284807-76**

Date Filed:  
7/22/2005 1:30:04 PM  
In the office of

*Dean Heller*

**Nonprofit Amendment  
(After First Meeting)  
(PURSUANT TO NRS 81 AND 82)**

Important: Read attached instructions before completing form.

ABOVE SPAC

Dean Heller  
Secretary of State

**Certificate of Amendment to Articles of Incorporation  
For Nonprofit Corporations  
(NRS Chapters 81 and 82 - After First Meeting of Directors)**

1. Name of corporation: HEALTH AMERICA ASSOCIATION, INC.

2. The articles have been amended as follows (provide article numbers, if available):

ARTICLE 1: HEALTH AMERICA ASSOCIATION, INC.  
CHANGED TO:  
CONSUMER DRIVEN BENEFITS  
ASSOCIATION

3. The directors (or trustees) and the members, if any, and such other persons or public officers, if any, as may be required by the articles have approved the amendment. The vote by which the amendment was adopted by the directors and members, if any, is as follows: directors 3, and members 0.\*

4. Officer Signature (Required):

*George H. ...*  
Signature

PRESIDENT  
Title

\*A majority of a quorum of the voting power of the members or as may be required by the articles, must vote in favor of the amendment. If any proposed amendment would alter or change any preference or any relative or other right given to any class of members, then the amendment must be approved by the vote, in addition to the affirmative vote otherwise required, of the holders of a majority of a quorum of the voting power of each class of members affected by the amendment regardless of limitations or restrictions on their voting power. An amendment pursuant to NRS 81.210 requires approval by a vote of 2/3 of the members.

FILING FEE: \$50.00

IMPORTANT: Failure to include any of the above information and submit the proper fees may cause this filing to be rejected.

**SUBMIT IN DUPLICATE**

This form must be accompanied by appropriate fees. See attached fee schedule.

**AMENDED BYLAWS  
OF  
CONSUMER DRIVEN BENEFITS ASSOCIATION**

**ARTICLE 1.  
PURPOSES AND POWERS**

**1.01 Purposes.** The corporation is organized for any lawful purpose or purposes as set forth in its Articles of Incorporation, including but not limited to, being operated for charitable, educational or scientific purposes including, for such purposes: (a) the fostering and promoting of education and research concerning the advantages and availability of suitable discounted medical, medically related, non-medical and other benefit and service programs in respect of its members; (b) the collection and dissemination of statistics and other relevant and reliable information, facts and data concerning the benefits, medical issues and other related matters; (c) the location and determination of suitable and appropriate benefits, medical and other related products and services needed and desired by members at efficient and reasonable costs; and (d) the providing of emails, internet websites, media, newsletters, conferences, meetings, seminars, forums and other means of effective communication to members and others concerning the purposes of the corporation.

**1.02 Powers.** The corporation shall possess all powers which a corporation may have that is organized under the Nevada Non-Profit Corporation Act (the "Act"), as the same may from time to time be amended.

**1.03 Bylaws.** These bylaws shall govern and control the internal corporate affairs of the corporation and guide the officers, directors and members of the corporation in their efforts to promote the business and objectives of the corporation.

**ARTICLE 2.  
PRINCIPAL OFFICE; REGISTERED OFFICE AND AGENT**

**2.01 Principal Office.** The principal office in the State of Nevada shall be at such place as the board of directors may from time to time designate by duly adopted resolution. The corporation may also have an office or offices at such other place or places within or without the State of Nevada as the board of directors may from time to time designate or the business of the corporation requires.

**2.02 Registered Office.** The corporation shall have and continuously maintain in Nevada a registered office which may be, but need not be, the same as its principal office. The address of the registered office will be identical with the office of the registered agent of the corporation. Such office will be continuously maintained within Nevada for the duration of the corporation. The board of directors may from time to time change the address of its registered office by duly adopted resolution and submission of the appropriate forms to the Office of the Secretary of State.

**2.03 Registered Agent.** The corporation shall have and continuously maintain in Nevada a registered agent, which agent may be an individual resident in Nevada whose business office is identical with such registered office, or a domestic corporation, whether for profit or not

for profit, or a foreign corporation for profit or not for profit, authorized to transact business or to conduct its affairs in Nevada which has a business office identical with such registered office.

**2.04 Change of Registered Office or Agent.** The corporation may change its registered office or change its registered agent, or both, upon filing in the office of the Secretary of State a statement setting forth such change. The change shall be authorized by the board of directors or by an officer so authorized by the board of directors. The registered agent shall be agent of the corporation upon whom any process, notice or demand required or permitted by law to be served on the corporation may be served.

**2.05 Resignation of Registered Agent.** Any registered agent may resign; however, the corporation will not recognize the resignation of any registered agent appointed by it, or the discontinuance of any registered office, unless it receives a copy of such agent's resignation, or discontinuance of the registered office, as sent to the Office of the Secretary of State, such copy to be delivered or sent to the corporation registered or certified mail, addressed to the Principal Office of the corporation and directed to the attention of the secretary of the corporation. A copy of such notice shall be delivered or mailed no later than the date of filing of the statement with the Office of the Secretary of State; and such statement of resignation, or discontinuance of the registered office, shall be effective on the earlier of the filing by the corporation of an amendment to its annual registration statement designating a new registered agent, or registered office if discontinued, or the thirty-first (31<sup>st</sup>) day after the date on which the statement is filed.

### **ARTICLE 3. MEMBERS**

**3.01 Qualification.** The Association shall have one or more classes of members. Membership in the corporation shall be open to any person or entity of any kind that subscribes to the purposes of the corporation. Members shall have a shared or common interest of having a need for the education, benefits and/or services offered through the Association and shall adhere to the principles and objectives of the Association. Members shall be 18 years of age or older. The spouse and/or dependents of an active member may also be eligible for optional family membership benefits through the active member. Dependent may include a child of the member who is unmarried and younger than 25 years of age or as otherwise determined by applicable state law.

**3.02 Application and Admission.** Application for membership shall be made in writing, by electronic message confirmation or by telephonic recording and shall contain such information as the corporation may require. Each application shall be accompanied by an application or enrollment fee and monthly dues in an amount determined by the board of directors. A refund policy shall also be determined by the board of directors in accordance with these bylaws and any applicable law.

**3.03 Classes of Members.** The designation of such class or classes of members shall be determined by the board of directors and may include but not be limited to, (a) Individual Members, (b) Self-Employed Independent Contractor Members, (c) Corporate Sponsoring Members and their eligible employees, (d) Franchisee Sponsoring Members and their eligible employees, (e) Affiliated Association Sponsoring Members and their eligible members, and (f) Affinity Marketing Group Sponsoring Members and their eligible members.

Divisions within each class or classes of members and benefit package levels for each member may also be determined by the board of directors. The qualifications, rights and benefit package levels of each class of members or division of members may be changed at any time by the board of directors.

**3.04 Active Member.** Any member who is not in default in the payment of dues for a period of one (1) month or more from the beginning of the period for which such dues become payable shall be an active member and shall be entitled to all of the rights, privileges and benefits provided to such members as so determined by the board of directors.

**3.05 Certificates or Cards Evidencing Membership.** The board of directors by duly adopted resolution may, but is not required, to provide for the issuance of certificates or cards evidencing membership in the corporation. Such certificates or cards may be signed by the president, vice-president or executive director and by the secretary or an assistant secretary. The name and address of each member and the date of issuance of the certificate or card shall be entered in the records of the corporation. If any certificate or card shall become lost, mutilated or destroyed, a new certificate or card may be issued upon such terms, provisions and conditions as the board of directors may determine.

**3.06 Voting Rights.** Each member of each class shall have voting rights and shall be entitled to one vote unless limited by the board of directors in accordance with the provisions of these bylaws. Sponsoring Members shall not have voting rights.

**3.07 Termination of Membership.** Membership in the corporation terminates upon the death of a member. A member shall also be automatically ineligible for membership and loses all privileges, rights and benefits of the corporation when the member of any class shall be in default in the payment of dues for a period of one month from the beginning of the period from which such dues became payable, unless the board of directors, in its discretion, extends the time for payment of dues. Termination for the failure to pay dues shall be effective retroactively to the date such dues were payable and no further notice of such termination shall be required, although it may be given. Furthermore, the board of directors may expel or suspend a member pursuant to a procedure, duly adopted by the board of directors, that is fair and reasonable and carried out in good faith. The expulsion or suspension of a member, or termination of a membership, does not relieve the member from obligations the member may have to the corporation for dues, fees or charges for goods or services.

**3.08 Resignation.** Any member personally or through his duly authorized attorney-in-fact may resign by filing a written resignation with the secretary of the corporation but such resignation shall not entitle such member to any refund of dues and the member shall immediately lose all privileges and rights of the corporation.

**3.09 Reinstatement.** Upon written request signed by a former member and filed with the corporation, the board of directors may reinstate such former member to membership in the corporation upon such terms as the board of directors may deem appropriate.

**3.10 Transfer of Membership.** Membership in the corporation is not transferable or assignable.

**3.11 Dues.** The board of directors shall from time to time determine the enrollment or application fee, if any, and the amount of dues payable to the corporation by its members, classes of members or divisions of members. The board of directors may waive any enrollment fees or dues for members, particularly for those who are part of a group where a sponsor of the group pays a stated fee on behalf of all group members.

**3.12 Payment of Dues.** Dues shall be payable monthly or annually, in advance, or in such other manner as the board of directors may so determine. The Association reserves the right to change the membership dues or fees after 30 days notice in writing or by email to the Member. A person may only enroll in one membership in the Association.

**3.13 Liability of Members.** The members shall not have ownership rights in the corporation and shall not be personally liable for the debts, liabilities or obligations of the corporation.

#### **ARTICLE 4. MEETINGS OF MEMBERS**

**4.01 Place of Meetings.** Meetings of members shall be held at the time and place, within or outside of the State of Nevada, stated in the notice of the meeting or in a waiver of notice.

**4.02 Annual Meeting.** An annual meeting of the members shall be held each year on a day and hour to be selected by the Board of Directors for the purpose of electing Directors and for the transaction of such other business as may come before the meeting. If the board of directors fails to call the annual meeting at the designated time, a member of the corporation may demand that the meeting be held within a reasonable time. The demand must be made in writing and sent to an officer of the corporation by registered mail. If the annual meeting is not called before the 61<sup>st</sup> day after the date of demand, a member may compel the holding of such annual meeting by legal action directed against the board of directors, and each of the extraordinary writs of common law and of courts of equity are available to the member to compel the holding of the meeting. Failure to hold an annual meeting at the designated time does not result in the winding up and termination of the corporation.

**4.03 Special Meetings.** Special meetings of the members of the corporation may be called by the president, the secretary, the board of directors or by members having not less than one-tenth (1/10) of the votes entitled to be cast at such meeting. Business transacted at a special meeting shall be confined to the purposes stated in the notice of the meeting.

**4.04 Notice of Meetings.** Notice of an annual meeting is not required. The corporation may, however, provide written notice of the place, date, and time of a meeting of members of the corporation and, if the meeting is a special meeting, the purpose or purposes for which the meeting is called. The notice shall be delivered to each member entitled to vote at the meeting not later than the 10<sup>th</sup> day and not earlier than the 60<sup>th</sup> day before the date of the meeting. Notice may be delivered personally, by mail, or by facsimile or electronic message. "Mailed" is considered to be delivered on the date notice is deposited in the United States mail with postage paid in an envelope addressed to the person at the person's address as it appears on the membership records. "Transmitted by facsimile or electronic message" is considered to be

delivered when the facsimile or electronic message is successfully transmitted. If there are more than 1,000 members at the time a meeting is scheduled or called, notice may be given by publication in any newspaper of general circulation in the community in which the principal office of the corporation is located.

**4.05 Quorum.** The members of the corporation holding one tenth (1/10) of the votes entitled to be cast, in person or by proxy, constitute a quorum. The vote of the majority of the votes entitled to be cast by the members present, or represented by proxy, at a meeting at which a quorum is present, shall be the act of the members, unless the vote of a greater number is required by law, the articles or the bylaws. If, however, such quorum shall not be present or represented at any meeting of the members, the members entitled to vote thereat, present in person, shall have the power to adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum shall be present. At such adjourned meeting at which a quorum shall be present or represented, any business may be transacted which might have been transacted at the original meeting. The members present at a duly constituted meeting may continue to transact business until adjournment, despite the withdrawal of enough members to leave less than a quorum.

**4.06 Voting Of Members.** Each member, regardless of class, shall be entitled to one vote on each matter submitted to a vote at a meeting of members, except to the extent that the voting rights of members of any class or classes are limited, enlarged or denied by the articles or the bylaws.

**4.07 Proxies by Members.** A member may vote in person or by proxy executed in writing by the member or the member's attorney-in-fact. A member can revoke his proxy in writing at anytime by sending notice of such revocation to the corporation. Any person who becomes a member shall execute an appropriate written proxy if such person desires to have any director or officer of the corporation receive notice of and vote and act on said member's behalf in regard to any such meetings of the members. A proxy is not effective for voting purposes unless the original of the proxy is filed with the secretary of the corporation at least ten (10) days before the meeting at which it is to be used.

**4.08 Meetings by Communications Equipment.** Members may participate in and hold a meeting by means of telephone conference or similar communications equipment in which all persons participating in the meeting can hear each other. Participation in such a meeting shall constitute presence in person at the meeting, except where a person participates in the meeting for the express purpose of objecting to the transaction of any business on the ground that the meeting is not lawfully called or convened.

**4.09 Action by Unanimous Written Consent.** Any action required to be or which may be taken at a meeting of the members of the corporation may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all the members entitled to vote with respect to the subject matter thereof, and then delivered to the Secretary of the corporation for inclusion in the corporate record book. Such consent shall have the same force and effect as a unanimous vote of members at a meeting, and may be stated as such in any documents filed with the Secretary of State.

## **ARTICLE 5. DIRECTORS**

**5.01 Management by Board of Directors.** The business and affairs of the corporation shall be managed by the Board of Directors who may exercise all such powers of the corporation and do all such lawful acts as are not directed or required to be exercised by the members.

**5.02 Number, Term; Election.** The Board of Directors may not have fewer than three (3) or more than nine (9) directors, and shall consist of the number set by majority vote of the Board of Directors, which may be changed from time to time by resolution of the board of directors. Each director shall hold office for a term of twelve (12) months and shall be eligible for re-election. Directors shall be elected by plurality vote. Each director elected shall hold office for the term for which elected until his or her successor shall be elected and shall qualify, or until his or her earlier death, resignation or removal.

**5.03 Qualifications of Directors.** The qualification for becoming and remaining a Director of the corporation are as follows:

- (a) directors must be residents of any state in the United States or the District of Columbia;
- (b) directors must be members of the corporation;
- (c) proposed directors must be nominated by existing directors; and
- (d) directors must attend at least seventy-five (75%) percent of the annual and special meetings of the board of directors.

**5.04 Change in Number.** The number of directors may be increased or decreased from time to time by vote of a majority of the Board of Directors, but no decrease shall have the effect of shortening the term of any incumbent Director. Any directorship required to be filled by reason of an increase in the number of Directors shall be filled by election at an annual meeting or at a special meeting of members called for that purpose.

**5.05 Removal; Resignation.** Any director may be removed either for or without cause at any special or annual meeting of members, by the affirmative vote of a majority in number of members present, in person or by proxy, at such meeting and entitled to vote for the election of such director if notice of intention to act upon such matter shall have been given in the notice calling such meeting. Any director may resign by giving written notice to the president or secretary. The resignation shall take effect at the time specified in the notice, or immediately if no time is specified. The acceptance of such resignation shall not be necessary to make it effective.

**5.06 Vacancies.** Any vacancies occurring in the Board of Directors for any reason may be filled by the affirmative vote of a majority of the remaining directors then in office though less than a quorum. Any director elected to fill a vacancy shall be elected for the unexpired term of his predecessor in office. If there are no directors in office, then an election of directors may be held in the manner provided by law.

**5.07. First Meetings.** The first meeting of a newly elected Board shall be held without further notice immediately following the annual meeting of members, and at the same place, unless the time or place is changed by unanimous consent of the Directors then elected and serving.

**5.08 Regular Meetings.** Regular meetings of the Board of Directors may be held without notice at such time and place as shall from time to time be determined by the Board.

**5.09 Special Meetings.** Special meetings of the Board of Directors may be called by the President on three days' notice to each Director. Special meetings shall be called by the President or Secretary in like manner and on like notice on the written request of two directors. The purpose of any special meeting of the board of directors shall be specified in the notice of such meeting.

**5.10 Quorum; Majority Vote.** At meetings of the board of directors a majority of the number of directors shall constitute a quorum for the transaction of business; provided, however, that a quorum shall not consist of less than fifty-one percent (51%) of the entire board of directors. The act of a majority of the directors present at a meeting at which a quorum is present will be the act of the board of directors unless a greater number is required by law, the articles or the bylaws. If a quorum is not present at a meeting of the board of directors, the directors present may adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum is present. The board of directors shall keep minutes of its proceedings which shall be placed in the minute book of the corporation.

**5.11 Action by Unanimous Written Consent.** Any action required to be or which may be taken at a meeting of the board of directors or any other committee of the board of directors of the corporation may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all the directors, or any other committee of the board of directors as the case may be, and then delivered to the Secretary of the corporation for inclusion in the corporate record book. Such consent shall have the same force and effect as a unanimous vote of members at a meeting, and may be stated as such in any documents filed with the Secretary of State.

**5.12 Participation in Meetings by Use of Communications Equipment.** Any Director may participate in and hold a meeting of the directors by means of a conference telephone, or similar communications equipment by means of which all persons participating in the meeting can hear each other. Participation in such a meeting shall constitute presence in person at the meeting, except where a person participates in the meeting for the express purpose of objecting to the transaction of any business on the ground that the meeting is not lawfully called or convened.

**5.13 Compensation.** By resolution of the board of directors, the directors may be paid their reasonable expenses (i.e. travel, meals, lodging and entertainment), if any, and may be paid a fixed sum for attendance at each meeting of the board of directors, or receive a stated fee as director. No such payment shall preclude any director from serving the corporation in any other capacity and receiving compensation therefore. Members of the executive committee or of special or standing committees may, by resolution of the board of directors, be allowed like compensation for attending committee meetings.

**5.14 Minutes.** The board of directors shall keep regular minutes of its proceedings. The minutes shall be placed in the Corporate Record Book of the corporation.

**5.15 Conflicts of Interest.** Any contract or other transaction between the Corporation and one or more of its directors, or between the Corporation and any firm in which one or more of its Directors are members or employees, or in which they are interested, or between the Corporation and any corporation or association of which one or more of its Directors are shareholders, members, directors, officers or employees, or in which they are interested, shall be valid for all purposes, notwithstanding the presence of such Director or Director at the meeting of the Board of Directors of the Corporation which acts upon or in reference to such contract or transaction, and notwithstanding his or their participation in such action, if the fact of such interest shall be disclosed or known to the Board of Directors, and the Board of Directors shall, nevertheless, authorize, approve and/or ratify such contract or transaction by a vote of the majority of the Directors present, such interested Director or Directors to be counted in determining whether a quorum is present, but not to be counted in calculating a majority of such quorum necessary to carry such a vote.

## **ARTICLE 6. OFFICERS**

**6.01 Officers.** The officers of the corporation shall be a president and a secretary and may include an executive vice-president as well as one or more vice-presidents (the number to be determined by the board of directors), a treasurer, or combination thereof, and such other officers, including an executive director, as may be elected in accordance with the provisions of this article. The board of directors may elect or appoint such other officers, including one or more assistant secretaries and one or more assistant treasurers, as it shall deem desirable, such officers to have the authority and perform such duties in the management of the corporation as prescribed from time to time by the board of directors or as may be provided in these bylaws. Any two or more offices may be held by the same person, except for the offices of president and secretary.

**6.02 Officers to be Active Members.** Any person serving as an officer of the corporation must be a member of the corporation.

**6.03 Election and Term of Office.** The officers of the corporation shall be elected by the board of directors at the annual meeting of the board of directors for a term of twelve (12) months. If the election of officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Each officer shall hold office until his or her successor shall have been duly elected and shall have qualified.

**6.04 Vacancies.** A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the board of directors at any meeting for the unexpired portion of the term. New offices may also be created and filled by the board of directors at any such meeting. An assistant or assistants to the elected officers may be made available as necessary upon authorization by the board of directors.

**6.05 President.** The president will be the chief executive officer of the corporation and shall, subject to the control of the board of directors, supervise and control the business

affairs of the corporation. The president will perform all duties incident to such office and such other duties as may be provided in these bylaws or as may be prescribed from time to time by the board of directors. The board of directors shall delegate to the president the necessary authority and responsibility for the administration of the affairs of the corporation subject only to such bylaws as may be adopted and such orders as may be issued by the board of directors relating to the operation of the corporation and long range planning. The president shall be an ex-officio member of each directorial committee of the board of directors without a vote except the executive committee on which he shall serve with a vote, or, except as otherwise provided for in these bylaws or through a resolution of the board of directors. The president shall present a report at each annual meeting of the board of directors covering the operations of the corporation during the preceding fiscal year.

**6.06 Executive Vice-President.** In the absence of the president, or in the event of his inability or refusal to act, the executive vice president, if one has been appointed, shall perform the duties of the president, and when so acting, shall have all the powers of and be subject to all the restrictions upon the president. The executive vice president shall be the chief administrative and operating officer. He shall serve as secretary to the board of directors and cause to be prepared notices and minutes of meetings of the board. The executive vice president shall be a member of the board of directors and all committees. With the assistance of committee chairmen, he shall be responsible for the administration of all activities in accordance with the policies and regulations of the board of directors. The executive vice president shall be responsible for hiring, discharging, directing and supervising all employees.

**6.07 Vice-President.** In the absence of the president and executive vice president or in the event of their inability or refusal to act, the vice presidents, if any, in the order of their seniority, unless otherwise determined by the board of directors, shall, perform the duties of the president, and when so acting, shall have all the power of and be subject to all the restrictions upon the president. A vice president shall perform such other duties as from time to time may be assigned to him by the president or by the board of directors.

**6.08 Treasurer.** The treasurer or assistant treasurer shall have charge and custody of and be responsible for all funds and securities of the corporation, receive and give receipts for monies received by the corporation from any source whatsoever, and deposit all such monies in the name of the corporation in such banks, trust companies or other depositories as shall be selected by the board of directors. The treasurer or assistant treasurer shall prepare and present quarterly a detailed financial statement of the financial affairs of the corporation. All of the duties, responsibilities and obligations of the treasurer or assistant treasurer may be assigned to a qualified third person or entity by written agreement; however, under such circumstances, the treasurer or assistant treasurer shall retain ultimate responsibility for such functions.

**6.09 Secretary.** The secretary or assistant secretary of the corporation shall keep the minutes of the meetings of the members, the board of directors and any committees in one or more books provided for that purpose, oversee that all notices are duly given in accordance with the provisions of these by-laws or as required by law, be custodian of the corporate records of the corporation, oversee that the seal of the corporation, if required, is affixed to all documents of the corporation, keep a register of the mailing address of each member which shall be furnished to the secretary or assistant secretary by such member; and in general, perform all duties incident to the office of secretary and such other duties as from time to time may be assigned to the secretary or assistant secretary by the president or by the board of directors.

**6.10 Executive Director.** An executive director of the corporation may be appointed at such time as the board of directors so designates. The executive director of the corporation may be the chief administrative and operating officer of the corporation and shall be selected by and report to the board of directors, which shall determine the term of his appointment as well as his duties and functions. The executive director of the corporation shall carry out the purposes of the corporation within the framework of the Articles of Incorporation, these by-laws, corporate policies and procedures, and the general and specific assignments given to him by the board of directors. The functions of the executive director shall include, but not be limited to, the following:

- a. selection, employment, and supervision of any employees of the corporation as authorized by the president and the board of directors. All staff employed by the corporation must meet required personnel standards as set forth in the personnel policies of the corporation;
- b. coordination and implementation of planning activities according to an approved work program;
- c. attendance at all meetings of the board of directors and the Executive Committee, except as otherwise determined by the President;
- d. representing the board of directors in dealing with the public and with all governmental agencies, if required; and
- e. such other duties and responsibilities as may from time to time be delegated to him by the president or the board of directors.

**6.11 Removal of Officers.** Any officer elected or appointed to office may be removed by those persons authorized under these bylaws to elect or appoint such officers whenever in their judgment the best interests of this corporation would be served. Such removal will be without prejudice to the contractual rights, if any, of the officer so removed. Any election or appointment of an officer shall not of itself create contract rights.

**6.12 Resignation of Officer.** Any officer may resign by giving written notice to the president or the board of directors. The resignation shall take effect at the time specified therein. The acceptance of such resignation shall not be necessary to make it effective.

**6.13 Compensation.** The compensation of officers of the corporation, if any, shall be determined from time to time by the board of directors.

## **ARTICLE 7. COMMITTEES**

**7.01 Establishment of Committees.** The board of directors, by resolution duly adopted by a majority of the directors in office, may designate one or more committees, each of which shall consist of two (2) or more directors, which committees, to the extent provided in said resolution, shall have and exercise the authority of the board of directors in the management of the corporation. The designation of such committees and the delegation of authority thereto shall

not operate to relieve the board of directors, or any individual director, of any responsibility imposed on it or him by law.

**7.02 Executive Committee.** The board of directors may designate and appoint an executive committee which shall consist of no less than three (3) members of the board of directors and who each shall serve in such capacity for one (1) year, unless the board shall determine otherwise. The executive committee shall have the authority, those, duties, and exercise those powers as such are determined from time to time by the board by resolution duly adopted and not inconsistent with these bylaws. The executive committee shall have the authority of the board between its meetings, except for that business of the corporation as can only be addressed by a majority of the board of directors at a meeting of said board. A majority of all the members of the executive committee may determine its action and fix the time and place of its meetings, unless the board shall otherwise provide. The board shall have the power at any time to change the number, powers, and members of the executive committee, to fill vacancies, and to discharge any such member of the executive committee.

**7.03 Benefits Review Committee.** The board of directors, by resolution duly adopted by a majority of the directors in office, may also designate a benefits review committee consisting of the president of the corporation and at least two (2) other persons who are selected by the board of directors. The benefits review committee shall have the responsibility for locating and reviewing potential benefit programs for the different classes of members of the corporation, and recommending such programs to the board of directors for its review, approval and adoption, if it believes it to be in the best interests of the members of the corporation to do so. A majority of all the members of the benefits review committee may determine its action and fix the time and place of its meetings, unless the board of directors shall otherwise provide. The board of directors shall have the power at any time to change the number, powers, and members of the benefits review committee, to fill vacancies, and to discharge any such member of the benefits review committee.

**7.04 Other Committees.** Other committees not having and exercising the authority of the board of directors in the management of the corporation may be designated and appointed by a resolution duly adopted by the board of directors or by the president if authorized by a resolution duly adopted by the board of directors. Except as otherwise provided in such resolution, members of each such committee shall be members of the corporation, and the president of the corporation shall appoint the members thereof. Any member may be removed by the person or persons authorized to appoint such member whenever in his or their judgment the best interests of the corporation will be served by such removal. At least one member of each committee shall be a director of the corporation. A majority of all members of such a committee may determine its action and fix the time and place of its meetings, unless the board of directors shall otherwise provide. The board of directors shall have the power at any time to change the number, powers and members of such a committee, to fill vacancies and to discharge any member of such a committee.

**7.05 Term of Office.** Each member of a committee shall continue as such until the next annual meeting of the board of directors, unless the committee shall be sooner terminated, or unless such member is removed from such committee or resigns. A member of any committee shall be eligible for re-appointment.

**7.06 Chairman.** One member of each committee shall be designated the chairman of

such committee by the board of directors unless otherwise set forth in these bylaws.

**7.07 Vacancies.** Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.

**7.08 Quorum.** Unless provided in the resolution duly adopted by the board of directors designating a committee, a majority of the entire committee shall constitute a quorum and the act of a majority of the members present at a meeting at which a quorum is present shall be the act of the committee.

## **ARTICLE 8. CONTRACTS, CHECKS, DEPOSITS AND FUNDS**

**8.01 Contracts.** The board of directors may authorize the officers or agents of the corporation to enter into contracts or to execute and deliver documents in the name of and on behalf of the corporation. Such authority shall be confined to specific instances. Such contracts may be for any purpose deemed by the board of directors to be appropriate, including the contracting with a third party for any or all management, operational, administrative, marketing, providing of member benefits and other services and functions necessary for the corporation to achieve its purpose.

**8.02 Checks, Drafts and Other Orders for Payment.** All checks, drafts, or other orders for the payment of money, notes or other evidences of indebtedness issued in the name of the corporation shall be signed by such officer or officers, agent or agents, of the corporation, and in such manner as shall from time to time be determined by duly adopted resolution of the board of directors. However, such responsibility may be assigned to a qualified third person or entity by written agreement.

**8.03 Deposits.** All funds of the corporation shall be deposited from time to time to the credit of the corporation in such banks, trust companies, or other depositories as the board of directors may select.

**8.04 Gifts.** The board of directors may accept on behalf of the corporation any contributions, gifts, bequests, or devise for the general purpose or for any special purpose of the corporation.

**8.05 Loans.** The corporation may, upon authorization of the board of directors, from time to time accept or negotiate loans of financial assistance to be repaid at such time as the corporation is reasonably able to repay.

## **ARTICLE 9. INDEMNIFICATION OF DIRECTORS AND OFFICERS**

**9.01 Indemnification of Directors and Officers.** Except as otherwise expressly provided by law or these bylaws, each director or officer, whether or not then in office, shall be indemnified by the Corporation against all expenses reasonably incurred by or imposed upon him in connection with or arising out of any proceeding in which he may be involved by reason of his being or having been a director or officer of the Corporation. The foregoing right of indemnification shall not be exclusive of other rights to which any director or officer may be

entitled as a matter of law.

**9.02 Power to Indemnify.** The power to indemnify applies only if it is determined that the director or officer (a) acted in good faith, (b) reasonably believed that his conduct in his official capacity was in the corporation's best interests, and in all other cases, that his conduct was at least not opposed to the corporation's best interests, and (c) in the case of any criminal proceedings, did not have a reasonable cause to believe his conduct was unlawful.

**9.03 Limitations.** If the director or officer is found liable to the corporation or is found liable because he improperly received a personal benefit, the indemnification in Section 9.01 (a) is limited to reasonable expenses (which shall not include a judgment, a penalty, a fine or tax) actually incurred by the person in connection with the proceeding and (b) may not be made in relation to a proceeding in which the person has been found liable for (i) willful or intentional misconduct in the performance of his duty to the corporation, (ii) breach of his duty of loyalty owed to the corporation or (iii) an act or omission not committed in good faith that constitutes a breach of duty owed by the person to the corporation..

**9.04 Proceeding.** "Proceeding" means a threatened, pending or completed action or other proceeding, whether civil, criminal, administrative, arbitative or investigative, an appeal of such an action or proceeding and an inquiry or investigation that could lead to such an action or proceeding.

**9.05 Expenses.** "Expenses" includes court costs, a judgment (including an arbitration award), a penalty, a settlement, a fine, and an excise or similar tax, including an excise tax assessed against the person with respect to an employee benefit plan and reasonable attorneys' fees that are reasonable and actually incurred by the person in connection with a proceeding.

**9.06 Determination of Indemnification.** A determination of indemnification under Section 9.01 (unless ordered by a court of competent jurisdiction) must be made:

1. by a majority vote of a quorum consisting of directors who at the time of the vote are not named defendants or respondents in the proceeding;
2. If such a quorum cannot be obtained, by a majority vote of a committee of the board of directors, designated to act in the matter by a majority vote of all directors, consisting solely of two or more directors who at the time of the vote are not named defendants ore respondents in the proceeding;
3. by special legal counsel selected by the board of directors or a committee of the board by vote as set forth in subsection 1 or 2 of this section; or, if such a quorum cannot be obtained and such a committee cannot be established, by a majority vote of all directors; or
4. by the members in a vote that excludes the vote of directors who are named defendants or respondents in the proceeding.

**9.07 Mandatory Indemnification.** The corporation shall indemnify a director or officer against reasonable expenses actually incurred by him in connection with a proceeding in which he is a named defendant or respondent because he is or was a director or officer if he has

been wholly successful, on the merits or otherwise, in the defense of the proceeding.

**9.08 Advancement of Reasonable Expenses.** Reasonable expenses incurred by a director or officer who was, is, or is threatened to be made a named defendant or respondent in a proceeding shall be paid or reimbursed by the corporation, in advance of the final disposition of the proceeding and without the determination specified in Section 9.06, after the corporation receives a written affirmation by the director or officer of his good faith that he has met the standard of conduct necessary for indemnification under this article and a written undertaking by or on behalf of the director or officer to repay the amount paid or reimbursed if it is ultimately determined that he has not met that standard or if it is ultimately determined that indemnification of the director or officer against expenses incurred by him in connection with that proceeding is prohibited under this article. The written undertaking must be an unlimited general obligation of the director or officer but need not be secured. It may be accepted without reference to financial ability to make repayment.

**9.09 Payment as Witness.** The corporation shall pay or reimburse expenses incurred by a director, officer or employee in connection with his appearance as a witness or other participation in a proceeding by or against the corporation at a time when he is not a named defendant or respondent in the proceeding.

**9.10 Insurance.** The corporation may purchase and maintain insurance or enter into any other arrangement on behalf of any person who is or was a director, officer, employee or agent of the corporation or who is or was serving at the request of the corporation as a director, officer, partner, venturer, proprietor, trustee, employee, agent, or similar functionary of another foreign or domestic corporation, employee benefit plan, other enterprise, or other entity, against any liability asserted against him and incurred by him in such a capacity or arising out of his status as such a person, whether or not the corporation would have the power to indemnify him against that liability under this article. Without limiting the power of the corporation to procure or maintain any kind of other arrangement, the corporation may, for the benefit of persons indemnified by the corporation, (a) create a trust fund; (b) establish any form of self-insurance; (c) secure its indemnity obligation by grant of a security interest or other lien on the assets of the corporation; or (d) establish a letter of credit, guaranty, or surety arrangement.

**9.11 Exclusions.** No indemnification by the corporation shall apply to (a) any claim arising out of bodily injury to, or sickness, disease or death of any person, or damage to or destruction of any property including the loss of use thereof, (b) any claim arising out of breach of fiduciary duty or obligation in connection with any employee welfare benefit plan or retirement plan, (c) any cross-claim or counterclaim brought by one director and/or officer against another director and/or officer, (d) any claim arising out of failure to effect or maintain any insurance or bond, (e) any claim arising out of acts of a knowingly discriminatory nature, (f) any claim arising out of a violation of the responsibilities, obligations or duties imposed by Internal Revenue Code of 1986, as amended, or similar statutory law of any state or other jurisdiction therein, or (h) any act committed by a director or officer prior to taking office.

**9.12 Notice.** A director or officer shall, as a condition precedent to indemnification hereunder, give written notice to the corporation as soon as practicable of any claim made against him. The director or officer shall promptly forward to the corporation any demand, notice or summons received by the director or officer. Notice given by or on behalf of the director or officer to any authorized representative of the corporation, with particulars sufficient to identify

the director or officer, shall be deemed notice to the corporation.

**9.13 Jurisdiction.** The indemnification hereunder only applies to acts committed by and suits brought against a director or officer in the United States of America, its territories or possessions or Canada.

**9.14 Cooperation.** The director or officer shall cooperate with the corporation and, upon the corporation's request, assist in making settlements and in the conduct of suits, including arbitration proceedings. The director or officer shall attend hearings, trials and depositions and shall assist in securing and giving evidence and obtain the attendance of witnesses. The director or officer shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expenses in any such proceedings.

**9.15 Liability.** No action shall lie against the corporation unless, as a condition precedent thereto, the director or officer shall have fully complied with all the terms, provisions and conditions of this entire article nor until the amount of the obligation to pay shall have been finally determined either by judgment against the director or officer after actual trial, arbitration determination, or by written agreement of the director or officer and the claimant subject to the prior written consent of the corporation. Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover against the corporation. No person or organization shall have the right to join the corporation as a party to any action against the director or officer to determine the director's or officer's liability, nor shall the corporation be interpleaded by the director or officer or their legal representative.

**9.16 Subrogation.** In the event of any payment under this article, the corporation shall be subrogated to all the director's or officer's rights of recovery therefore against any person or organization, and the director or officer shall execute and deliver all instruments and papers and do whatever else is necessary to secure such rights. Any amount recovered in excess of the corporation's total payment shall be restored to the director or officer, less the cost to the corporation of recovery. This indemnification as proved shall apply only as excess over any valid and collectible insurance the director or officer may have.

**9.17 Effect of Amendment.** No amendment, modification or repeal of the articles on indemnification and insurance hereof shall in any manner terminate, reduce or impair the right of any past, present or future director or officer of the corporation, nor the obligation of the corporation to indemnify such directors, under and in accordance with the provisions of these articles as in effect immediately prior to such amendment, modification or repeal with respect to claims arising from or relating to matters occurring, in whole or in part, prior to such amendment, modification or repeal, regardless of when such claims may arise or be asserted.

**9.18 Surety Bond.** Such officers and agents of the corporation as the president, board of directors or the executive committee may designate from time to time, may be bonded for the faithful performance of their duties to the corporation and for the restoration to the corporation, in case of their death, resignation, retirement, disqualification or removal from office, of all books, papers, vouchers, money and other property of whatever kind in their possession or under their control belonging to the corporation, in such amounts and by such surety companies as the president, board of directors or the executive committee may determine. The premiums on such surety bonds shall be paid by the corporation and the bonds so furnished

shall be in the custody of the secretary of the corporation.

#### **ARTICLE 10. PROHIBITED ACTS**

**10.01 Dividends Prohibited.** A dividend may not be paid to, and no part of the income of the corporation may be distributed to, the corporation's members, directors or officers.

**10.02 Authorized Benefits and Distributions.** The corporation may pay compensation in a reasonable amount to the members, directors or officers for services rendered and may confer benefits on its members in conformity with the corporation's purposes.

**10.03 Loans To Directors Prohibited.** No loans shall be made by the corporation to its directors.

#### **ARTICLE 11. DISSOLUTION AND DISTRIBUTION OF ASSETS**

**11.01 Voluntary Dissolution.** The corporation may dissolve and commence to wind up its affairs. The board of directors shall adopt a resolution recommending that the corporation be dissolved and directing that the question of such dissolution be submitted to a vote at an annual or special meeting of members having voting rights. A resolution to dissolve the corporation shall be adopted upon receiving at least two-thirds (2/3) of the votes which members present at such meeting in person or by proxy are entitled to cast. Upon the adoption of such resolution by the members, the corporation shall cease to conduct its affairs except in so far as may be necessary for the winding up thereof, shall immediately cause a notice of the proposed dissolution to be mailed to each known creditor of and claimant against the corporation and shall proceed to collect its assets and apply and distribute them as provided in these bylaws or as allowed by law.

**11.02 Application and Distribution of Assets.** If in the process of dissolution, all valid and legally enforceable liabilities and obligations of the corporation shall be paid, satisfied and discharged. In case the property and assets are not sufficient to satisfy or discharge all of the corporation's valid and legally enforceable liabilities and obligations, the corporation shall apply them so far as they will go to the just and equitable payment of the liabilities and obligations. Assets held by the corporation upon condition requiring return, transfer or conveyance, which condition occurs by reason of the dissolution, shall be returned, transferred or conveyed in accordance with such requirements. The remaining assets of the corporation shall be distributed only for tax exempt purposes to one or more organizations which are exempt under Section 501(c)(3) of the Internal Revenue Code of 1986 or the corresponding section of any future federal tax code, or which are described in Section 170(c)(1) or (2), Internal Revenue Code, under a plan of distribution adopted pursuant to applicable law. Any remaining assets not distributed under the plan of distribution shall be disposed of by a district court of the county in which corporation's principal office is located exclusively to one or more exempt organizations described above. Any distribution by the court shall be made in such manner as, in the judgment of the court, will best accomplish the general purposes for which the corporation was organized.

**ARTICLE 12.**  
**GENERAL PROVISIONS**

**12.01 Fiscal Year.** The fiscal year of the corporation shall begin the first day of January and end on the last day of December in each year.

**12.02 Seal.** The corporate seal shall be in such form as may be prescribed by the board of directors. The seal may be used by causing it or a facsimile thereof to be impressed or affixed or in any manner reproduced.

**12.03 Books and Records.** The corporation shall keep correct and complete books and records of account and shall also keep minutes of the proceedings of its members, board of directors and committees having any authority of the board of directors and shall keep at its principal office a record of the names and addresses of its members entitled to vote. A member of the corporation, on written demand stating the purpose of the demand, has the right to examine and copy, in person or by agent, accountant or attorney, at any reasonable time during normal business hours, for any proper purpose, the books and records of the corporation relevant to that purpose, at the expense of the member. However, since membership information of the corporation is a valuable and proprietary asset of the corporation, such information may not be given or sold to, or be copied by, any member or his agent or attorney. The corporation may be audited annually by certified public accountants selected by the board of directors.

**12.04 Amendment of Articles of Incorporation.** A proposed amendment to the articles of incorporation of the corporation shall be adopted at a special or annual meeting of members called for such purpose, upon receiving at least two-thirds (2/3) of the votes which members present at such meeting in person or by proxy are entitled to cast.

**12.05 Amendment of Bylaws.** The bylaws may be altered, amended or repealed or new bylaws may be adopted upon receiving a vote of a majority of the board of directors present in person or by proxy at a special or annual meeting at which a quorum is present.

**12.06 Waiver of Notice.** Notice of a meeting is not required to be given to a member, director or member of a committee if the person entitled to notice signs a written waiver of notice of the meeting, regardless of whether the waiver is signed before or after the time of the meeting. Attendance at a meeting constitutes a waiver of notice of such meeting, unless the person participates in or attends the meeting solely to object to the transaction of business at the meeting on the ground that the meeting was not lawfully called or convened.

**12.07 Governing Law.** These bylaws shall be construed under and in accordance with the laws of the State of Nevada.

**12.08 Construction.** The gender of all words used in these bylaws includes the masculine, feminine, and neuter. Headings of all articles and sections are for reference purposes only and shall not constitute substantive matter to be considered in construing the terms of these bylaws.

**12.09 Counterparts.** These bylaws may be executed in any number of counterparts with the same effect as if all signing parties had signed the same document. All counterparts

shall be construed together and constitute the same instrument.

**12.10 Procedures.** Parliamentary procedures for all meetings shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these bylaws or by resolution of the board of directors.

**CERTIFICATE OF SECRETARY**

The undersigned, being the duly elected Secretary of the Corporation, certifies that the foregoing bylaws were duly adopted, approved, authorized and ratified by the board of directors of the corporation and the same do now constitute the bylaws of the corporation.

Dated and Effective this 28<sup>th</sup> day of December, 2006.

A handwritten signature in black ink, appearing to read "Earl J. Doucette", written over a horizontal line.

Earl J. Doucette, Secretary

We have received your filing regarding the above named association/discretionary group. To determine if this organization is a qualified group under our statutes, please provide the answers to the following questions:

1. Name and address of the group.
  - ✓ Consumers Driven Benefits Association of America
2. Is this group incorporated? If so, give state of incorporation.
  - ✓ Yes, Nevada
3. Is there a current office in Arkansas?
  - ✓ We use the offices of Corporate Creations as our registered agent. The renewal was completed in July and the number is CC A-1-62611. I've attached a copy of the renewal form.
4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.
  - ✓ No.
5. Are annual dues charged? If so, specify amount.
  - ✓ Yes, but done on a month to month basis: 1000 level \$29.95 monthly, 3000 level \$19.95 monthly, and the 4000 Level \$9.95 monthly
6. What are the specific activities of the organization?

Specifically the activities center around providing a source for small business owners, their employees, and self-employed independent contractors you access quality personal, home, business and health care benefits. The activities are centered around our efforts to achieve the main purpose of the Association as outlined in our Articles of incorporation:

  - ✓ The purpose of the Consumer Driven Benefits Association is: "for charitable, educational or scientific purposes including, for such purposes: (a) the fostering and promoting of education and research concerning the advantages and availability of suitable discounted medial, medically related, non medical and other benefit and service programs in respect of its members; (b) the collection and dissemination of statistics and other relevant and reliable information, facts and data concerning the benefits, medical issues and other related matters; (c) the location and services needed and desired by members at efficient and reasonable costs; and (d) the providing of emails, internet websites, media, newsletters, conferences, meetings, seminars, forums and other means of effective communication to members and others concerning the purposes of the corporation."
7. What benefits are provided to the members in addition to insurance?
  - ✓ PLEASE ATTACH BROCHURES ON THE BENEFITS. I've sent the 3 membership level brochures and also the guide books that more completely describe them.
8. What qualifies an individual for membership?
  - ✓ The qualifications divide the members into two main categories, 1) General membership to retired persons; 2) Worksite Division members that include: A) small business owners, B) employees of small businesses; and C) self-employed individuals as defined by the IRS as Independent Contractors. Membership in the Association shall be open to any person or entity of the two main groups that subscribes to the purposes of the corporation. Members shall have a shared or common interest of having a need for the education, benefits, and/or services offered through the association and shall adhere to the principles and objectives of the association..."
9. How are members recruited? If by mailing list, advise the source of this list.
  - ✓ Various advertising and marketing sources:
    - A. Direct mail through lists of small businesses owners. Currently those lists are provided through Experian but Experian is currently in negotiations to sell that division.
    - B. Telemarketing using scrubbed do-not-call lists.
    - C. Magazine and newspaper ads targeting selected small business groups such an independent truck drivers, accountants, Florists, etc.
10. Attach a copy of the organization by-laws.

- ✓ Submitted
- 11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.
  - ✓ Attached
- 12. Please attach a copy of the organization's most recent financial statement.
  - ✓ The Association is a not-for-profit and files Federal tax returns in that manner. I've attached the latest on the administrator of the Association, WIMG, Inc.
- 13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members
  - ✓ No

Approval of the organization as a qualified group for insurance purposes will be determined upon receipt of your reply.

*SERFF Tracking Number:*      *CMPM-125798479*                      *State:*                      *Arkansas*  
*Filing Company:*              *Presidential Life Insurance Company*              *State Tracking Number:*      *40128*  
*Company Tracking Number:*  
*TOI:*                      *H21 Health - Other*                      *Sub-TOI:*                      *H21.000 Health - Other*  
*Product Name:*              *Association Fiing*  
*Project Name/Number:*      *CDBA/*

**Attachment "AR Members V90408.xls" is not a PDF document and cannot be reproduced here.**

*SERFF Tracking Number:*      *CMPM-125798479*                      *State:*                      *Arkansas*  
*Filing Company:*              *Presidential Life Insurance Company*              *State Tracking Number:*      *40128*  
*Company Tracking Number:*  
*TOI:*                      *H21 Health - Other*                      *Sub-TOI:*                      *H21.000 Health - Other*  
*Product Name:*              *Association Fiing*  
*Project Name/Number:*      *CDBA/*

Attachment "CDBA 1000 Membership Level 11 by 17 inch brochure V082508.pdf" is larger than 3MB and cannot be reproduced here.

*SERFF Tracking Number:*      *CMPM-125798479*                      *State:*                      *Arkansas*  
*Filing Company:*              *Presidential Life Insurance Company*              *State Tracking Number:*      *40128*  
*Company Tracking Number:*  
*TOI:*                      *H21 Health - Other*                      *Sub-TOI:*                      *H21.000 Health - Other*  
*Product Name:*              *Association Fiing*  
*Project Name/Number:*      *CDBA/*

Attachment "CDBA 3000 Membership Level 11 by 17 inch brochure V082508.pdf" is larger than 3MB and cannot be reproduced here.

# Consumer Driven Benefits Association of America

## *CDBA Membership Level 4000*



The 4000 membership level contains many personal, home, and business benefits. These benefits are similar to the benefits enjoyed by employees of large businesses and provide you the opportunity to save money on many things that you routinely pay the full retail price. The 3000 level membership benefits and the optional upgrades are available only to active dues paying members of the Consumer Driven Benefits Association of America. The CDBA is dedicated to bringing consumers savings on quality benefits and is dedicated to bringing affordable healthcare to America. Membership levels include supplemental health benefits; discounts on a wide range of medical care; as well as savings based consumer discounts.

### **Members enjoy a wide range of benefits including:**

Internet and Personal Identity Theft Protection - Fully insured protection complete with restoration services

A 5-Tiered Rx Drug Card for savings on many prescription drugs at your local pharmacy

USA Mail order Pharmacy for even greater savings on maintenance medications

International Mail order Pharmacy...Pick your Country - Pick your Price!

Prescription Drug Assistance Program

Access to Medical and Dental Financing

Access to Savings of 40% to 80% for Pre-payment on Lab and Diagnostic Testing

Program for Financial Liability Management

Mortgage Reduction System

Great Savings on Living Trusts to avoid probate

Savings on National Brand Personal Skin Care, Cosmetics, and Hygiene Products

...and many more consumer and healthcare benefits!

### **Optional Membership Upgrades:**

Formulary \$10, \$20 and \$30 Prescription Drug plan

No-cost Adult Annual Wellness testing and access to savings on Diagnostic Testing

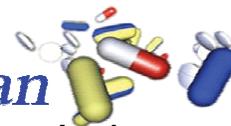
SMART Healthcare Office - Management Service for Employee Wellness, Health Savings

Local Insurance Agent/Agency:





## SMART GoldRX Plan



### Your Access To Affordable Prescription Drugs

The Gold Rx card is accepted at over 59,000 pharmacies nationwide. The Pharmacy network includes most major drug stores, independent pharmacies, supermarket chains, and major retailers.

With this five tiered formulary Rx plan, you pay **\$10** or less for drugs in tier 1; **\$20** or less for drugs in tier 2; **\$30** or less for drugs in tier 3; **\$40** or less for drugs in tier 4; and, you receive a special negotiated discount off the Average Wholesale Price on all other drugs not in tiers 1 to 4.

### “Super Pharmacy USA”

An International mail order pharmacy with “SUPER” savings. Pick your country - Pick your cost!

Zocor 20 mg 90 tabs

USA cost \$356.97:

Canada \$282.06:

United Kingdom Generic \$212.30:

Israel \$138.30 or Generic \$122.43

[www.SuperPharmacyUSA.Com](http://www.SuperPharmacyUSA.Com)

### Optional Formulary \$10, \$20 and \$30 Rx Drug Plan

A Prescription drug plan that allows members to pay a \$10.00 fee as payment in full for all drugs in formulary list 1 and \$20 fee for all drugs in formulary list 2 and \$30 fee for all drugs in formulary list 3 at over 59,000+ walk-in pharmacies. On all other drugs not in the formulary, members receive up to an 18% discount off the Average Wholesale Price not the Average Retail Price.

### Internet and Personal Identity Theft Protection

#### Identity Theft Coverage Highlights:

- **Income Protection** - Coverage is provided for lost wages as a result of time off work related to a covered stolen identity event.
- **Expense Reimbursement** - Expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing loans and reimbursement of fees are covered.
- **Identity Restoration Services** - Provides a personal case manager to do most of the recovery work on the victim's behalf.
- **Computer Physical Damage** - Loss resulting from direct physical damage to computer hardware.
- **Computer Virus Coverage** - Loss resulting from damage to your computer program(s) as a result of a computer virus.

**CDBA - America's Access To Quality Benefits**

## Personal, Home, and Business Benefits

### Savings on Complete Living Trusts

Members save up to \$2500 or more on complete living trust documents. A properly executed Living Trust contains many documents vital for estate planning and avoiding probate.

### Access to Medical & Dental Financing

Unexpected medical or dental expenses including orthodontia can have adverse effects on the family budget. Members have access to financing at preferred rates for medical and dental expenses.

### Prescription Drug Assistance

Members facing excessive costs on Prescription drugs may qualify for and receive assistance in filing for low co-payments on expensive Name Brand Drugs.

### Savings on Lab & Diagnostic Testing

Members can save up to 55% or more using your FREE access to pre-paying for needed lab & diagnostic testing.

### Pet Medications

Members can purchase Pet Medications through the mail by going to the SuperPharmacyUSA.com and save up to 60% on pet medications..



## Plus an Optional No Cost Annual Adult Wellness Benefit

### Comprehensive Wellness Profile™

The Comprehensive Wellness Profile™ blood test consists of the following panels (tests) with details below:

- Complete Blood Count (CBC)
- Thyroid Profile w/TSH
- Lipid Profile
- Liver Profile
- Kidney Panel
- Minerals and Bone
- Fluids and Electrolytes
- Diabetes

Blood tests should be part of your annual "wellness" checkup. The CWP is the most comprehensive overall profile, with blood test results for all major organs of your body. The Annual Adult Wellness testing can help find heart disease, cancer, diabetes, and other health problems early on for better strategies and treatment.

NOTICE: Enrollment into the Adult Wellness Testing Benefit provides adult members the CWP after an enrollment period of six-months. UCR costs for the complete panel of tests is normally \$400 to \$500. The test results are available online at a secured website or can be sent directly to your doctor.

**The CDBA believes that preventive care is essential to good health!**

# Lifestyle, Business, and Additional Healthcare Benefits

- Access to Savings for Pre-payment on Laboratory and Diagnostic Testing
- Formulary 5-Tiered Rx Prescription Drug Plan
- USA Mail Order Rx Program
- International Mail Order Rx Program
- Prescription Drug Assistance Program
- Gulfstream Financial Services
- Internet and Personal Identity Theft Protection Program
- Access to Medical and Dental Financing
- Discounted Cosmetic Supplies
- Savings on Living Trust Documents
- Mortgage Reduction Service
- Savings on Pet Care and Medications
- Annual Adult Wellness Testing (Optional see page 3)
- ...AND Much More!



Quality Personal, Home, and Business Benefits!

**IMPORTANT NOTICE:** New benefits may be added and benefit providers can change without notice. To receive up to date information on new benefits or any changes, please provide your E-mail address to the customer service department. You can send your E-mail address to [customerservice@cdba.us](mailto:customerservice@cdba.us) or telephone the customer service office at 800-303-8110.

**WIMG, Inc**  
**Balance Sheet**  
**As of June 30, 2008**

Jun 30, 08

**ASSETS**

**Current Assets**

**Checking/Savings**

1001 · WAMU- WIMG (9955)	217,755.81
1002 · WAMU-Smart Care Health Plan	7,332.69
1004 · Bank of America	3,898.99
1005 · WIMG-Consumer Care	-2,570.13
1006 · WIMG-Texas (8862)	8,000.00
<b>Total Checking/Savings</b>	<u>234,417.36</u>

**Other Current Assets**

1200 · Prepaid Interest	
1201 · Dodge Truck	1,122.11
1203 · Mercedez	2,892.05
<b>Total 1200 · Prepaid Interest</b>	<u>4,014.16</u>

1510 · Employee Advances	383.24
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<b>Total Other Current Assets</b>	<u>4,397.40</u>
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<b>Total Current Assets</b>	238,814.76
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**Fixed Assets**

<b>Business Plan</b>	15,000.00
1599 · Automobile	81,169.15
1600 · Office Equipment	64,576.67
1601 · Office Furniture	5,000.00
1650 · Accumulated Depreciation	-68,372.00

<b>Total Fixed Assets</b>	<u>97,373.82</u>
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**Other Assets**

1800 · Payroll Clearing	2,168.14
1810 · Start-up Costs	11,106.12
1811 · Accumulated Amotization	-8,884.00

<b>Total Other Assets</b>	<u>4,390.26</u>
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<b>TOTAL ASSETS</b>	<u><u>340,578.84</u></u>
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**LIABILITIES & EQUITY**

**Liabilities**

**Current Liabilities**

**Credit Cards**

2000 · Capital One 1586	80,287.90
2002 · AT&T Universal Card	7,127.81
2012 · First Equity Card	4,162.74
2014 · Fleet-Bank of America 1426	26,493.36
2015 · Fleet-Bank of America 0321	122.09
2016 · Capital One 0334	3,090.70
2017 · Dell Business Credit	3,549.57

<b>Total Credit Cards</b>	<u>124,834.17</u>
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**WIMG, Inc**  
**Balance Sheet**  
**As of June 30, 2008**

Jun 30, 08

<b>Other Current Liabilities</b>	
2050 · Officer's Loans	
2061 · Draws	28,713.45
2050 · Officer's Loans - Other	<u>-1,350.00</u>
<b>Total 2050 · Officer's Loans</b>	<u>27,363.45</u>
2100 · Payroll Liabilities	<u>7,477.09</u>
<b>Total Other Current Liabilities</b>	<u>34,840.54</u>
<b>Total Current Liabilities</b>	159,674.71
<b>Long Term Liabilities</b>	
2151 · Bank of the West	3,565.36
2152 · Chase Auto Finance	20,626.88
2153 · Loan Payable WAMU	68,826.16
2155 · Loan Payable Bank of America	<u>48,323.00</u>
<b>Total Long Term Liabilities</b>	<u>141,341.40</u>
<b>Total Liabilities</b>	301,016.11
<b>Equity</b>	
1110 · Retained Earnings	-142,981.30
<b>Net Income</b>	<u>182,544.03</u>
<b>Total Equity</b>	<u>39,562.73</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>340,578.84</u></u>

**WIMG, Inc**  
**Profit & Loss**  
January 1 through July 1, 2008

	<u>Jan 1 - Jul 1, 08</u>
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
4010 · Assoc Membership-Wholesale Fees	1,396,827.42
4011 · Consumer Care	7,363.44
4020 · Smart Care Health Plan	17,019.02
<b>Total Income</b>	<u>1,421,209.88</u>
<b>Cost of Goods Sold</b>	
5000 · Association Benefits Plan	534,312.48
5002 · Third Party Admin	72,887.92
5004 · Medical Discount Plan	87,972.75
<b>Total COGS</b>	<u>695,173.15</u>
<b>Gross Profit</b>	726,036.73
<b>Expense</b>	
6020 · Advertising	40,791.81
6110 · Automobile Expense	
6112 · Gasoline	2,878.63
6115 · Repairs	339.79
6116 · Misc	1,968.00
6117 · Parking	90.00
6118 · Toll Roads	60.00
<b>Total 6110 · Automobile Expense</b>	<u>5,336.42</u>
6120 · Bank Service Charges	775.70
6127 · Business Gifts	482.64
6135 · Commissions Paid	95,889.39
6138 · Computer Equipment	7,640.66
6140 · Contributions	320.00
6144 · Consulting	18,622.77
6145 · Credit Card Cost	570.31
6160 · Dues and Subscriptions	1,356.97
6165 · Employee Benefit Plan	3,000.00
6170 · Equipment Rental	64.62
6180 · Insurance	
6181 · Credit Card	81.96
6184 · Health Insurance	31,125.62
6190 · Work Comp	929.90
<b>Total 6180 · Insurance</b>	<u>32,137.48</u>
6200 · Interest Expense	
6210 · Finance Charge	9,475.83
6220 · Loan Interest	2,579.39
<b>Total 6200 · Interest Expense</b>	<u>12,055.22</u>
6230 · Licenses and Permits	1,214.75
6250 · Postage and Delivery	23,813.17
6253 · Promotional	300.00
6255 · Online Services	3,586.82

**WIMG, Inc**  
**Profit & Loss**  
January 1 through July 1, 2008

	Jan 1 - Jul 1, 08
6260 · Printing and Reproduction	1,383.08
6270 · Professional Fees	
6280 · Legal Fees	70,507.77
Total 6270 · Professional Fees	70,507.77
6290 · Rent	8,179.64
6300 · Repairs	
6310 · Building Repairs	1,066.82
6330 · Equipment Repairs	843.33
6750 · Janitorial Exp	174.87
Total 6300 · Repairs	2,085.02
6325 · Software	2,333.34
6335 · Storage	858.18
6340 · Telephone	18,129.51
6350 · Travel & Ent	
6360 · Entertainment	764.67
6370 · Meals	1,011.94
6380 · Travel	4,762.96
Total 6350 · Travel & Ent	6,539.57
6390 · Utilities	
6400 · Gas and Electric	4,512.35
Total 6390 · Utilities	4,512.35
6550 · Office Supplies	11,696.65
6555 · Outside Labor	18,300.00
6560 · Payroll Expenses	
6561 · Officer's Salaries	35,000.00
6562 · Office Salaries	104,373.00
6563 · Payroll Taxes	10,835.86
Total 6560 · Payroll Expenses	150,208.86
6820 · Taxes	
6860 · State	800.00
Total 6820 · Taxes	800.00
<b>Total Expense</b>	<b>543,492.70</b>
<b>Net Ordinary Income</b>	<b>182,544.03</b>
<b>Other Income/Expense</b>	
<b>Other Expense</b>	
9000 · Void	0.00
<b>Total Other Expense</b>	<b>0.00</b>
<b>Net Other Income</b>	<b>0.00</b>
<b>Net Income</b>	<b>182,544.03</b>

(Please cut along the dotted line and return *above* portion with your payment)

Company	Consumer Driven Benefits Association of America, Inc.
Service Jurisdiction	ARKANSAS
Registered Agent	Corporate Creations Network Inc.
Renewal Type	Registered Agent
Period of Service	July 2008 - July 2009

SERVICES COVERED. Your lawyer or someone from your entity appointed Corporate Creations Network Inc. to provide statutory registered agent service. State law requires all entities to have a registered agent for receipt of lawsuits and other legal documents. Failure to maintain a registered agent in any state where an entity is registered will result in dissolution or revocation of the noncomplying entity by the state. Past due invoices may include a 15% surcharge. Payments are not refundable due to dissolution, sale, merger or the filing of a change of agent. This invoice does not include annual report filing services unless specifically stated. Corporate Creations International Inc. provides billing services. Corporate Creations Network Inc. may resign as registered agent if we do not receive payment. If not canceled in writing Registered Agent Services will automatically renew. Invoices not paid within 60 days will be charged to your credit card on file.

A-1-62611 07/01/2008

If you pay by check, please mail payment to:

**Corporate Creations International Inc.**  
**11380 Prosperity Farms Road #221E**  
**Palm Beach Gardens, FL 33410**

**Note: Please reference our Invoice Number in memo of your check.**

**AMOUNT DUE**

After 7/11/08 includes 15% surcharge

**\$85.00**



**Dear Association Member,**

**Welcome to America's Access to Quality Personal, Business, Home and Health Services!**

Thank you for enrolling in the Consumer Driven Benefits Association of America through one of the Association's approved marketing organizations.

**Important Notice: This booklet contains all of the business, home, personal, and discount health care benefits that are available to you as an Association member. A summary of your benefits are listed on the page titled "Endorsement and Acknowledgement of Association Benefits". The endorsement is a synopsis of your level of membership and the benefits you are entitled to use as of the effective date shown on your ID cards, including any insured benefits in your membership level.**

Please review all your benefits and use them when you have the need. These benefits provide great value for you and your family by saving you money on many of the services and products you use every day. Use them and you can save money, ignore them and you will not receive the full value of your Association membership. The insured benefits provide money when needed the most for added protection against a financial event triggered by unforeseen medical expenses.

If you need more information on any of the benefits shown on the "Endorsement", please call customer service, the number is located on your membership card.

Once again, welcome and we appreciate the trust you have placed in our organization to deliver quality services for you and your family.

Respectfully,

A handwritten signature in black ink, appearing to read "C. Boyd", with a long horizontal flourish extending to the right.

Charles Boyd  
CEO

"NOTICE to Members: The discount health care benefits (Medical, Dental, Vision, Hearing, and Chiropractic) and other healthcare services of the Association are not insurance and are not protected by any State Life and Health Guaranty Association. Members are responsible for payment at the time of service for the discounted amount for all services received from our benefit program."

\*Where applicable, they are provided through AccessOne Consumer Health, a discount medical plan organization, in compliance with State regulations and guidelines. For inquiries or complaints regarding the discount medical portion of the program, you may contact AccessOne Consumer Health at (800) 896-1962. You may also locate providers and contact AccessOne at [www.accessonedmppo.com](http://www.accessonedmppo.com) or through the mail at AccessOne DMPO, 84 Villa Road, Greenville, SC 29615.

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**Section 1 - Benefits of Association  
Membership Level 1000**

# Identity Theft Protection – Internet and Personal Identity Theft Protection

This summary is provided to inform you that as a member of the Consumer Driven Benefits Association of America (CDBA) you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of AIG Personal and Internet Identity Coverage has been issued to the CDBA (the “Master Policy Holder”), Policy Number: 7076964 underwritten by: American International Specialty Lines Insurance Company (the “Company”), a member company of American International Group, Inc. (AIG), to provide benefits as described in this Summary.

## General Information

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

## Limit of Insurance

Aggregate Limit of Insurance:	\$ 25,000	per policy period
Lost Wages:	\$ 500	per week, for 4 weeks maximum
Deductible	\$ 250	per policy period

## Filing a Claim:

To file a claim under the Master Policy, contact: (866) IDHelp2 (434-3572). This is a group master policy issued to the Consumer Driven Benefits Association of America. If the master policy is terminated or you terminate membership in the CDBA, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

## Benefits:

The Policy will pay you for the following:

## Costs:

- Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
- Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;
- Reasonable and necessary costs incurred by the insured for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event.

## Lost Wages:

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

## Legal defense fees and expenses:

- Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:
- Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
- Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.

**Restoration services:**

Include those services performed in response to a stolen identity event and on your behalf after receipt of authorization from you including but not limited to:

- Providing you with an information package including a description of the resolution process, educational articles, and guidance for avoiding future complications.
- Notifying the three major credit bureaus and provide assistance with requesting that a fraud alert be placed on your credit files and affected credit accounts.
- Reviewing your credit files with you to determine the accuracy of the file and potential areas of fraud.
- Notifying as needed, your affected creditors, financial institutions, credit card companies, utility providers, and merchants of the identity fraud.
- Providing information to the Federal Trade Commission (FTC), and to other government agencies as appropriate.
- When appropriate, providing assistance with obtaining and reviewing your Social Security Personal Earnings and Benefits Statement.
- Creating and maintaining a case file to document the identity fraud.

A stolen identity event is the theft or your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information, including but not limited to stolen identity events occurring on or arising out of your use of the Internet. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

**Coverage Scope:**

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, but in no event later than six months after the stolen identity event occurs and you follow the instructions given to you in a claims kits that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event first occurs while you are a member of the Master Policyholder's insured program and is reported to us within 6 months. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

**Limits Of Insurance:**

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.

The Lost Wages Limit of Insurance shown above is a sub-limit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

**Deductible:**

There is no deductible to satisfy with this policy.

**Other Insurance:**

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

**Duplicate Coverage:**

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

Subject to the applicable deductibles and limits of liability of each insured membership program but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.

## Emergency Travel Assistance when traveling over 100 miles from home\*.

As a member, you receive the following benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence. This is a summary description of the program's services. The master document provides complete details of services and conditions. You may request a copy by contacting Member Services at (888) 965-9500.

World Wide Access is the program provider of these Travel Assist services. Members have access to the following services if World Wide Access has been contacted first:

- Emergency Evacuation/Repatriation.** If a member suffers an illness or injury while traveling over 100 miles away from home, and cannot be treated by a local medical facility, the member is transported by the most appropriate means to the nearest hospital capable of providing necessary treatment.
- Transportation of Escort.** If the member needs emergency evacuation by air ambulance or repatriation by covered commercial airline, the member's spouse, other family member or companion is free to accompany the member in flight, subject to space availability, with priority given to medical equipment and personnel.
- Family Visitation.** If a member is traveling alone and is expected to be hospitalized for more than 7 days, the spouse or another family member will be flown in to be with the member. Also, expenses for accommodations and transportation during their stay, up to \$100.00 per day for 10 days, are provided.
- Minor Children Return/Escort.** If a member requires emergency evacuation, hospitalization for over 24-hours, or in the event of death, and the minor children are left unattended, transportation home is furnished for them.
- Vehicle Return.** The Travel Assist Provider will return the member's vehicle home and bear the cost up to \$1,000.00 when illness, injury or death requires emergency evacuation or repatriation and the member is unable to drive the vehicle
- 24-Hour Information Service.** Helpful information before and during travel is available to the member. The multilingual staff is prepared to assist and coordinate the management of a wide variety of travel related situations. Services include information on required documents, immunization requirements, State Department Travel Advisory warnings, weather and hazard information about foreign locations and more.
- Medical Monitoring.** If a member needs to be medically monitored, the Travel Assist Provider's duty physician will monitor the case, while acting as a liaison between the member, the local treating physician and the family physician as needed.
- Medical Referral.** The Travel Assist Provider will arrange referrals to a local doctor or hospital, when a member needs help in locating a doctor or hospital while traveling.
- Guarantee of Medical Expenses.** If a member needs help for overseas claims, the Travel Assist Provider will assist in arranging for a payment or guarantee of payment based upon confirmed personal resources.
- Insurance Coordination.** If a member needs help for overseas claims, the Travel Assist Provider will assist in coordinating the claims procedure with the appropriate insurance program.
- Lost Documentation Service.** If a member needs help to replace lost or stolen travel documents (i.e., passport, baggage, tickets, credit cards, etc.), the Travel Assist Provider will advise and assist where possible in their replacement.
- Legal Assistance.** If a member needs help finding a local attorney or embassy, arranging bail, cash advances, or coordination of payment for legal services from available resources of the traveler, the Travel Assist Provider will arrange referrals.
- Emergency Delivery of Prescription Items.** If a member needs prescription medication or lenses not available locally, the Travel Assist Provider will organize the delivery of the prescribed item when possible and legally permissible, to the member upon written authorization of the prescribing physician
- Emergency Cash Transfer and Advances.** The Travel Assist Provider will assist in arranging for emergency cash advances and transfers through additional sources including hotels, banks, Western Union, etc., if a member needs cash as a result of loss or theft based upon confirmed personal resources. Limit of \$500 per transaction.

\*Not available in Florida, New York, and Connecticut.

Contact World Wide Access at: (888) 965-9500

## Emergency Air Rescue (Helicopter Only)\*

In the event a participant suffers from a certified injury that requires emergency medical transportation by helicopter in accordance with local EMS protocols, the plan will reimburse the participant up to a maximum of \$4,000 per occurrence\*. Reimbursement includes expenses incurred for the cost of medically necessary helicopter transportation from the scene of an accident to the nearest medical facility capable of treating the injuries or from one medical facility to another medical facility. Claims for medically necessary transports from one medical facility to another medical facility are subject to review by Lifeguard's Medical Officer.

### Provisions:

- One benefit will be payable per occurrence,
- Benefit is in excess of all other valid collectable insurance,
- Coverage is worldwide,
- Transportation by helicopter only.

### How to use:

Call 911 or the local equivalent. Local EMS protocols will make the determination for necessity and type of medical transportation that best fits each situation.

To file a claim please call Lifeguard at (800) 446-7142.

Certain terms and conditions apply for further information contact Member Services at (800) 308-0374

\*Not available in Florida, New York, and Connecticut.

# Automobile Towing and Emergency Roadside Assistance

Should you or your spouse break down, run out of gas, or get a flat tire, we are there to get you back on the road 24 hours a day, 7 days a week.

- **Towing Service** - If your car can't be started, towing from the point of disablement will be provided to the destination of the member's choice. If service is provided through the dispatch network, towing will be limited to 15 miles from the point of disablement. Any expenses incurred beyond the 15-mile limit will be the responsibility of the member, payable directly to their service facility, and are not reimbursable. In either case, service is limited to one tow or service call per disablement.
- **Car Won't Start** - Service is available to provide a battery jump and minor roadside adjustments to start the car, even if it's in your driveway.
- **Flat Tire** - A flat tire will be changed with your spare tire. If for any reason the spare is not usable, the lug nuts cannot be removed, or the vehicle has two flat tires with one usable spare, towing will be provided in accordance with the program's towing provisions.
- **Out of Fuel** - An emergency fuel supply will be delivered to a member in immediate need. The member must pay for fuel at the current pump price.
- **Car Stuck** - If a member's vehicle is stuck in a ditch, mud or snow, but is accessible from a normally traveled road, service will be given to tow or winch the vehicle. Dispatch coverage for winching is limited to a 30-minute service call; any expenses incurred beyond a 30-minute dispatch call will be the responsibility of the member, payable directly to the service facility and is not reimbursable. This service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good condition. Excessive claims may result in non-renewal or cancellation of your membership benefits (See the terms and conditions).
- **Lockout Service** - If you or your spouse lock your keys in the car or lose your keys, we'll make arrangements for lockout service. If service in your area is unavailable we will issue you an authorization number so that you can call the nearest locksmith and be reimbursed for the cost up to \$100.

How to obtain your benefit reimbursement: Call us to obtain an authorization number. Call the locksmith of your choice. Obtain an itemized receipt for the service performed. Please write the authorization number and membership number on the original paid receipt (not a photocopy) and send it within 60 days\* to: Roadside Protect, Inc., Attn: Customer Service, 1620 Bond St., Naperville, IL 60563

PLEASE NOTE: The cost of making replacement keys or lock repair is not covered. Claims postmarked more than 60 days after the service date will not be honored. No time limit for Utah or Wisconsin residents.

Coverage Includes:

- Nationwide network has over 13,000+ tow providers.
- Your membership covers three emergency roadside calls annually.
- Service will not be provided if authorized driver is not with the disabled vehicle. So, remain with the vehicle unless it is unsafe to do so.
- The disabled vehicle must be self-propelled, four wheel vehicle, designed, licensed, and used for private on-road transportation, and includes only those trucks with a carrying capacity of up to 2,000 pounds, subject to the exclusions noted below.
- Lockout service provides access into vehicle. It does not include key extraction, key duplication, or lock repair.
- The emergency Road Service covers one emergency assistance call per disablement.
- The emergency Road Service covers up to three (3) emergency assistance calls per year. If more than three (3) roadside assistance claims are made per year, the membership will be placed on a "cash call basis," meaning: National Roadside Assurance™ will continue to arrange dispatch service for your disabled vehicle; however, the member must pay the authorized service provider for service charges at the time roadside is rendered, and these amounts are not reimbursed by National Roadside Assurance™
- If we are unable to provide service in your area, we will reimburse you up to \$80.00 for covered expenses.

The following are not considered emergency situations and are therefore not covered: All parts, labor, and supplies provided while at an automobile repair shop or service station, or towing to a second destination. Service for taxicabs, tractors, boats, commercial vehicles, dune buggies, vehicles used for competition, stolen vehicles, unlicensed/unregistered vehicles, illegally parked or impounded vehicles, or any vehicle in tow, snow removal from around the vehicle.

How To Use: Simply call the toll free number listed on your membership card. Provide the customer service representative with your membership number listed on your card. Your membership number is located on the front of your membership card. Tell the customer service representative the location of emergency, year, make, model of the vehicle, and service needed (tow, tire change, jump-start, or locksmith). Please present your membership card to the service provider at the time of service. Roadside Protect, Inc. is powered by the Signature's Nationwide Auto Club, a GE Consumer Company.

# Medical & Dental Financing

## Advance Patient Funding:

Advance Patient Funding (APF) offers a flexible alternative to increasing credit card balances or exhausting cash reserves for a variety of health care needs. APF provides financing for both medically necessary and elective procedures by approving credit from a wide range of credit histories (excellent to marginal). Association members who have a minimum credit score of 570 are pre-qualified for up to \$5,000 of financing for medical or dental expenses if using participating providers.

You may qualify for up to a seven-year loan term to pay for elective services such as:

- Cosmetic and plastic surgery
- Lasik & PRK
- Cosmetic Dentistry
- Tattoo Removal
- Pain Management
- Orthodontics
- Periodontics
- Fertility Procedures
- Hair Transplantation
- and many more

Interest rates (for qualified borrowers) start at just 5.99% on loans from \$1,500 to \$50,000, with terms from 24 to 84 months. Many of APF's finance companies also offer a 90-day deferred payment option. APF can usually provide a credit decision in 30 minutes or less. There is no cost or obligation to submit a loan application and no pre-payment penalty. For financing consideration, please call (800) 392-5189, and ask Customer Service for an application.

## Preferred Financial Solutions (PFS)

PFS approves credit from a wide range of credit histories (excellent to marginal). By working with many different lenders, PFS provides financing for both medically necessary and elective procedures. Must have a minimum credit score of 570, and PFS offers a credit card with flexible terms and non term loans for a variety of health care needs.

- Cosmetic and plastic surgery,
- Lasik & PRK,
- Cosmetic Dentistry,
- Tattoo Removal,
- Pain Management,
- Behavioral Medicine,
- Hospital Beds,
- Orthodontics,
- Periodontics,
- Fertility Procedures,
- Hair Transplantation,
- Prosthesis's,
- Mobility Chairs (Scooters),
- And many more

Qualified borrowers can receive loans for as little as \$800 to \$25,000, with terms from 12 to 60 months. Many of PFS's finance companies also offer a 12 months interest deferred option, and a 180 days same as cash payment option. For financing consideration, please call (877) 779-8909, and ask Customer Service for an application. PFS can usually provide a credit decision in 24 hours or less. There is no cost or obligation to submit a loan application and no pre-payment penalty.

**NOTICE:** Terms, conditions, and qualifications are subject to change. The participating lending organizations are responsible for approving or denying applications; and, establishing interest rates for members. The CDBA does not set or guarantee approval of an application, any offer of credit, or any specific interest rate.

## Legal Services Plan

When you or a family member has a Legal concern, wouldn't it be great to just pick up the phone, receive legal advice and not have to worry about the cost? Well now you can do just that! With access to over 20,000 Plan attorneys you, your spouse and eligible dependents\* can call any time during normal business hours (8:00 AM to 8:00 PM EST) or visit a plan attorney to get unlimited legal advice about any new legal matter and you don't have to worry about the cost. The Plan Attorney will discuss your legal questions with you and assist you in reaching a solution to your problem. The Plan attorney can review important legal documents (6 page maximum), draft a simple will or write letters on your behalf, all at no charge.

### Each attorney will provide Legal Club members with Nine Free Services:

Initial phone consultations for each new legal matter (no time limit)

Initial face-to-face consultations for each new legal matter (no time limit)

Review of independent legal documents (6 page maximum per document per new legal matter, no limit to the number of new independent documents)

Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free\*\*.

A state specific, web based, free Living Will form is available to Members. This form can be taken to a plan attorney and completed by the attorney for free

Plan attorneys will help Members represent themselves in small claims court

Assistance in solving problems with government programs, such as INS and welfare

When deemed appropriate by your plan attorney, he or she will write letters on your behalf (one letter per legal matter, with no limit on the number of new legal matters)

When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter, with no limit on the number of new legal matters)

### Discounts for Eight Commonly Used Legal Services

Legal Service	Special Member Rate	Non-member Rate
Traffic Ticket Def.	\$89.00	\$199.00
Name Change	\$155.00	\$1,100.00
Simple Will w/Minors Trust	\$250.00	\$530.00
Ch 7 Bankruptcy	\$750.00	\$1,500.00
Non-Support (Spouse/Child)	\$275.00	\$1,490.00
Simple Divorce	\$275.00	\$1,100.00
Regular Inc.	\$295.00	\$585.00
Residential Real Estate Closing	\$250.00	\$675.00

### Reduced Hourly Rates

Plan attorneys will provide extended legal care at the reduced hourly rate of \$125.00, or when appropriate, at a 40% discount off their usual and customary hourly rate. This is where the real savings take place. After the free letters, calls and consultations take place, members and their attorneys will have to decide what course of action to take next. In some cases, members may not have a choice and litigation may ensue. This is the point in time that the attorneys charge the \$125.00 hourly rate for legal care. Discount on Contingency Based Cases, Plan attorneys provide a 10% reduction on contingency fees either from the state maximum rate or the attorney's usual rate, whichever is lower.

### Law Areas Included

All areas are included in the Family Legal Plan. The Family Legal Plan does not exclude any type of law area.

### It's Easy To Use:

To utilize any of the following services, simply call our toll free number (877) 779-8909. After presenting the customer service representative with your name and group number 9904 along with your nine digit Identification Number found on your Identification Card, and the type of legal matter you have, you will be provided with the name, address and telephone number of the provider firm located nearest you.

Matters involving disputes or actions between members and Family Legal Plan or its plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this plan. Court costs and filing fees are excluded from discounted rates under any of the discounted pricing described in this fee schedule.

\* Membership in Family Legal Plan includes the member, their spouse, their children 25 and younger and any dependent living in the member's home who may be dependent upon them, such as a parent or grandparent.

\*\* **SIMPLE WILL:** A will distributing personal property and homestead and not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxies or partitions.

## Living Trusts – Avoid Probate

Association members can save up to \$2,000 or more on a fully funded revocable living trust that eliminates probate. Probate is the orderly administration of your affairs supervised by the court. Probate is a function of the state law and varies from state to state. If you own real property in more than one state, it is probable your estate will be subject to probate in numerous jurisdictions, each imposing their own probate fees.

Probate is time consuming, inconvenient and expensive. Even at best, probate is an unpleasant, emotionally trying experience. At worst, it can be a nightmare.

### **Documents included:**

- Revocable Living Trust,
- Community Property Agreement,
- Health Care Durable Power of Attorney;
- Assignment Forms and Transfer Notification Letters,
- Information to Survivors,
- Amendments: First 12 months all services at no charge.
- Assignment of Personal Property,
- Last Will and Testament,
- Asset Management Durable Power of Attorney;
- Certification of Revocable Living Trust,
- Catastrophic Illness and Death Care Materials,
- Directive to Physicians,

For more detailed information about putting your financial affairs in order call (888) 681-3406.

## Income Tax Review

### **Stop Overpaying Your Taxes**

Did You Know That an Alarming Number of Taxpayers Are Overpaying Their Business Taxes by as Much as 25% Even if They Were Prepared by a Trusted Professional?

Tax experts say many Americans are routinely failing to take deductions they're entitled to, thus overpaying their taxes by billions of dollars collectively. . . Wall Street Journal, May 9, 2002.

We find that 60% of returns reviewed uncover overpayments! Considering the average American works 4-5 months out of every year just to pay their taxes... the last thing you want to do is pay more than you have to.

A report released in April 2003, by the Government's General Accounting Office (GAO), revealed that most taxpayers believe they benefit by using a paid preparer, but millions, in fact, are poorly served. "Blind faith" in your tax preparer could be costing you thousands of dollars a year in overpaid taxes.

Our "secret" is a combination of technical expertise, experience, a thorough knowledge of the laws, and meticulous attention to details. We not only thoroughly review new tax laws and changes to uncover any legitimate deductions that were missed, but also... we go back and apply newly released tax laws your CPA could not previously apply.

### **Member Benefits Include:**

- Taxback, LLC provides individuals and business owners with a valuable second opinion on their last 3 years of taxes with a FREE REVIEW by some of the nation's leading, independent tax review specialists.
- Allow Taxback to review your last three years' tax returns.
- If we find you are entitled to a refund, our fee is a 50/50 split. IF THERE IS NO REFUND – THERE IS NO CHARGE

Please visit the website listed below for additional terms and conditions and minimum income tax return requirements.

How To Access: visit [www.itaxback.com/NAIB](http://www.itaxback.com/NAIB)

## Mortgage Concierge Services

Mortgage Refinance – New Home Loan - Home Equity Loans...Credit Challenges... No Problem!

Why Concierge Services? We believe that the decision to refinance or purchase a home is one of the most important financial decisions an individual will make in their lifetime. Each person or couple has their own individual needs and circumstances that are to be taken into consideration when applying for a loan.

There are numerous programs available that one may qualify for and it is impossible – impractical for an individual to fill out a short application online and receive an accurate reading as to all of their financing possibilities. Bad credit is not always bad credit! What we mean is that... what bad credit is to you isn't necessarily bad credit to a lender. Or what is bad credit to one lender is not bad credit to another. Only an experienced mortgage loan officer would know that and an online application will not allow the exploration of all of the intricacies of your personal financial situation.

That is why we personalize this process with... NAIB's Mortgage Concierge Services. We work to do the best and get the best for you and your family. Credit Challenged... NAIB understands! Finally there's a Mortgage Refinance Loan that works on your terms. Get the cash you need to pay off credit cards or make home improvements.

We offer Low Rate loan programs for:	Member Benefits Include:
Refinancing	\$500 Discount Off Closing Costs
Home Equity Loans	Guaranteed Closing Costs – Not An Estimate!
Second Mortgages	Federally Chartered
New Home Loans	Mortgages in all 50 states
• & more!	

Now you can consolidate your debts into one low monthly payment. You can also get cash out for home improvement and much more! Because It's American Benefits Company with NAIB... Lenders Will Compete for Your Business.

Speak to a NAIB Mortgage Specialist Today at (888) 368-0800, or email us at [NAIB@verizon.net](mailto:NAIB@verizon.net)

## Merchant Accounts - Credit Card Processing

FREE QuickBooks Pro 2007 with approved Merchant Account. Process Credit Card Transactions As You Record Them in QuickBooks

### Features & Benefits:

QuickBooks Merchant Service for Terminals is an easy way to accept credit and debit cards wherever you do business, even if you don't have access to a PC.

Face to Face: Ideal for retailers, restaurants, and professional services.

Phone, Fax or Mail Order: Perfect for catalog, back-office, and businesses who need individual-customer invoicing and sales tracking.

**On the Road:** Take your business to your customers. Perfect for door-to-door sales, mall kiosks, and trade shows.

It's easy to set up and to use:

Keep your existing bank account and terminal

No long-term contracts or cancellation fees

FREE terminal reprogramming

No additional software needed

Please visit our website as there are too many features and benefits to list!

How To Access: Please visit [http://quickpaypro.com/x.php?3472\\_A95305](http://quickpaypro.com/x.php?3472_A95305)

## ACH Electronic Funds Transfers (EFTs)

Check by Phone, Recurring Billing, and Online Gateway

We provide the best and most complete ACH & Electronic Fund Transfer products and services in the country. No other company offers the range of software products and quality of service as we do. Check by Phone, eCheck, Credit Cards, ACH & EFT software solutions! We built our Online Electronic Payment Gateway from the ground up. Unlike competitors, we did not purchase other ACH software or technology. Perform the following transactions with ease:

Check-by-Phone

Batch File Uploads

Software Recurring Debits & Credits

One-Time Debits & Credits Online

Complete Online Real-Time Reporting Check Conversion

Point of Sale Check Conversion

Non-Point of Sale Online

Real-Time Credit Card Transactions

Member Benefits Include: Receive a \$50 discount on your initial set-up fee, email [NAIB@verizon.net](mailto:NAIB@verizon.net) and a Representative will contact you.

## Bad Check Collection – A Free Service

Receive 100% of the Face Value of the NSF Check

NO COST to the Merchant

Stop paying bank fees - No more re-deposit or returned check fees will be charged!

Up to 90% recovery rate on NSF checks

Merchant receives 100% of the face value of the NSF check

Recovered funds are paid monthly to your existing bank account.

No monthly minimums or maintenance fees

No more equipment costs

Eliminate the high cost of check verification and guarantee services. We do all the work so you can concentrate on your business and your success.

Our services are paid by charging the bad check writer

Collect bounced checks at NO COST to the Merchant

Email [NAIB@verizon.net](mailto:NAIB@verizon.net) and a Representative will contact you

## Check Verification – Avoid Bad Checks

Own A Business... Avoid Bad Checks!

**With ATM Verify**, merchants can now determine—virtually in real time—whether a customer's account is currently overdrawn, frozen, closed, etc., thus ascertaining whether a check is likely to be returned. ATM Verify offers the most powerful, accurate, and robust verification system available today.

By harnessing the single largest source of account information in the world, merchants can effectively reduce transaction losses through immediate risk assessment. Using ATM Verify, merchants can access this information, which is generated in real time. Participating financial institutions, representing over 210 million accounts, include: Bank of America, Wells Fargo, Chase, and Citibank, to name a few, with more slated to join the network.

Members receive a 20% discount on the cost of this service. Please email [NAIB@verizon.net](mailto:NAIB@verizon.net) and a Representative will contact you.

## Credit and Debt Services

Legacy Credit has been legally correcting credit for 17 years!

- We are a firm of associated professionals working with attorneys and paralegals who have been legally restoring and correcting client's credit for more than 17 years.
- We place an emphasis on enhancing our clients FICO/Credit scores because of its tremendous importance on the overall credit profile.
- We believe that our clients are more than just numbers - over the past 17 years we have improved the credit scores of thousands of individuals.

This has allowed them to obtain:

- Credit cards
- Home mortgages
- Automobiles, at the best interest rates available on the market
- And more!
- However the most important thing given...peace of mind.

### What We Do - Introduction

- We do an in-depth analysis of your credit report
- We identify which items on your report are the most damaging
- Together we create a plan of action to increase your credit score and improve your credit history as fast as possible, by addressing the most damaging items first
- We help you clarify your financial goals
- We work with you to develop a plan for you to hit your target goals in the shortest amount of time
- We provide a free in-house debt consolidation reorganization plan for those clients who it would be of service. Just ask our credit specialists, they will be glad to assist you!

Costs	Standard Pricing	NAIB	Members Save
Initial Payment	\$115.00	\$75.00	\$40.00
Monthly Payment	\$49.95	\$39.95	\$10.00
Cost for one Year	\$624.45	\$479.45	\$145.00

How To Access: Please call (800) 630-9349 and identify yourself as a NAIB member.

## Domain Names (Free) and E-mail Forwarding:

In order to use your free domain names you need to have an existing web page, website or homepage somewhere on the Internet. Your web page needs to be up and running, providing content and reachable by the rest of the world. The website address can be as long as 63 characters. You can change your website address any time to redirect your users to a different website or web page.

**What is the domain?** The domain ending is TK. In other words, if your name is XYZ, your domain name could be www.XYZ.tk.

**The FREE DOMAIN.TK includes email forwarding:** You can register up to five existing email addresses to which your unique Dot TK address will be forwarded. That means that you can register your current email you@otheraddress.com and link it to your Dot TK address.

When your friends and family send you an email to you@freedomain.tk (you should of course imagine your own Dot TK address here) we will forward this email to you. This is especially practical when you have a lot of email addresses or when your current email addresses aren't that easy to remember.

Next to that, our free domain names include a service where you can view your traffic with the latest statistics on the Dot TK website. The number of hits, the number of unique hosts, country statistics and much more is available at no charge with the Dot TK Traffic-Check.

**There are two important notes on all free domain names:**

1. You can register up to three free domain names
2. However, domain names that are not used in a 90-day period by at least 25 homepage visitors will be cancelled and made available to other registrants. Therefore, the legal ownership and transfer rights of your Dot TK domain name will remain with Dot TK.

Visit: <http://www.dot.tk> to get started

## Floral Savings

**Celebrating? We've Got the Perfect Gift!**

**Member Benefits Include:**

- Members receive a 10% discount
- We back all of our gifts with a 100% Satisfaction Guarantee
- Gifts are delivered across the street or around the world

To Access: Call (800) 356-9377 or shop [www.1800flowers.com](http://www.1800flowers.com) and use promotion code DY2

## USA Today Advertising

**Advertise & Save 25%**

**Member Benefits Include:**

- Save up to 25% with an insertion in USA Today America's #1 Newspaper
- No contracts
- No minimums

Contact Gary Page at Merit Media. . . (408) 734-1461 PST

## Carpet Savings

**Save at Least 50% on Carpets for Your Home or Office**

**Member Benefits Include:**

- Members can order carpet at discount prices direct from S&S Mills in Dalton, Georgia.
- Pay as little as \$3.99 per square yard for commercial grade carpeting
- Get 50% or more off the top grades of residential carpet advertised at \$30-\$70 a yard at local retail outlets
- Choose from over 50 styles in decorator colors. You can even select such premium fibers as DuPont, Stainmaster & Actonbac
- Have direct access to experienced S&S Mills Customer Service Representatives
- S&S will send you a sample portfolio to help you make your selection, then assist you in ordering
- Your carpet will be delivered right to your door, or to an alternate location of your choice S&S Mills guarantees 100% satisfaction with every purchase
- All carpet is sold with a ten (10) year wear warranty and is guaranteed against defects in workmanship

To Access: Members may call (800) 241-4013 between the hours of 8:00 a.m. and 10:00 p.m. Eastern Standard Time to discuss your carpet needs and to order your free sample portfolio.

## Moving Savings

**Member Benefits Include:**

- Minimum 45% discount on storage in transit
- No peak-rate charges, which can run as high as 10% from May 15 through October 1
- Our members receive FREE Replacement Cost Protection up to \$50,000
- No deductibles in the event of loss
- Save as much as 58% off regular relocation rates

To Access:

Members must call North American Van Lines at (800) 828-6683 and identify themselves as an Association member

Mention the initials UPB. Advantage North American is the exclusive booking agent for this discount moving program

## Hotel and Auto Rentals Discounts

Convenience and affordability! Travel with NAIB online. Your one-stop-shop for making all of your travel reservations.

- Hotels
- Airline
- Auto Rental and more!

Members receive savings when reserving a vehicle or booking a hotel. To Access, Go to:

<http://travel.ian.com/index.jsp?cid=146094&home=true>

## Travel Discounts

### Travel the World - Preferred Travelers Edge!

Whether your dream is to experience the diverse culture and flair of the European countries, discover America's backyard, sail to some of the world's most unforgettable ports of call, perhaps renew the romance on your anniversary or arrange the ultimate honeymoon – we can help make it all possible!

### Save up to 15% on Airfare and up to 30% on Hotel & Car Rentals:

- Whether it is a trip around the world or visiting your loved ones; we are your one stop travel service. When you are ready to plan your next vacation, our professional travel counselors will give you the personal attention that will make your planning stress free.
- Huge savings on cruises, tours, land and family packages
- Indulge in all that cruising has to offer while sailing through Alaska's spectacular glaciers or the Caribbean's exotic islands and save up to 50% off select sailings. With thousands of vacation packages and cruises to choose from, the hardest decision will be which vacation dream to make a reality.
- Just click, pack & GO!

We've put the world at your fingertips. Not only will you find a wealth of travel information, destination guides and the hottest offers available; you can now book your vacation online, anytime, day or night. Visit us today at [www.preferredtravelersedge.com](http://www.preferredtravelersedge.com) there's something for everyone!

### NEW - Exclusive Savings!

Imagine yourself soaking up the rays on a white sandy beach in the tropical islands of Hawaii, or hiking around the ancient stone columns of the Great Wall of China - whatever your vacation dreams may be, we can make it happen.

As a Preferred Travelers Edge member you can enjoy an exclusive discount! Visit [www.preferredtravelersedge.com](http://www.preferredtravelersedge.com) today and SAVE 5% on your next Hawaii, Mexico or Asia vacation! Just select your destination, build your own personalized vacation package, and save! Assemble and price your ideal vacation in just seconds, with all of the flexibility you need in order to put together a trip that's just right for you. Book now, your vacation a-waits!

Our tremendous buying power enables us to pass along significant savings & benefits to you, combined with over 150 experienced travel counselors who pride themselves on the effort put forth to "fit" every member with the right destination, hotel, ship or tour at the best possible value.

### Take advantage of such savings & member benefits as:

- Vacation Discounts - Up to 50% Off \*Personalized Travel Counselors
- Specialty Honeymoon & Romantic Travel Division \*Free Flight Insurance - \$100,000
- Exclusive Discount Programs \*Visa and Passport Services
- Quality-Controlled Error Free Reservations \*VIP Traveler Profiles
- Access to our Worldwide Platinum 24-Hour Customer Service Program, 365 days per year
- Online or Offline access both backed by our superior personal customer service

Whether you are planning that long awaited family reunion, unforgettable wedding, anniversary or romantic getaway, or a vacation of a lifetime that is long overdue – we can help you receive the most for your vacation days & dollars.

Visit us online or call us today. Be sure to have your Group Number 9904 and Membership I.D. number available and let us know you are a Preferred Travelers Edge member – we look forward to making your vacation dreams become a reality!

Please call (877) 779-8890 or visit [www.preferredtravelersedge.com](http://www.preferredtravelersedge.com) today! Hours (Pacific Standard Time): Monday – Thursday 7:30am – 6:30pm, Friday 9:30am – 6:00pm, Saturday 9:00am – 3:00pm

All savings based on select preferred participants. Specific rules and restriction apply. CST #1018299-10 Airline Reservations

## Automobile Rental Discounts

Major companies...

Members receive special discounts through National and Alamo by simply calling the toll-free numbers listed below and providing the Customer Service Representative with the corresponding rate code.

Members receive discounts on selected auto rentals through most major companies: Alamo, Budget, Dollar, National, and Thrifty auto rental agencies. (Current discounts are subject to change without notice). These discounts apply to rentals at all participating locations in the United States, Canada, and worldwide. Members are encouraged to check with their rental agent for details. All major credit cards are accepted for payment of rentals. Should a cardholder elect to pay cash, a cash deposit is usually required at the time of rental.

### Access to the Auto Rental Discount Program:

- Alamo 1-800-354-2322, request rate code (BY) 32173
- Budget 1-800-527-0700, T085558
- Dollar 1-800-800-4000, CB2102
- National 1-800-227-7368, recap 5120110
- Thrifty 1-800-367-2277, 001-002-8034

## Vacation Motor Home Rentals

### Real Vacation Value with Cruise America Motor Home Holidays!

#### Member Benefits Include:

- Take a Cruise America Motor home Holiday your way and save 10%\* off time and mileage charges on Cruise America or Cruise Canada vehicles when you identify yourself as a preferred member;
- Types of RV's include Motor homes, Camper homes, Blazers, and Motorcycles. Start your holiday here at home;
- Or, save precious vacation time by flying to your destination and taking your rolling motor home one way. Cruise America has locations in most prime vacation areas in North America.

To Access: Please call (877) 779-8909. Please use your Group Number, 9904, plus the nine-digit member number found on your Member ID card.

#### Terms & Conditions:

To take advantage of this offer, you must call to reserve a vehicle through the above number at least one week in advance of pick-up, and mention your affiliation as a Preferred member at the time of reservation.

\* Offer not available in conjunction with other discount offers or promotional rates. Offer includes 10% discount off time and mileage charges on Cruise America or Cruise Canada vehicles only, including Flex Plan prices. Excludes; other rental charges, deposits, sales tax and fuels. Other terms and conditions may apply.

## Online Shopping - MegaMall

### Wal-Mart Half.com Target Overstock Buy.com and over 300 other great stores at your fingertips!

MegaMall offers you top-quality products and services, from reputable names you can trust. The MegaMall was created to provide online users an easy and user friendly environment to have all of their shopping needs met in one place. We offer over 300 top merchants with great savings and the convenience of them being located under one big virtual roof! We are constantly searching out new merchants to add to our MegaMall. We want to keep it as fresh and alive as possible to invigorate your shopping experience.

Visit: <http://www.telebaymall.com/index.php?viewCat=2&ID=teleba>

## Online Shopping – The Shopping Service

Save 10% to 50% on Over 300,000 Brand Name Items!

This Shopping Service (TSS) is a “shop at home” benefit offered to you as a NAIB Member. Shop for birthdays, holidays, gifts, and everyday shopping.

### Member Benefits Include:

- Select from over 300,000 brand name items including: electronics, furniture, office products and more!
- Service - 24 hours a day toll-free customer service... receive friendly, personal assistance to resolve any shopping questions
- Savings - Take advantage of the everyday discounted pricing with up to 50% savings
- Pricing - To receive a price quote just identify the product you want by brand name and model # (be specific)
- Convenience - You can also receive price quotes on any of the merchandise available by visiting the website: [www.shoptobuy.com](http://www.shoptobuy.com).

### Access is easy:

You can receive price quotes on any of the available merchandise by visiting our website at [www.shoptobuy.com](http://www.shoptobuy.com) or by calling (877) 779-8909, 24 hours a day, seven days a week excluding holidays. The Service Representative will ask you for your Group and Membership ID numbers for identification purposes. Your Group Number is 9904 plus the nine digit Member number found on your Member ID card.

To receive a price quote, identify the product you want by brand name and model number. (Certain model numbers may not be shown on our database at the time of your call although the brand requested is available. Should this occur, the quote will be referred to a buyer for further investigation). The price you will be quoted includes the shipping charge. Prices are updated regularly and may vary up to the date of confirmation

**NOTE:** TSS and its vendors comply with all applicable laws and regulations concerning consumer goods. Therefore, products and services restricted by law or the manufacturer are not available. Certain restrictions, conditions, and limitations do apply

You will be mailed a written confirmation of your purchase within five (5) business days from the date that your order was taken. Prices may vary up until the written confirmation is mailed to you. This confirmation will include the approximate delivery date. Most items are shipped in two to four weeks. Items such as custom appliances and custom-ordered furniture might take eight weeks or more. UPS delivers small packages; larger items, such as furniture, will come by common carrier. In every case, shipment is made by the most efficient method possible. If merchandise arrives damaged, accept the merchandise, note which pieces are damaged on the freight bill, and call TSS immediately (within 6 hours) for assistance. Retain all of the original packing and cartons in which the goods arrive. Products may be returned. Since certain restrictions may apply, please call TSS within ten (10) business days from the date that you receive the merchandise to receive instructions on how to return the purchase. Merchandise that has been customized, such as initials or dates on jewelry, custom furniture, automobiles or “special order” merchandise may not be returned. In the event that authorization to return is issued for any reason other than that the member has received merchandise other than what was ordered, the member shall be responsible for all shipping and handling charges as well as any restocking fees charged by the vendor. Purchases made through TSS come with manufacturer's warranties and/or guarantees. If an item needs service, contact the manufacturer's authorized service center to arrange for the necessary service. We make no warranty of merchandise fitness for a particular purpose or warranty of merchantability, or any other warranties, expressed or implied, with respect to merchandise purchased. If you would like to receive a copy of the manufacturer's warranty on a specific model you are interested in purchasing simply send your request and a self-addressed stamped envelope to Member Services, 1620 Bond Street, Naperville IL 60563

## Shipping Services – DHL, Yellow Freight, Menlo Worldwide and Roadway

### Four Great Companies to Serve You!

- **DHL Air Express Service**  
Low member rates for your air express letters and small packages. Choose from next morning, next afternoon or second day delivery. Plus, ship to more than 200 countries.
- **Yellow LTL Freight Services**  
Ship your less-than-truckload freight for less with Yellow. Take advantage of discounts on Standard Ground and Definite Delivery services!
- **Menlo Worldwide Air Freight Delivery**  
Get your 100 lb shipment delivered overnight with Menlo; or, choose its deferred service to save more.
- **Roadway Express LTL Freight Services**

Throughout North America or around the world, Roadway can deliver your less-than-truckload freight at substantial savings. Roadway also offers a complete menu of time-definite delivery options for those rush shipments.

### To Access:

Set up your account by contacting the dedicated Association hotline at 1-800-MEMBERS (800) 636-2377, 8 am – 7 pm, EST) or [www.membersales.com/NAIB](http://www.membersales.com/NAIB) and complete the online form.

## Tool Compliance – America’s #1 Most Compliant Tool Reimbursement Plan

### What is the Tool Compliance Plan?

If your employees bring their tools to work, our Tool Compliance Plan can provide an IRS approved reimbursement program that significantly reduces employer expenses while increasing employee take-home pay.

It’s Simple! It’s Easy! It’s IRS Approved! and It Creates Income!

**EMPLOYERS** Increase Revenue \$1,000 Per Employee

**EMPLOYEES** Increase Income \$2,000 Per Year

Tool Compliance can show employers and employees who use their own tools and equipment on the job as a condition of their employment, how to save considerable amounts and all at ZERO NET COST!

### Tool Compliance serves a wide range of businesses across the country, including:

- Auto & Truck Dealerships
- HVAC Contractors
- Excavators
- Heavy Equipment
- Independent Repair Shops
- Machining / Manufacturing
- Paint and Body Shops
- Construction Trades
- Framers
- Plumbing Contractors
- Electrical Contractors
- Airline and Aviation Repair
- General Contractors
- Carpentry & Roofing
- Muffler and Lube Shops
- Boat Dealerships

Tool Compliance provides a proven system that puts money in the pockets of both the Employee & Employer.

### Tool Compliance - America’s #1 Most Compliant Tool Reimbursement Plan!

Email [Paul@ToolChek.com](mailto:Paul@ToolChek.com) or call (888) 836-2829

## Automobile Services – Purchasing, Financing, and Leasing Services

### **Automobile Purchasing, Financing and Leasing Quotations on our toll-free numbers:**

There is a nominal charge of \$8.95 per automobile quote. Specify make, model and body style of vehicle. You will be mailed a computerized printout showing the base price of the car or truck and every option available. Add up the base price of the automobile and the options selected, include destination charges, advertising fees (if any) and courtesy delivery fees to obtain your total cost. You may add the same items at the manufacturer's suggested retail price to compare the savings.\*

### **Arrange for financing:**

We work with your bank or finance company to provide the necessary information for you to secure a loan. After you receive the computerized printout, but before placing your order, discuss your purchase with your banker or finance company representative. When financing through a motor corporation; such as GMAC, Ford Motor Company, etc. the vehicle must be picked up at the dealership supplying the vehicle.

### **Complete a new car purchase agreement:**

Once you have your price quotation and your financing is arranged, return the New Car Purchase agreement with your deposit to our offices. Please note how you want your vehicle delivered.

**NOTICE: Cutoff dates** - In May of each year, automobile manufacturers notify us of a cutoff date, or the last date a particular factory can accept an order for the current model year. We will make inquiries after the cutoff date for you. Of course there will be limits in choices as to color, options, etc.

### **Advance Purchasing:**

You may order next year's model as soon as the new models are released. Since manufacturers do not release price information or specifications before release of their new models, your order will be subject to last minute price and specification changes.

### **Other vehicles**

You may order Pickups, Panel Trucks and Small Vans. When requesting a price quotation on these vehicles, please be as specific as possible as to the exact vehicle.

**Delivery** - there are three methods of delivery:

1. We can arrange for you to pick up your vehicle from our supplier.
2. We can arrange to have a transport company deliver to your home by a bonded driver. The Transport Company is not associated with our company.
3. We can arrange to have your vehicle drop shipped to a local dealer in your area, where you may pick it up. This delivery option applies to American made automobiles only. (The additional cost for this delivery is quoted on your computerized printout).

### **Delivery Time:**

Please allow between 8 and 10 weeks for the complete transaction. Time may be longer on limited production or special orders.

Note: Because of variable market conditions, foreign automobile purchases are handled differently. Specific information regarding your foreign automobile quote and purchase will be included on the back of your quotation.

### **AutoNet Leases:**

AutoNet provides competitive leasing on new vehicles purchased through AutoNet.

All leases are closed-end "Risk-free walk-away" leases with predetermined lease end purchase options.

Terms available are 24, 36, 48, and 60 months, with mileage limits up to 25,000 miles per year, depending on the members' driving habits and budgets.

Commercial use and business leases are available in addition to personal use leases.

To lease your new vehicle, after you have received your automobile quote and know which vehicle you want, simply call the toll-free number and we will get you in touch with our leasing professionals.

### **Used Automobile Quotations**

You can order a used automobile quotation on your trade-in or on a used car you are interested in purchasing either from a dealer or a private party. The used car analysis shows the average retail value and the book wholesale value on used cars based on the year, make, model, equipment and mileage. You can use this information to either make a reasonable offer on the purchase of a used car or what you might sell your used car for! Please call (877) 779-8909. Please use your Group Number 9904 plus the nine digit member number found on your Member ID card.

## Automobile Painting and Bodyworks - MAACO®

By presenting THE BUYING NETWORK AUTOMOBILE EXCHANGE verbiage on your I.D. Card, members can receive a 10% point of sale discount off the agreed price on all body labor and paint services at participating locations throughout the United States and Canada\*.

Since MAACO® was founded in 1972, the chain has painted and repaired over 17,000,000 vehicles from Fords to more exotic models. With MAACO®, you can be assured of receiving quality service performed by professionals at reasonable prices. MAACO® centers offer free estimates on paint, rust, and bodywork. MAACO® centers that meet optimum quality standards are awarded a special designation: MAACO® Certified Collision Centers. These centers represent the best in the industry. Each certified collision center has proven itself by consistently offering the best equipment and technology, the highest standards of quality repair, and a superior level of concern for you, their customers. MAACO® backs their service in writing with their limited warranties that are valid coast to coast.

10% discount on body labor and painting services performed is valid only at participating MAACO® centers. This cannot be used in conjunction with any other offer. Each MAACO center is independently owned and operated.

Call (800) 521-6282 and ask for ext. 3304. A MAACO® representative will assist you in finding your nearest location & set up an appointment for a free estimate.

## Tires and Rims - Savings for Automobiles and Light Trucks

### Member Benefits Include:

- Savings on tires and rims
- Hassle free ordering and delivery
- Tire brands include: Yokohama, Pirelli, B.F. Goodrich, Falken, Bridgestone, Uniroyal, Good Year, General Tire

### How To Access: To order, call (800) 756-4904

Simply give the customer service representative your Group Number 9904 plus the nine digit member number found on your Member ID card.

Then give the customer service representative the brand, style, size and tire type such as steel belted, radial, whitewall, black wall, all season, etc.

## Oil Changes - Jiffy Lube™

By presenting your membership card, you can obtain a 10% discount on A Jiffy Lube Signature Service® Oil Change and any ancillary services at all participating Jiffy Lube® service centers nationwide. A Jiffy Lube Signature Service® Oil Change is a good thing you can do to help preserve the health of your automobile. And, this oil, fluid and filter preventative maintenance program takes only a few minutes! With more than 2,200 service centers in North America, Jiffy Lube® is the largest system of franchised and company- operated service centers in the fast lube industry. Jiffy Lube serves approximately 30 million customers each year— more than two customers every second!

## Automobile Repair Services - Meineke™

By presenting your NAIB membership ID card, members can save at more than 850 shops serving over 2 million customers each year. Meineke™ prides itself in operating repair centers that provide professional service at discount prices.

Member receive a 10% point of sale discount off the price of exhaust system repair, brake system repair, shocks and struts, coil springs, CV joints and front end alignment service at participating Meineke™ locations.

# Movie & Theme Park Tickets, Vacation Planning, Auto Rentals and More

## Employee Discount Club

Attractions – Amusement Parks – Hotels - Auto Rentals...A great resource for your travel and entertainment savings.

### Savings on Attractions

Bonfante Gardens	Save \$6.00 per ticket
Busch Gardens Theme Parks	Save \$8.00 per ticket
Disneyland 3-day Park Hopper	Save \$6.00 per ticket
Knott's Berry Farm	Save \$15.00 per ticket
Monterey Bay Aquarium	Save \$9.00 per ticket
Paramount's Great America	Save \$3.00 per ticket
Santa Cruz Beach Boardwalk	Save \$14.00 per ticket
SeaWorld Theme Parks	Save \$6.00 per ticket
Universal Studios Hollywood	Save \$5.00 to \$9.00 per ticket
Winchester Mystery House	Save \$11.00 per ticket
The Disney Club	Reduced membership price
Medieval Times	Save 15% on regular admission
Six Flags Theme Parks	Savings \$10 - \$15 per ticket
Cypress Gardens - Florida	Save 15% on regular admission
San Diego Zoo	Save 10% on Deluxe admission
Hornblower Dining Yachts	Save 15% on cruises

### Savings on Movie Tickets

AMC Theatres	Save \$2.50 per ticket
General Cinemas	Save \$2.50 per ticket
Loews Cineplex	Save \$2.50 per ticket
Regal Cinemas	Save \$2.50 per ticket
United Artists Theatres	Save \$2.50 per ticket
Universal Studios Fan Club	Ticket discounts at Universal theme parks

### Savings on Travel – GET-AWAY-TODAY!

Savings up to 40% on great family vacations featuring, Disneyland, San Diego and Hawaii, San Diego Vacation Kit
Savings on over 40 San Diego Hotels and attractions
PIER 39 Fun Pack
\$2 off at Aquarium of the Bay, \$3 off Blue & Gold Fleet, \$5 off Turbo Ride, 2 hours of FREE parking & much more

### Savings on Auto Rental

Alamo Rent-A-Car	15% off or 1 day FREE
Avis Rent-A-Car	10% savings on daily and weekly Super Value rates

### Other Savings

Men's WearHouse (nationwide)
And much, much more!

To Access: Please visit [www.employeediscountclub.com/members.asp](http://www.employeediscountclub.com/members.asp) and login with the Username – NAIB. Then select the benefits or services of your choosing

## Theme Park Discounts

Many families are talking budget-minded vacations and saving a few extra dollars is what your membership is all about! Now with the Amusement & Theme Parks Discount Plan, Members will save a little more money. Here's how it works. All of the Parks mentioned below will offer some kind of discount. These discounts are not available to the general public. These discounts will vary from Park to Park. Typically you will receive 10% to 20% off the Park admission price. Some Parks will also give 10% discounts on merchandise purchases and even discounts for nearby hotels, resorts and campgrounds. All you need to do is write and we will send you the discount card for those parks you plan on visiting. Availability is subject to change without notice.

### Participating Theme Parks:

Adventuredome, Las Vegas, NV  
Adventure Island, Orlando, FL  
Adventureland, Des Moines, IA  
Aquarium of the Pacific, Long Beach, CA  
Arabian Knights, Orlando, FL  
Busch Gardens, Tampa, FL  
Busch Gardens, Williamsburg, VA  
Cliff's Amusement Park, Albuquerque, NM  
Cypress Gardens, Winter Haven, FL  
Darren Lake, Darien Center, NY  
Dixie Stampede, Orlando, FL  
Dorney Park, Allentown, PA  
Elitch Gardens, Denver, CO  
Frontier City, Oklahoma City, OK  
Funtown Splashtown USA, Saco, ME  
Geauga Lake & Wildwater Kingdom, Aurora, OH  
Hershey Park, Hershey, PA  
Holiday World, Santa Claus, IN  
Knott's Berry Farm, Buena Park, CA  
Legoland, Anaheim, CA  
Medieval Times, Atlanta, GA  
Medieval Times, Buena Park, CA  
Medieval Times, Dallas, TX  
Medieval Times, Hanover, MD  
Medieval Times, Myrtle Beach, SC  
Medieval Times, Kissimmee, FL  
Medieval Times, Lyndhurst, NJ  
Medieval Times, Schaumburg, IL  
Medieval Times, Toronto, Canada  
Merry Mystery Dinner Adventure, Orlando, FL  
Movie Land Wax Museum, Anaheim, CA  
Noah's Ark, Wisconsin Dells, WI  
Paramount King's Island, Cincinnati, OH  
Pirates Dinner Adventure, Orlando, FL  
Pirate's Dinner Adventure, Buena Park, CA  
Raging Waters, San Dimas, CA  
Raging Waters, San Jose, CA  
Ripley's Believe It or Not, Buena Park, CA  
Riverview Park/Water World, Wisconsin Dells, WI  
Rock & Roll Hall of Fame, Cleveland, OH  
Schlitterbahn, New Braunfels, TX  
Sea World, Orlando, FL  
Sea World, San Antonio, TX  
Sea World, San Diego, CA  
Sesame Place, Langhorne, PA  
Six Flags America, Upper Marlboro, MD  
Six Flags Fiesta Texas, San Antonio, TX  
Six Flags Great America, Chicago, IL  
Six Flags over Georgia, Atlanta, GA  
Six Flags Great Escape, Lake George, NY  
Six Flags Kentucky Kingdom, Louisville, KY  
Six Flags Discovery Kingdom, Vallejo, CA  
Six Flags New England, Agawam, MA  
Six Flags Saint Louis, Eureka, MO  
Six Flags over Texas, Dallas, TX  
Six Flags Great Adventure, Jackson, NJ  
Underwater Adventures Aquarium, Bloomington, MN  
Water Country, Williamsburg, VA  
Water World USA, Sacramento, CA  
Worlds of Fun/Oceans of Fun, Kansas City, MO

Write your request to: Theme Parks, 1620 Bond St., Naperville, IL 60563. Please include a self-addressed envelope with stamped first class postage in order to fill your request.

## Financial Advice – Gulfstream Financial Services

Financial Liability Management eliminates all creditor obligations, including mortgages, in 7 to 10 years. That's everything: credit cards, personal loans, vehicle loans, 1st mortgages, 2nd mortgages, and even mortgages on investment properties. Payments don't increase, but credit ratings do, and there are no out of pocket expenses to incur. This is a complimentary benefit and not all members will qualify for the program.

### Highlights:

- **Cash Flow Analysis:** Your entire cash flow is assessed, including income, mortgages, credit card balances, and other bills.
- **Restructure Liabilities:** Convert selected short amortizations and unsecured liabilities to secured, long-term amortizations reducing the required cash flow to creditors.
- **Apply Technology:** Apply proprietary technology to the payment of liabilities, putting every dime to best advantage until the shorter-term debts are gone and the longer-term debts accelerate toward oblivion. The technology is as perfectly reliable as a Swiss watch.
- **Deliver Private Banking Services:** A service normally reserved for the very rich, Private Banking (cash flow management) handles each monthly payment as an automatic electronic transfer. No more checks to write or stamps to buy.

Gulfstream Financial believes there is no other provider of such a financial service as the Program for Liability Management.

### It's Not What You Think:

- **Not for the Financial Impaired:** The average client's (dual) income ranges from \$75,000 to \$125,000 with above average credit.
- **Not Debt Consolidation:** Debt consolidation simply groups liabilities and lacks the features of a financial plan. A 50 year-old client electing a debt consolidation may plan mortgage payments to age 80.
- **Not Credit Counseling:** Credit counseling involves abrogating loan agreements – much like a Chapter 13 bankruptcy. Credit counseling will severely damage credit rating. This Program allows credit to improve while it accelerates balances to zero.

### How to Contact Us:

If you are interested in the Program for Financial Liability Management, please contact Member Services at (888) 221-0458 and provide the operator with your Code: "CDBA".

## **Section 2 - Healthcare Benefits Included in the 1000 Membership Level**

NOTE: Your membership level may include medical, accident, and hospital indemnity insurance or other insurance that may reimburse you for covered charges for some of the treatment and services you received.

"NOTICE to Members: The following pages describe discount health care benefits and services that are included in the 1000 membership level. These benefits are not insurance and are not protected by any State Life and Health Guaranty Association Act. Members are responsible for payment at the time of service for the discounted amount for all services received from our benefit program."

Where applicable, they are provided through AccessOne Consumer Health, a discount medical plan organization, in compliance with State regulations and guidelines. For inquiries regarding the discount medical portion of the program, you may contact AccessOne Consumer Health at (800) 896-1962. You may also locate providers and contact AccessOne at [www.accessonedmpo.com](http://www.accessonedmpo.com) or through the mail at AccessOne DMPO, 84 Villa Road, Greenville, SC 29615.

## Pharmacy Prescription Drug Benefits

The GoldRx plan, a 5-Tiered Formulary Rx Program is accepted at 98% of walk-in pharmacies nationwide. Participating pharmacies accept a \$10, \$20, \$30, or \$40 fee (or less) as payment in full for prescription drugs listed in the formulary list. For all other drugs not listed in tiers 1 through 4, you pay a special negotiated fee off the Average Wholesale Price (AWP) plus a small dispensing fee. The pharmacy network includes most supermarket chains, major drug stores, and thousands of independent pharmacies. To take advantage of your benefits you must fill your prescription at one of the ScripSolutions participating pharmacies. To locate a pharmacy, call (800) 213-5640.

### Up to a \$10/\$20/\$30/\$40 (or less) Prescription Drug Fee

The GoldRX Plan allows members to pay negotiated fees for their walk-in pharmacy medications. Your maximum cost and amount for prescription drugs is determined through a tiered system:

**Tier Group 1:** You pay up to \$10 or less for medications listed in Tier 1.

**Tier Group 2:** You pay up to \$20 or less for medications listed in Tier 2.

**Tier Group 3:** You pay up to \$30 or less for medications listed in Tier 3.

**Tier Group 4:** You pay up to \$40 or less for medications listed in Tier 4.

**Tier Group 5:** Special negotiated fees for medications listed in Tier 5.

There are no deductibles and no maximum dollar limits on the amount of medications you can purchase.

If you would like more information, call customer service at the number on the front of this booklet.

### Sample of Participating Pharmacies:

Albertson's Pharmacy	Meijer Pharmacy	Publix Pharmacy
Brookshire Pharmacy	Rite Aid Pharmacy	Wal-Mart
Costco	Safeway	Minyard
Drug Emporium	Sam's Club Pharmacy	Eckerd Drug
K-Mart	Sav-On Pharmacy	Target Pharmacy
Kroger Pharmacy	Long's Drug Stores	Tom Thumb, and many more!

Questions on locating a pharmacy – (800) 213-5640

Pharmacist Help Desk – (888) 299-5383

### How Can I save on Maintenance Drugs?

Maintenance Drugs are medications that members take on a regular basis. They may be dispensed for up to a 100-day supply depending on the instructions from your physician. You will always save more by ordering maintenance drugs through a mail-order pharmacy.

### How Can I save on Pet Medications?

See page 'International Mail Order Pharmacy'

"This is not an Insurance Policy - It is a healthcare discount plan and you are responsible for prompt and full payment of the discounted amount for all treatment and services received".

# Mail Order Prescription Drug Benefits - United States

Members have access to a US mail-order pharmacy and an International mail-order pharmacy. Up to the maximum number of prescriptions units can be ordered through a mail-order pharmacy. ScripSolutions MAIL ORDER PHARMACY is a United States based pharmacy distributor. To obtain pricing and/or substitute information call (800) 213-5640. The International mail-order pharmacy could offer larger discounts, especially on name-brand drugs.

**IMPORTANT TIPS:** If you are starting a new maintenance medication, please request two prescriptions from your physician, one for filling immediately at a local participating pharmacy, and ask him to fax the other directly to the mail order pharmacy for processing. This will allow you to start on the medication immediately and processing time to start receiving your medications on a regular and timely basis through the mail at a substantial savings. Ask your doctor to include the authorization for up to 3 refills on the one he will fax for processing through the mail-order pharmacy.

Discount Savings:	Up to 60% off retail costs
Rates:	Brand Name: AWP less 17% +\$1.00 dispensing fee
	Generic: AWP less 50% +\$1.00 dispensing fee

## Important Notices:

- Mail order discounts allows you to maximize your savings on prescription drugs ordered in 30 to 100 day supplies.
- Prescriptions will be mailed to your home at no additional charge.
- Provides the highest level of discount for long-term medication.
- The mail order program is not designed for prescriptions needed immediately.
- All orders are processed within 48 hours.
- Refills can be ordered through the mail, on the phone (800) 213-5640 or online at: [www.cdba.us](http://www.cdba.us), click on providers. Please call customer service to request a current mail order form.

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# Mail Order Prescription Drug Benefits - International

## Pick Your Country, Pick Your Price

www.SuperPharmacyUSA.com, an international mail order pharmacy with “SUPER” savings:

In 2004, Americans imported over 1.4 billion dollars worth of prescription drugs from foreign countries. Half of that came from our neighbors to the north, Canada. The Canadian government, however, is under pressure by several sources to stop shipping drugs to Americans. Consequently, a Canadian physician must now physically examine a patient to authorize the dispensing of prescription drugs.

A Canadian doctor was recently suspended for two years because he signed prescriptions for U. S. patients he never consulted with to give them access to cheaper medications. According to the news article, “Dr. Daljit Singh Herrar of Surrey, British Columbia, admitted he signed prescriptions without seeing the patients face-to-face beforehand, failed to keep proper records, and lied to authorities”, said Dr. Doug Blackman, deputy registrar of the British Columbia College of Physicians and Surgeons.

According to U. S. Title 21, there are several situations under which importing drugs into the U.S. are illegal:

- Drugs manufactured in the U. S. or its territories cannot be re-imported back into the U. S. for sale.
- Insulin and insulin products cannot be legally imported.
- Blood, blood products, and derivatives cannot be legally imported.
- Adulterated and mislabeled drugs cannot be legally imported.
- Drugs that have not been approved for sale in the U. S. cannot be legally imported.
- Drugs that are manufactured in another country, properly labeled, and not adulterated can be legally imported; however, the FDA does have the authority to inspect the medication and ask for a sample for testing prior to allowing them to be delivered.

**If a member attempts to order any illegal drug, the member and all dependents will be terminated from the Association and lose all benefits.**

## Pick your country - Pick your price!

Medication	Dosage/Qty	USA	Canada	United Kingdom	Israel
Zocor	20mg/90 tabs	\$399.97	Generic \$183.44	Generic \$121.68	Generic \$140.19
Zantac	150mg/60 tabs	\$170.30	Generic \$66.28	Generic \$12.95	Generic \$20.01
Procardia XL	60mg/84 tabs	\$142.07	Generic \$195.53	\$96.63	\$98.28
Provera	5mg/90 tabs	\$94.69	Generic \$54.86	Generic \$51.30	Generic \$55.61
Prevacid	15mg/90 tabs	\$399.96	\$246.83	Generic \$99.16	Generic \$104.95
Crestor	10mg/84 tabs	\$234.40	\$192.11	\$162.33	\$165.45
Cipro	250mg/100 tabs	\$424.34	Generic \$259.26	Not available	Generic \$119.70
Lipitor	10mg 90 tabs	\$253.14	\$216.65	\$163.90	\$163.83
Nexium	20mg/84 tabs	\$376.48	\$264.96	\$176.46	\$188.58

Prices shown as of 11-29-07 as posted on the Internet. Prices shown are subject to change without notice.

**\*Pet medications also available.**

Visit [www.SuperPharmacyUSA.com](http://www.SuperPharmacyUSA.com) for prices on your Pet medications. You can order online or call customer service to have order forms faxed to you.

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# Prescription Drug Assistance Service

## **DID YOU KNOW?**

Many Pharmaceutical companies have assistance programs available that provide virtually FREE MEDICATIONS to qualified individuals.

## **YOU MAY QUALIFY IF...**

- you do not have private prescription drug insurance\* (Including Medicare Part D)
- your insurance does not cover your prescription drugs,
- you've exceeded the limit of your insurance drug coverage,
- you do not qualify for any government coverage for outpatient prescription drugs,
- purchasing your prescriptions causes financial hardship.

Each program's income qualifications are different. As a general rule, if your annual income is below \$19,600 for individual or \$26,400 for a couple or you are spending 25% or more of your income for maintenance drugs, you may qualify.

If you qualify and if prescribed by your doctor, the Rxease program has thousands of Name Brand and Generic Drugs that are available free of charge or at a huge discount. The Assistance program even includes some over-the-counter supplements and medications, if prescribed by your doctor.

Unfortunately those that need these program the most, have not been informed of their availability or don't know where or how to apply for them.

## **THAT'S WHERE RXease CAN HELP!**

They make it easy to apply for these valuable programs...as an Association Member you can take advantage of this service for only \$2.00 per prescription...a savings of 60% off the typical \$5.00 per prescription cost.

That is correct, you read that right...The regular fee for this service is only \$5.00 per prescription, but Association members pay only \$2.00 per prescription!

RXease does the research to find the best programs for your specific drugs. They mail the correct forms directly to you, and include simple instructions, for you and your Doctor, to complete the application process.

If you have questions on qualifying, call toll-free (405) 376-4324 with a list of your medications handy. You can find out right over the phone which programs are available to you. The enrollment applications with instructions will be mailed to you the same day. You can also go online at [www.needymeds.com](http://www.needymeds.com).

Most programs allow for a 3 month supply at one time, and then you will need to apply for a refill to continue receiving your free prescriptions. A refill application and/or refill instructions are generally shipped with your medications.

\* Having a discount prescription card, such as Gold RX, does not disqualify you from these programs.

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## Physician Office Visit Instructions

Members can save on medical services with access to a nationwide network of thousands of medical facilities and physicians. Members that have no health insurance can save money on all visits to a participating provider. Members who do have health insurance can save on services that may not be covered by their insurance, such as routine office visits and cosmetic surgery. With average savings of 25% to 40%, members can save hundreds or even thousands of dollars a year.

Participating providers are screened by a team of professionals and must pass strict criteria prior to joining the network. All providers are licensed and credentialed.

Simply make an appointment with a participating provider from the list shown under the providers section of our website or contact a member services representative at (888) 350-1500 and follow the telephone prompts for the name of a provider in your area. There is no paperwork to complete; and there is no limit to the number of visits you can make to a provider.

The following pages explain how to use your ID card when you visit a participating or a non-participating provider to obtain the highest amount of savings possible from membership in the Association. Follow the instructions on the next page to access your benefits for going to a physician and please read the following pages on how to save money on diagnostic and laboratory testing. Following the instructions on this special benefit could save you hundreds of dollars on testing your physician needs.

For services performed in a hospital, after your bill has been re-priced by the provider network, please follow the instructions on the Hospital Mediation Service pages if your total bill is over \$2,500. Send the completed forms for the Karis Group mediation service to the office of the Association along with all the medical bills.

Remember, this is not a major medical/health insurance plan or HMO. Your insured benefits are Medical, Accident, and/or Hospital Indemnity Insurance\*. You will be reimbursed the amount for all covered services of the policy. In most cases the amount of reimbursement will not fully satisfy the cost of your treatment or services. You are fully responsible for paying the provider the difference between their charges (after the savings of the participating provider network re-pricing or discount) and the amount paid directly to you by the medical, accident, and/or hospital indemnity policy.

The participating provider network is one of the largest provider networks in the nation and is available throughout the United States. The logos that your provider will recognize are on the reverse of your insured ID card. If your preferred provider is not in the network, they can call for an application to join the network.

Regardless of your choice of providers or hospitals (whether they are participating providers or out of the network/non-participating providers), the amount of reimbursement from the medical, accident, and/or hospital indemnity insurance is the same. However, your use of participating providers guarantees you will pay a lower amount for your treatment and services. Major medical and other insurance companies force you to use their participating provider networks so they pay a lower negotiated amount for those services. Using our participating providers provides you the discounted rates insurance companies pay for the same services.

For information on locating a participating provider, call (888) 350-1500 and follow the prompts for the healthcare provider you need (medical, dental, vision, etc.), or visit [www.cdba.us](http://www.cdba.us) and click on members. After putting in your membership ID number, you can click on providers to do a zip code search within a geographical area of your home or business.

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# Medical Provider Networks

## Beechstreet / Integrated Health Plan Network

While you have the freedom to choose any healthcare provider, using an **in-network** provider will reduce your out of pocket medical costs and contribute to our efforts in making quality healthcare more affordable for everyone.

### How you benefit

- Over 400,000 medical professionals in the network
- Over 3,000 hospitals participating in the U.S.
- Over 52,000 ancillary network providers
- No limitations on usage

### Services Included

Inpatient	Outpatient
Hospital Room	Office visits
Emergency Room	Lab Procedures
X-Rays	X-Rays
Many Others	Many Others

### How to use your Benefit

For members in the states of Arkansas, Utah, Wisconsin and East Texas the provider network will be Integrated Health Plans, for all other states members will use the Beech Street network.

Call (800) 236-3609 to locate a participating provider in your area.

When obtaining medical services, be sure to show the provider your Physician and Hospital Benefits Identification card. **Important:** Providers may not honor the in-network rates if your ID card, with the proper logo, is not presented at the time of service. The proper card is the plastic card with the Beech Street and affiliated networks on the reverse side.

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## Doctor Visits, Lab, and Diagnostic Testing Instructions

How the Medical Access Benefit works for doctor visits, lab and diagnostic testing:

### **When you go to a participating Provider:**

Present your ID Card to the Provider. The provider will call the number on the ID card to verify your eligibility for benefits. After treatment, the provider will send his claim form to the Beech Street Claims processing address on your ID card. After re-pricing according to his or her contract terms with Beech Street, a claim is sent to the insurance carrier for processing and payment of any and all covered charges. An Explanation of Benefits (EOB) is sent to the provider along with any payment that is the responsibility of the insurance carrier. You also receive a copy of the EOB showing the initial charges, the re-priced amount, payment made by the insurance company and the amount (if any) you owe for the treatment you received. If the amount of the indemnity insurance is more than the re-priced charges by Beech Street, you will receive a check from the insurance company along with your copy of the EOB. To ensure you receive the maximum value from your Association benefits, ALWAYS USE A PARTICIPATING PROVIDER.

### **If you chose a Non-Participating Provider\*:**

The Association has a participating provider network but members are free to visit any doctor they choose! If you elect to use a non-participating provider, there is no guarantee you will receive a discount for his/her services; however, follow these instructions:

- a. Call the physician's office; tell them that you do not have health insurance; but you have a limited benefit medical and accident indemnity insurance plan that is a combination of Beech Street provider contracted fees and some limited benefit indemnity insurance. Ask the doctor's office if they will provide you a cash discount for the doctor's office visit consultation and reassure them that you will pay the discounted charge at the time of the appointment. Most doctors will be glad to provide a discount for immediate payment.
- b. When you go to his/her office; remind them that that you are a cash-paying patient and that they have agreed to provide you with a cash discount.
- c. When you are leaving; ask for a copy of the bill or a Medical Claim Form showing the Consumer Procedural Technology code (CPT) for the office visit and the medical facilities EIN number. Even if the Doctor is unwilling to give you a discount, still ask for the claim form. If your Association membership level includes a reimbursement for Doctor's visits, you will need these forms to apply for the reimbursement.
- d. If the (non-participating) doctor needs any testing performed:  
Tell the doctor that you have access (through your Association membership) to a benefit that provides significant savings on all laboratory and diagnostic testing and that the results will be forwarded directly to his/her office for review; and ask for the following:
  - d. A prescription for any laboratory or diagnostic test he/she recommends; The doctor is not being asked to perform anything out of the ordinary. He/she routinely writes a prescription for the testing needed to aid in your medical diagnosis and treatment. In most instances for diagnostic testing, a prescription is usually written because those tests are normally performed at another location and a prescription is required to know what tests are needed. The only difference in asking for the prescription is that you are able to access a much lower cost for those tests using your FREE Association membership benefit. Tell the doctor that the test results will be sent directly to him for analysis.
  - e. Immediately after leaving the doctor's office; call the toll-free number for assistance in ordering the tests recommended by the doctor. (See the page in your "Guide to Membership Benefits" on Pre-payment for Laboratory and Diagnostic Testing – "Medical Testing for Less" benefits.)

\*NOTE: Statistics show that over 84% of doctors are willing to provide discount services to anyone without insurance.

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## Laboratory & Diagnostic Testing Savings

As a pioneer in medical benefit savings, our Association has seen the savings provided by medical discount plans drop from an average savings of 43% on laboratory testing and an average of 47% on diagnostic testing to an average of 22% on lab testing and an average of 28% on diagnostic testing.

Our mission, to offer the greatest possible savings to our members on their healthcare costs, led to the acquisition of a special contract benefiting our members with savings of 40% to 85% on laboratory and diagnostic testing.

With a pre-paid plan, payment is required at the time of test ordering to receive the savings. Using our Association membership benefit and agreeing to prepay for the testing, our members receive almost twice the average savings of other plans on laboratory testing. For very expensive diagnostic testing the savings can be four or five times more than other plans. Examples from different sections of the country taken in April 2006:

Description of Test	Usual Retail Price*	Member Price*	Savings	Savings Percentage
MRI of Lumbar Plain (FL)	\$3,612	\$585	\$3,030	84%
MRI with Contrast (CA)	\$2,857	\$665	\$49	77%
MRI w/without Contrast (FL)	\$4,617	\$903	\$3,714	80%
CT Scan Plain (FL)	\$1,950	\$426	\$1,524	78%
CT Scan w/Contrast (NY)	\$2,360	\$479	\$1,881	80%
CT Scan w/without Contrast (NC)	\$1,032	\$600	\$432	58%

\*Usual cost and savings vary by state and test requirements. Please call for the member price in your area.

**MRO Program:** This is a service by which a medical director would be provided to oversee and interpret all lab testing on behalf of a member.

The laboratory & diagnostic testing benefit is very easy to use. Members can either go online at [www.medtestforless.com](http://www.medtestforless.com) and follow the simple instructions or just call a toll free number and follow these simple steps!

**STEP 1:** Call the toll-free number, (866) 763-3837. An operator will assist in the ordering process. Be sure to mention the name of your association.

**STEP 2:** The operator will assist in locating the nearest testing site and help order the correct tests.

**STEP 3:** Once the order is placed, the operator will send all information directly to you regarding the testing site selected. If requested, the results will be sent to a personal physician, (be ready to provide the doctor's name and information at this time). A member may choose to visit the testing center once they have received their packet.

**STEP 4:** Members will be contacted directly by the enrollment center for all necessary information.

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## Hospital Mediation Services

Your health care benefit includes a service called “Medical Bill Mediation”. When you incur medical bills from a related medical incident that exceed \$2,500 at a hospital, emergency clinic or surgical center, you have a professional negotiator standing by to assist you in wading through the difficult world known as hospital billing. Instead of being left to sift through this complex process on your own, The Karis Group will be there to assist and inform you along the way. They’ll assign you a personal negotiator to advocate on your behalf and mediate between you and the provider(s).

Eligibility requirements for Medical Bill Mediation are simple and straightforward. To be eligible for the service, you must:

- Be an active member of the Association membership level 1000 that includes Medical Bill Mediation at the time of your medical incident;
- Obtain care for a single related medical incident at a hospital, emergency clinic or surgical center; and
- The bill total from such services must exceed \$2,500 or, if you are scheduled for admission, the facility or your physician must have confirmed that the bills are likely to exceed \$2,500.

If you believe you are eligible for Medical Bill Mediation service, simply contact the Association’s Customer Service Department at (888) 681-3406 to verify eligibility and to obtain a service request packet and medical information form to fill-out, sign and deliver to The Karis Group. Upon receipt of these forms, The Karis Group will contact you to verify eligibility, bill, financial and household information and assign you a personal negotiator. Your negotiator will make sure you are aware of the available options and will determine the best way to make use of available funds. Depending on your financial resources, your negotiator may pursue a variety of options including helping you apply for financial assistance or negotiating a settlement or payment plan with the provider(s).

The following three pages are examples of the Mediation Service Request Form with more information on how the mediation process works.

Note: Medical Bill Mediation does not provide funds to pay for bills. Medical Bill Mediation is a best efforts service and despite The Karis Group’s diligent efforts on members’ behalf, some providers refuse to make accommodations to help resolve outstanding medical bills. Medical financing may also be available to Association members on approved credit. See your “Guide to Member’s Benefits” for more information on medical financing.

# Medical Bill Mediation Service Request Form



## INSTRUCTIONS

Fill-out the form in full. Please print clearly.  
Sign the Medical Information Release.  
Enclose Copies of your relevant medical bills.  
Fax or mail the documents to:  
The Karis Group  
515 New Jersey St, Suite G  
Redlands, CA 92373

Or Fax (909) 363-1889

Within two business days of receiving this form by fax, or seven business days after it is mailed, The Karis Group will contact you to begin working on your case. If you have any question about completing this form, please contact your plan provider

### Helpful Definitions

**Member and Member #:** Individual who is the primary member of the service plan and their membership number.

**Patient:** This is the individual who received, or is to receive, medical care from a hospital.

**Minor:** Anyone under the age of 18.

**Responsible Parent or Legal Guardian:** The individual who is legally responsible for the patient or their medical bills. If the patient is a minor, a parent or legal guardian is usually responsible for the patient and their medical bills. The parent or legal guardian must provide their financial information, rather than the patient's, and the parent or legal guardian must sign the Medical Information Release.

**Dependents:** Number of legal dependents claimed on your tax returns. For example, children under the age 18 or children in college.

**Number of People Living at Home:** The total number of people, including yourself, currently living at you home that you are financially responsible for.

**How much money do you have available to pay towards these bills?:** In order for us to determine the best course of action to take with the hospital, we need to understand what, if any, funds you have available, the better we can do.

**How much could you set aside for monthly payments?:** How much could you realistically set aside each month to pay towards these bills?

**Do you own your home?:** Answer *Yes* if you own your home free and clear or if you have a mortgage. If you own your home free and clear, please note such in the Additional Comments section. Otherwise, we'll assume you have a mortgage.

**Scheduled Admission Date:** The date you are scheduled to be admitted to the hospital.

**Actual Date of Service:** This date should be listed on your bill. It is the date you actually received care from the hospital or were admitted to the hospital.

**Actual or Anticipated Bill Amount:** The dollar amount of the bills you expect to incur at the hospital as estimated by your physician/specialist or the hospital, or the actual amount of the bills if you have been invoiced.

# Medical Bill Mediation Service Request Form



Step 1: Patient Information		Member:	Member#:
Patient's Name		Social Security Number	
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	Date of Birth (mm/dd/yy)

Step 2: Minors			
Is the Patient a minor?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If the patient is a minor, who is responsible for the minor?
			The responsible person listed above is the patient's <input type="checkbox"/> Parent <input type="checkbox"/> Legal Guardian
If the patient is a minor, please fill-out the remainder of this form with the contact and financial information of the responsible parent or legal guardian			

Step 3: Contact Information			
Mailing Address		Apt #	
City		State	
Zip		County	
Home Number		Mobile Number	
Work Number		Fax Number	
Email Address			
Occupation		Are you a US Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	May we leave phone messages at any of these numbers?	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobil
Spouse's Name (if applicable)		May we correspond with you via email?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Spouse's Occupation			

Step 4: Financial and Bill Information			
Number of Dependents (#)		What was your Adjusted Gross Income last year? (\$) (including spouse) <small>(On your tax return, this is your income after above the line deductions)</small>	
Number of People Living at Home (#)			
If the provider offers a large discount for a final lump sum payment, how much could you come up with in 30 days? (\$)		Do you own your own home?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		Do you rent?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		Do you own rental property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How much could you set aside for monthly payments? (\$)		Do you have any other sources of health insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Additional Comments			

**Please enclose a copy of your bills with this form**

If you have not been billed or are only scheduled for admission, please provide the following information:

Provider Name	Provider Phone	Scheduled or Actual Admission Date	Anticipated Bill Amount (\$)



**Medical Information Release**

<b>Patients Name</b>	
<b>Mail Address</b>	<b>City</b>
<b>State</b>	<b>Zip</b>
<b>SSN</b>	<b>Date of Birth (mm/dd/yy)</b>

The undersigned hereby authorizes any medical practitioner, hospital, facility, insurance company or any other person or entity that has medical records or knowledge of the medical records of the undersigned and/or the dependents listed herein, to release such information upon request to The Karis Group for the purpose of The Karis Group negotiation medical bills on the undersigned's or dependents behalf.

The undersigned hereby grants permission to The Karis Group to discuss any and all medical bill related information with any medical practitioner, hospital, facility, insurance company or any other agency that has medical records or knowledge of the medical records of the undersigned and/or the dependents listed herein for the purpose of The Karis Group negotiating medical bills on the undersigned's or dependent's behalf.

The undersigned understands that:

I may revoke this medical information release at any time, in writing, but the release shall remain valid until revoked or upon the expiration of (1) year after the release is executed, whichever occurs first.

This release may include medical records of treatment for physical and/or emotional illness, except psychotherapy notes, including treatment of alcohol or drug abuse.

The Karis Group will maintain the privacy of any information obtained and will not disclose such information to any other person or entity except as necessary to effectuate service or by express written permission by me.

A copy of this form including a facsimile may be used in place of the original.

I acknowledge that I have read and understand this Medical Information Release Authorization. Further, I authorize the disclosure of my protected health information in accordance with the terms in this Authorization.

\_\_\_\_\_  
Patients Signature

\_\_\_\_\_  
Printed Patient's Name

\_\_\_\_\_  
Signature of Parent/Legal Guardian  
if Patient is a Minor

\_\_\_\_\_  
Date

# Dental Savings Program

**Provider: AETNA**

**Provider Network:** Over 62,000\* available dental practices nationwide.

**Discount Range:** Save an average of 30%\*\* and up to 50%\*\*\* on everything from general dentistry and cleaning to root canals, crowns and orthodontia.

## How to Access Your Discounts:

**Step 1:** To locate a participating provider, call toll-free at (888) 350-1500, or visit our website and sign into the members area, click on “Providers”, scroll down to “Discount Dental”, and insert your zip code or city.

**Step 2:** You must show your ID card at the time of your visit to receive your discount.

**Step 3:** You are responsible for the total bill, less the applicable savings, at the time service is rendered.

\* According to the Aetna Enterprise Provider Database as of 7/1/06.

\*\* Anticipated national average charges for the 2006 calendar year based on the comparison of provider-negotiated fees to national average charges. Actual discounts will vary based on location and services provided.

\*\*\* Actual costs and savings vary by provider and geographic area.

The Aetna Dental Access network provides enrollees access to a network of independent practicing providers. All network providers are independent contractors in private practice and are neither employees nor agents of Aetna Life Insurance Company and/or its parents, subsidiaries or affiliates (“Aetna”). The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Aetna does not provide medical or dental care/treatment and is not responsible for outcomes. All dental care is the responsibility of the treating provider, in consultation with the enrollee. Selection of a dentist is also the responsibility of the enrollee and is not based on any representations by Aetna.

## Savings Examples:

Product/Service	Select Regional Average Cost*	Average Cost with Aetna Dental Access	Total Savings
Adult Cleaning	\$82	\$52	\$30
Child Cleaning	\$49	\$37	\$12
Routine Checkup	\$39	\$27	\$12
Four Bitewing X-rays	\$51	\$31	\$20
Composite (white) Filling	\$131	\$76	\$55
Crown (porcelain fused to noble metal)	\$843	\$584	\$259
Complete Upper Denture	\$940	\$763	\$177
Molar Root Canal	\$826	\$581	\$245
Extraction (single tooth)	\$119	\$70	\$49

\*The select regional average fee represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City, as displayed in the Estimate the Cost of Care tool as of January, 2005. AETNA DENTAL ACCESS IS NOT AN INSURANCE PLAN. There are no benefits payable to enrollees, nor does Aetna compensate dentists for services they may render to enrollees. Aetna is not an insurer, guarantor or underwriter of any services provided under the program or of any payments to providers. Enrollees arrange for needed dental care, including payment, directly with the network provider. Enrollees are responsible for the entire cost of the dental care. Aetna Dental Access SM is a service mark of Aetna Inc.

“This is not an Insurance Policy - It is a healthcare discount plan and you are responsible for prompt and full payment of the discounted amount for all treatment and services received”.

## Vision Benefits

Eye Care International provides savings of 20% to 50% on eyewear at over 12,000 provider locations including vision centers, ophthalmologists, and more. Other benefits include one free eye exam annually. Call Customer Service to request a certificate for an annual FREE eye examination. Members receive 20% to 50% savings on designer sunglasses and an eyewear prescription registry that retains a copy of your eyewear prescription to have it available in case of an emergency.

ECI is the only discount vision program in America that provides access to ophthalmologists. Cataract surgery is covered under the vision benefits with ECI with substantial savings below Medicare allowable charges.

For more information contact customer service at: (800) 354-8336.

## Hearing Benefits

Members are provided with discounts off the retail price on hearing exams, services, hearing aids, batteries, and repairs.

Other services and benefits include:

- Free initial comprehensive hearing test.
- Free annual hearing test.
- Up to a 20% discount on hearing instruments and hearing aid repairs.
- A choice of hearing aids including in-canal models, in-the-ear models, and behind the ear devices.
- Substantial discounts on batteries and repairs.
- Access to over 1,600 locations nationwide.

### How to Locate a Miracle-Ear<sup>®</sup> Provider

To locate a provider, call (877) 674-3594. Miracle-Ear customer service will locate a provider and will forward eligibility information immediately to the participating provider of your choice.

## Chiropractic Benefits

Your chiropractic care benefits emphasize regular preventive maintenance “wellness” care. Use your Association membership card to get special rates from a nationwide network of more than 7,000 participating Doctors of Chiropractic across the U.S. Your benefits include:

- 40% savings on all diagnostic services
- 20% savings on all other services
- Savings on X-rays (if necessary)
- Unlimited access to care

Go to your chiropractor when you want, as often as you need—it’s up to you. There is no limit on the number of eligible visits. Simply pay your chiropractor your special discounted rate when you receive your care.

This plan cannot be used in conjunction with any other discount program.

To locate a provider call (800) 775-7900.

## Teeth Whitening and More – Dentist.net

Don’t Spend \$300 To Get Your Teeth Whitened!

Dentist.net offers our Members wholesale prices which create tremendous savings on products you normally would purchase through your dentist. Enjoy not only great savings, but a valuable and comprehensive resource on subjects such as:

- Teeth Whitening Cold & Canker Sores
- Bad Breath Toothbrush Cleaners
- Bleaching Gels Natural Dental Care
- Dry Mouth Sonic Toothbrushes

Learn all about tooth whitening and choose from a variety of teeth whitening systems or teeth bleaching gel refills. Dentist.net ships the next business day and guarantees the lowest price to our Members. Visit [www.dentist.net](http://www.dentist.net). New promotional savings appear regularly so check back often!

“This is not an Insurance Policy - It is a healthcare discount plan and you are responsible for prompt and full payment of the discounted amount for all treatment and services received”.

## Diabetic, Orthopedic, Durable Medical Equipment and Medical Supply Savings

The medical supplies and equipment benefit offers a broad selection of products and has long-standing relationships with most major manufactures. This ensures that you will receive the product that best meets your needs at savings of 5% to 15%. To place an order, call (800) 854-8764.

Some of the products that are available to you include ambulatory aids such as walkers; canes and crutches; blood pressure devices; diabetic supplies including glucometers and test strips; orthopedic products such as braces, supports and collars; aids for daily living; respiratory products including nebulizers and allergy products and many, many more.

### Diabetic, Ostomy, Durable Medical Equipment, and other Health Care Supply Savings

Better Living Now (BLN) focuses their product selection by disease and health conditions. BLN carries everything you need for the treatment and care of diabetes, asthma and allergies, ostomies, urology and incontinence, chronic wounds and skin care. They are a licensed pharmacy, a vitamin center, a durable medical equipment provider, and a medical supplies provider. Better Living Now is a single resource for all your healthcare needs.

### Policies, Shipping Costs and Payment Terms

#### Payment & Billing

BLN accepts Visa, MasterCard, and American Express. If you wish, you can send your order through the mail.

Checks and money orders are also accepted.

#### Shipping & Returns:

Free shipping is provided for orders of \$100 or more, within the contiguous 48 states via ground service. For orders under \$100, a \$7.95 service charge is applied. Orders destined for Alaska, Hawaii, or Puerto Rico are shipped via UPS 2nd Day Air. Orders destined for Guam or the US Virgin Islands are shipped via UPS Express. Freight charges will be added to invoices outside the contiguous 48 states. Drop ship items may incur drop ship fees and freight charges from the manufacturer for deliveries. Generally, most orders are processed and shipped the same day that all information is received. UPS delivery can range from one (1) to (10) business days, depending on your location.

#### Shipping Methods

- UPS Ground Delivery
- Parcel Post
- USPS Express Mail (At your Additional Expense)
- UPS 2nd Day Air Delivery
- UPS Next Day Air Delivery (At your Additional Expense)
- FEDEX Next Day Air Delivery (At your Additional Expense)

\* **Exclusions** - Free shipping and Flat Rate \$7.95 shipping do not apply to the following:

- Bulky items such as incontinence products, disposable pads etc.
- Some "oversized" products shipped by Sammons Preston
- Scooter and Wheelchair batteries
- Lift Chairs
- Overnight / 2nd Day Air
- Orders to Alaska and Hawaii
- Non Internet Orders (phone orders)

### Home Medical Equipment Service Area (Durable Medical Equipment Provider).

As a home medical equipment provider for Medicare and many other insurance plans, BLN is contracted to provide home delivery, set up and maintenance of your (the member's) medically necessary home medical equipment as provided for by a written prescription from your doctor. We currently provide these services within the five Burroughs of New York, Westchester County and Long Island, New York. Shipping charges for UPS Overnight or Second Day delivery For orders \$300.00 or less and shipped within the contiguous 48 states, UPS Next Day shipping is available for \$30.00, and UPS Second Day is available for \$20.00. For orders over \$300.00, standard publishing book rates will apply for UPS Next Day or Second Day shipping. As per DOT regulations, hazardous materials cannot be shipped via air delivery. Drop shipped items are sent directly from the manufacturer and standard published book rates for UPS Next Day or Second Day shipping will apply.

“This is not an Insurance Policy - It is a healthcare discount plan and you are responsible for prompt and full payment of the discounted amount for all treatment and services received”.

**Drop Ship Items:** Drop ship items are shipped directly from the manufacturer. Delivery times may vary and can be, expected within 3-6 weeks, Some manufacturers will also apply Drop Ship fees and freight charges for deliveries and may vary by manufacturer.

**Ship on Ice Items:** Any item requiring refrigeration may be shipped separately from the rest of your order. Items are shipped on ice Monday through Wednesday only and will arrive in 1-2 business days. Add \$5.95 per order to cover additional handling. Refrigerated items cannot be returned.

**Hazardous Items:** The Department of Transportation has determined that these items require special handling. These items cannot be shipped via Overnight or Second Day Air. Add \$20.00 per order to cover additional handling.

**What do I do if I receive a damaged shipment?** All damage claims must be completed within 30 days of receipt of merchandise. Should you receive a package that appears to be damaged, please refuse the package and contact Customer Service at (800) 922-3504. Once notified, we will file a claim for the goods shipped, issue credit for the damaged goods, and ship replacement goods.

**What if I open my package and find items are defective?** BLN makes every attempt to accurately pack and ship your order. Should you receive incorrect, damaged or defective merchandise, please contact Customer Service at (800) 922-3504, within 30 days of invoice

**Return Policy -** The following products have restrictions or cannot be returned. Please call Customer Service at (800) 922-3504, for further information.

All Over-The-Counter and Prescription Medications that don't meet date requirements must be reported within 5 days of receipt and will then be verified through warehouse for stocked merchandise dating,

- Controlled Substances,
- Influenza Vaccine,
- Diagnostic Test Kits,
- Discontinued Products,
- Drop Shipped or Special Order Products shipped from the manufacturer,
- Expired Products,
- Hazardous/ORM Materials,
- Items Shipped on Ice or Dry Ice,
- Opened or Defaced Products,
- Used Instruments,
- Oxygen Tanks;

**All other returns** must be made within 30 days and the merchandise must be in salable condition.

- Repackage the product in the manner in which it was delivered.
- Include a photocopy of either the original packing slip or invoice.
- Indicate the product being returned and why it is being returned.

You may return the product via any freight carrier of your choice. A 15% restocking fee will be deducted from any credit given toward a customer return. Should you wish to return a product that has been Drop Shipped directly from the manufacturer, please contact Customer Service at (800) 922-3504. Restocking fees for Drop Ship returns will vary with the manufacturer.

For more information go to: [www.betterlivingnow.com](http://www.betterlivingnow.com).

“This is not an Insurance Policy - It is a healthcare discount plan and you are responsible for prompt and full payment of the discounted amount for all treatment and services received”.

## Vitamins, Nutritional Supplements - Mother Nature.com

Our Members Receive A Special 12% Savings On Already Low Prices! MotherNature.com is the leading online retailer of natural and healthy living products. With over 8,000 items from 400+ manufacturers, we are the largest source on the web for vitamins, supplements, minerals and other premium natural products - all at up to 50% off retail prices. MotherNature.com is also a great source of information on natural health.

- Vitamins
- Herbs
- Diet & Weight Loss
- Health Books
- Household Products
- Minerals
- Sexual Health Homeopathy
- Aromatherapy
- Coffee & Teas
- Supplements
- Sports & Nutrition
- Both & Bath
- Food & Beverages
- Pet Products

Member Benefits Include: Members receive a special 12% NAIB discount on already low prices, Visit [www.mothenature.com/pdp/NAIB](http://www.mothenature.com/pdp/NAIB)

## Cosmetics, Personal Skin Care, and Hygiene Product Savings

Association members can receive quantity discounts for purchases of skin care, cosmetic, fragrance and personal hygiene products from the largest direct selling company in the United States.

By calling Erica Auten, an independent beauty consultant representing the leader in beauty consulting since 1963, Association members will be given an access code for visiting Mrs. Auten’s personal website to place orders online.

Members can also place orders directly over the telephone and receive information or literature on all the fine products available by speaking directly with Mrs. Auten at (208) 664-1540, or (206) 818-1618. Members can also contact Erica via e-mail at [eautenmk@adelphia.net](mailto:eautenmk@adelphia.net).

To receive your discount when ordering online, type “SMART Member” in the comments section. When ordering over the telephone, members will be asked to supply their Association Member’s ID number to verify eligibility.

**Association members can receive the savings described in the table below.**

Accumulated Annual purchases totaling:	Discount percentage
\$40 to \$100	10% off the product cost
\$101 to \$200	15% off the product cost
\$201 and above	20% off the product cost

**Don’t forget to ask for FREE SHIPPING!**

Discount only applies to the price of the product and does not apply to any sales tax.

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## 24-Hour Nurse Hotline and FONEMED

Registered Nurses guide the caller seeking medical treatment through a series of computer-based questions to an appropriate response based on the caller's symptoms. Answers to specific questions may lead to self-treatment, immediate or normally scheduled appointments at a doctor's office, or for emergency treatment. This service provides sound advice for any health concern, major or minor. Call toll-free (877) 870-8074 to speak with a Registered Nurse.

FONEMED offers an innovative solution to health problems. It supplies members an unprecedented opportunity to enhance their health care. These services are available 24-hours a day, 7 days a week.

The Audio Health Information Library: The library consists of over 2,500 prerecorded tapes on health information, prepared by the world's foremost authorities, and can be accessed by any member with health questions. Members call the toll free number and immediately receive voice readout of up-to-date information about their specific health concern over the telephone. This service preserves the caller's anonymity as well. The list below gives you common topics:

- Abdominal Pain
- AIDS Protection
- Backache
- Breathing Problems
- Burns
- Cancer
- Common Cold
- Croup
- Diabetes
- Diarrhea
- Earaches
- Measles
- Menstrual Cramps
- Osteoporosis
- Pain
- Parenting
- PMS
- Postpartum Blues
- Reduce Stroke Risk
- Relationship Issues
- Seizures
- Sinus Relief
- Fever
- Flu
- Gallstones
- Guide to Vitamins
- Headache
- Heart Disease
- High Blood Pressure
- Insomnia
- Joint Pain/Swelling
- Dieting
- Enlarged Prostate
- Snoring
- Sore Throat
- Sports Injuries
- Stress Reduction
- Sunburn
- Tonsillitis
- Ulcers
- Ward Off Worry
- Weight Loss Goals
- Signs of Pregnancy
- Skin Rashes

## 24-Hour Counseling

### “Healing Hearts and Lives Through The Power of God’s Word”

As a member of mc2Health you have access to real, powerful Biblical counseling that permanently changes people's lives through the truth of God's Word. The Center for Christian Counseling (C3) is available to help you and your family with any problem you may be confronting.

#### Member Benefits Include:

- Free 30 minute counseling session by phone
- Clinical assessment and diagnosis of presenting problem
- Help with a wide range of problems, including depression, anxiety, anger, child and adolescent behavioral issues, family issues, substance abuse, eating disorders, and many others
- Referral to community resources
- Crisis Counseling

1. Management consultation for employers

2. Available 9-5 CST for non-urgent situations and 24 hours/day, 7 days/week for emergencies.

**How To Access:** The Center For Christian Counseling: (877) 874-9959

“This is not an Insurance Policy - It is a healthcare discount plan and you are responsible for prompt and full payment of the discounted amount for all treatment and services received”.



## **Section 3 - Optional Benefits for the 1000 Membership Level**

## Wellness Testing - Adult Annual Wellness Testing Benefit

The Association believes in preventive care and wellness. Prevention is a key to healthcare cost containment. Treatment after early detection is usually more effective and results in lower cost. Subject to the initial waiting period shown below, once each year, adult members may take advantage of a NO COST annual wellness testing benefit that includes over 50 blood tests.

Serious medical conditions such as:

- Heart Disease
- Prostate Cancer
- Diabetes
- Thyroid Disease
- and more...can go undetected for up to two years without noticeable symptoms. Timely comprehensive blood work can help prevent a serious medical emergency by providing early detection of diseases. The earlier a problem is detected the easier and more likely it is to be treatable. Both disease prevention and early detection could save your life.

Wellness Testing includes:

- Comprehensive Wellness Profile – Liver, Kidney, Lipid, Glucose, CBC's, Electrolytes, Bones and Minerals.
- Interpretive Report – Analysis of blood test results gives your unique biochemistry health status.
- Thyroid Profile with TSH (women)

Wellness Testing Add-Ons at Special Pricing:

- Complete Urinalysis Testing\* can be added to the CWP profile and if performed at the same time for only \$10. (Retail price is \$36)
- Men Add a PSA test\*\* to your CWP profile for only \$19.00 Recommended for men 40+. (Retail price is \$107)

Additional benefits included with the annual wellness testing benefit

- All Laboratory tests (up to 70% off).
- Diagnostic Imaging (up to 50% off).
- Dial-A-Doc (Only \$25 for 10 min consult with MD).
- Nutritional Counseling (One-on-one).
- Nutritional Assessment Reports (analysis of blood test results for supplements recommendation).
- Medical Financing Program (low interest rates).

We encourage all adult members to take advantage of these outstanding benefits.

Waiting Period:

Members must be enrolled into the benefit for six-months before the no-cost wellness testing benefit can be used.

How to Access and Use These Benefits:

The member calls (800) 908-0000 extension 0 to locate the nearest lab and schedule the adult wellness testing or other lab and diagnostic testing. Instructions and more information will be given to the member at the time of this call.

**\*Complete Urinalysis testing** average retail price is \$107.00; but, through our Lab testing benefit, by itself and not with the CWT profile the members cost is \$44.00.

**\*\*PSA Test** average retail price \$107.00; but, through our Lab testing benefit, by itself and not with the CWT profile the members cost is \$44.00.

This material is designed for informational purposes only and merely summarizes the benefits available.

## Diagnostic Testing Savings Instructions (included with Adult Wellness Benefit)

Members may save hundreds of dollars a year using this benefit.

Members will have direct access for X-Rays, MRI's, PET, and CT Scans.

### Benefits How It Works

- You have access to over 7000 diagnostic facilities in the country.
- You must have a Doctor's order to get imaging tests
- You may schedule your appointment at your convenience
- Savings range from 20-80%
- Results will be provided in an easily understood format.

**Step 1:** Call toll-free 1-800-903-3646. Give your Group Code MJK-DLS. An operator will assist in the ordering process.

**Step 2:** The operator will help locate the nearest testing facility and provide scheduling information

**Step 3:** Once the order is placed, you will pay for the test at that time. Necessary information will be sent to the test site selected

**Step 4:** Results will be sent to member/or Doctor within 72 hours.

Call 1-800-903-3646 and give your group code MJK-DLS

## CallMD

**When your doctor is not available to handle your non-emergency medical needs...call...(866) 568-6720**

**For a CallMD doctor consultation available 24 hours / 7 days per week.**

CallMD provides a nationwide network of medical doctors available to discuss medical issues with health care benefits members and selected employer programs.

CallMD maintains its member's electronic medical record(EMR) in a highly secured internet accessible environment and makes this information available to our network doctors prior to a doctor consultation.

CallMD is staffed with registered nurses that are available to receive non-emergency medical calls 24 hours per day / 7 days per week.

CallMD has a nationwide network of medical doctors ready to receive our members calls to discuss non emergency medical issues.

### How does the CallMD program work?

- Members call the CallMD toll free number
- A registered nurse verifies your membership in the CallMD program.
- A registered nurse documents information about your medical history.
- A registered nurse documents in a tele-triage your current medical concern or issue.
- Medical information is sent to a licensed doctor in your state of residence.
- CallMD doctor will contact the call center usually within 45 minutes (maximum of 3 hours) to complete your doctor consultation.
- CallMD doctor will complete a diagnosis form that is available in your EMR for future use.
- CallMD doctor can write a non-narcotic/non-controlled substance prescription (where allowed by law and when sufficient member medical information is available).

# Dr. Office Visit Reimbursement

## Summary of Benefits

Subject to the limitations and maximum allowable amounts, Association members and eligible dependents can visit any doctor and receive up to a \$75 reimbursement for the consulting physician's office visit. In most cases where a cash discount is received from the provider, the maximum allowable reimbursement amount (\$75) will pay most, if not all, of the usual, customary, and reasonable amount for most doctors except specialists. There is a 3-month waiting period from your membership effective date for the Dr. Office visit reimbursement benefit to start vesting. The number of doctor office visit reimbursements is two annually for an individual member, a total of three annually for a member and spouse, and a total of four annually for a family.

## Unlimited Use of the Health Care Benefits:

If you have used all your annual number of reimbursement benefits, a member and eligible dependents have unlimited use of the health plan to see a doctor by asking for and paying an agreed upon fee with the doctor. You have unlimited use of the pre-paid laboratory and diagnostic testing benefit...where the savings is quite substantial. For additional information on the doctor office visit reimbursement benefit call customer service.

## Additional Doctor Visit Reimbursement Benefits

A member can add additional doctor office visit reimbursements during the first 30-days of the plan effective date or at the annual renewal date. Once the member's effective date has passed, the option to add additional doctor office visit benefits will not be available until the one year anniversary of the member's effective date.

## Vesting of the Doctor's Office Consultation Reimbursement Benefit:

Vesting (in simple terms) means that you must be in the Association and enrolled as an active dues paying member a certain length of time to have accumulated credit to be reimbursed for the Doctor's office visit. The vesting schedule credits 25% of the calendar year maximum reimbursement amount for every 3-months the member has been enrolled into the plan from the effective date.

Vesting table example for a \$50 Dr. office visit reimbursement amount available after the vested time period:

Plan type	0-3 Mos.	4-6 Mos.	7-9 Mos.	10-12 Mos.	13-15 Mos.	16-18 Mos.	19-21 Mos.	22-24 Mos.	25-27 Mos.
Individual Plan 2 reimbursements	None	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200
Member & Spouse & Member & Children 3 reimbursements	None	\$37.50	\$75	\$112.50	\$150	\$187.50	\$225	\$262.50	\$300
Family 4 reimbursements	None	\$50	\$100	\$150	\$200	\$250	\$300	\$350	\$375

NOTICE: The vesting of the doctor's office visit reimbursement benefit maximizes and no further accumulation occurs after 27 months. The office reimbursement is limited to consultation with a doctor for an illness or injury or for consultation regarding treatment alternatives after medical tests are available. It is not a reimbursement for elective conditions such as an annual physical and is not a reimbursement for a scheduled visit to have medical tests performed or for follow-up Doctor Visits as an inpatient in a hospital. This is not an Insurance Policy - It is a healthcare discount plan and you are responsible for prompt payment of the discounted amount for all treatment and services received".

## Outpatient Testing Reimbursement Benefit

The Outpatient Reimbursement Benefit or ORB is a reimbursement benefit accumulated over the length of time a member is enrolled and paid their monthly Association membership fee. The ORB accumulates a reimbursement fund up to a maximum amount described below in “Vesting of the Outpatient Reimbursement Benefit”.

Sometimes the ORB benefit is referred to as the Outpatient Testing Reimbursement benefit; because, only medical expenses for outpatient laboratory and diagnostic testing are reimbursed from the ORB funds. Reimbursements are made according to the schedule listed below.

### Vesting of the Outpatient Reimbursement Benefit:

Vesting (in simple terms) means that you must be an active dues paying member of the Association, upgraded your membership to include the ORB benefit, and have been a member a certain length of time to have accumulated credit to be reimbursed for outpatient services. The vesting schedule credits 25% of the calendar year maximum reimbursement amount for every 3-months the member has been enrolled into the plan from the effective date.

Maximum Calendar Year Reimbursement Amounts:	
Individual member	\$300
Member Plus 1 dependent (Spouse or 1 child)	\$480
Member with 2 or more children	\$540
Family	\$600

This table shows the vesting schedule less any prior reimbursements made for the calendar year.

Vesting Period in months	0-3	4-6	7-9	10-12	13-15	16-18	18-21	22-24	25-27
Individual Member	None	\$75	\$150	\$225	\$300	\$375	\$450	\$525	\$600
Member & Spouse / Member and 1 Child	None	\$120	\$240	\$360	\$480	\$600	\$720	\$840	\$960
Member with 2 or more Children	None	\$135	\$270	\$405	\$540	\$675	\$810	\$945	\$1080
Family	None	\$150	\$300	\$450	\$600	\$750	\$900	\$1050	\$1200

The vesting of the Outpatient Reimbursement Benefit maximizes and terminates at 27 months. Any unused vested existing after the 27th month will be applied to the member’s “Emergency Account”.

### Emergency Account:

An “Emergency Account” is created when the member has not used the accumulated credits for outpatient expenses and the total amount has exceeded the maximum shown in the paragraph above.

Funds in the emergency account are available to the member or legal dependents for all medically necessary outpatient surgery, emergency admission to a hospital, and for hospitalization in excess of 3 days. The member needs to submit a written request to access these funds explaining the situation.

Any unused funds in the Outpatient Reimbursement Benefit and the Emergency Account are forfeited if the member terminates membership in the Association.

## Smart Healthcare Office/HSA-TEAM

Health Savings Account Information and Administration and much more

www.hsateam.com

**Health savings accounts (HSA) are changing the way America buys health insurance by providing lower premiums, tax savings, and providing value for those hard earned dollars.**

The HSA Team website provides excellent tools to administer your account and also provides many health care extras.

- Manage Your HSA.
- Contribution Calculators.
- Qualified Medical Expenses.
- Tax Savings Calculators.
- Manage Your Medical Expenses.
- WorldDoc.
- MyMedLab.
- Health Grades Provider Evaluations.
- Smart Health Links.

The concept is **SIMPLE**. An HSA allows the consumer to take the savings you receive on lower premiums when switching to a higher deductible health plan and deposit them into a tax-free HSA Account to use for out-of-pocket medical expenses. If you don't spend this money, you keep it, not the insurance company. After all, it's ***your*** money...not the **IRS!**

## **Section 4 - Association Legal Notices and Member's Terms and Conditions**

# Association Member Terms and Conditions

The access to discount medical benefits that are provided to Association members is available to the member and member's dependents as long as the procedures outlined in the "Guide to Member's Benefits" are followed. Any savings received are through the pre-payment arrangements included in the provisions of the contracts with the providers and the Association. These contracts are not insurance contracts and the medical discount program is not an insurance plan. Association Membership provides access to discounted savings for doctor visits, laboratory and diagnostic testing, hospitalization, and surgical savings only by following the procedures contained in the "Guide to Member's Benefits". By agreeing to pre-pay for medical services, members access the negotiated fee schedule and receive savings from the usual, customary, and reasonable (UCR) fees normally charged. Actual savings vary depending on the nature of the services or treatment received, and by the area of the country in which the services are performed. The Association does not make any payments to health care providers. The discount medical benefits provided to Association Members are not an insurance policy.

For outpatient services, the Association has a participating provider network that guarantees a minimum 20% discount for services rendered; however, if the member wishes to use a doctor that is not a participating provider, the member can do so but will not receive a discount unless the member negotiates one with the non-participating provider.

The discounted ancillary healthcare benefits such as dental, vision, hearing, chiropractic, etc., provide discount savings to members through a number of healthcare providers that have agreed to provide the savings for payment at the time of service. For members to qualify for and capitalize on the savings, the member must use a participating provider and pay the provider at the time of service through an HSA or bank draft, payment by check, cash, or by providing a credit card for payment. The savings members receive vary by provider and area of the country. If full payment cannot be made at the time of service, it is the member's responsibility to negotiate satisfactory payment arrangements with the provider.

The savings on hospitalization or surgery can only be utilized when members follow the instructions provided in this booklet, "Guide to Member's Benefits". Although the hospital mediation service will negotiate after your hospital stay or surgical procedure, all members are encouraged to contact the hospital mediation service PRIOR to going into the hospital or surgical center for services. If a member fails to contact the hospital mediation service prior to receiving treatment or services or if it was due to an emergency, please do so as soon as possible after discharge from the hospital. The earlier the mediation negotiator can contact your hospital, the better the chances of securing maximum savings. Your medical bills must exceed \$2,500 or, if you are scheduled for admission, the facility or your physician must confirm that the bills are likely to exceed \$2,500 to utilize the Hospital Mediation Service.

Neither the Association nor any of its affiliates or representatives shall make or be liable for any payment to a provider accessed under the healthcare benefits. Provider contracts allow the providers the right to terminate participation in the program without notice as well as reserving the right to refuse offering a discount or the negotiated fees to a member. NOTICE: It is very rare for a provider to refuse to provide a discount when the member offers to pay the discounted amount at the time of service...should this problem occur, ask the provider to telephone our office and ask for provider relations.) The Association, its affiliates, and providers accessed through your Association membership are not an insurer, guarantor or underwriter for the responsibility or liability for the member's medical care or any other goods or services provided to the member.

The providers of our medical discount benefits are subject to change without notice. The member or dependent must call a participating provider (when applicable) prior to scheduling an appointment and present their membership ID card at the time of treatment. See the table of contents for more information on locating a provider participating in our health services program. You can also visit our website or call (888) 350-1500, and follow the voice prompts to locate a provider.

Participating providers are independent contractors. The Association, its affiliates, and representatives are not responsible for the services provided, or the omission of any care by a provider. The Association does not practice medicine or in any manner interfere with, or participate in the provider-patient relationship. All health care decisions are between the patient and the provider. The final decision on the selection of a provider is the obligation and decision of the member and is not based upon the listing of participating providers, credentialing, or any recommendation by the Association, its affiliates, or representatives.

The Association reserves the right to terminate membership or deny eligibility in the program for failure to promptly pay a provider or failure to pay the monthly Association fee. Returned checks or insufficient funds notice on a returned bank draft, is evidence of non-payment by the member.

Association membership is on a month-to-month basis. Members may cancel their membership at any time upon providing written notice by the 15th of the month. Termination from the Association will be effective on the next renewal date. The Association's one-time nominal enrollment and processing fee is non-refundable. Member's that cancel their membership within the 30-day "Free Look" period will be refunded the amount of the monthly fees only or in accordance with legislation enacted in your state. Cancellation requests made after the 20th of the month are too late for termination on the 1st day of the next month. Such requests will be effective on the 1st day of the month following the 1st 9. (continued) day of the next month. For example a termination request made on the 25th of June will terminate Association membership on the 1st day of August.

For accounting purposes, all effective dates are the 1st of the month and renewal billing is due and payable on the 20th of the month preceding the next month's renewal. If payment is not received or honored by the 25th of the month, the member and all benefits will be suspended on midnight of the last day of the month. Payments received after the 25th of the month may cause an interruption of benefits until notification of reinstatement is made and accepted by the providers or insurance companies. Reinstatement payments received after the tenth of the month but prior to the 15th of the month can reinstate membership without a reactivation fee but membership and benefits shall not be activated until the first of the next month. A request for reinstatement after the 15th of the month may require a reactivation fee. If membership has lapsed for more than 30-days, a new application and enrollment fee may be required.

The Association reserves the right to assess a late charge of \$15.00 if the Association Fees are not received by the 25th of the month prior to the next renewal date. Furthermore, the Association reserves the right to assess a \$25.00 charge for returned checks, for insufficient funds on automatic bank drafts, or refusal for payment by a credit card vendor.

The administrator of the Association's Insured Benefits such as Accident, Disability, Critical Illness, AD&D, Term Life Insurance, Hospital Reimbursement, Indemnity Dental, and any other group insurance policy is responsible for determination of benefits and payment of claims. See the "Guide to Member Benefits" for specific claims filing information. Claim forms are also available online under the secured "Members" section of our website. In all cases, payment of benefits is determined by the master group policy definitions, procedures, and amendments in place at the time of claim. Eligibility for Emergency Medical Air Rescue Services and Emergency Travel Assistance, provided by Travel Assist, is effective after 30-days enrollment into the Association. (NOTE: Emergency Medical Air Service is limited by law to \$2,500 in Hawaii and Alaska and is not available in Florida.)

The Association's monthly membership level fee is guaranteed for 6-months. Increases in Association fees may be changed for all members within a membership level and/or group within a membership level, (but not individually), upon 30-days notice. However, if your membership level includes insured benefits, the monthly membership fee is subject to increases by any rate increase the Association incurs on any Association insured benefits at the annual policy renewal dates. A rate increase on the insured benefits could cause the monthly membership fee to have a rate increase within the 6-month guarantee period. The six month guarantee applies only to the basic Association benefits. Occasionally, but not often, an insurance carrier serves notice of terminating a policy. If this occurs, the Association will attempt to secure similar coverage at the same price but may not be totally able to do so. In this scenario, there may be a rate increase or slight change in benefits. The Association reserves the right to change providers, benefits, or insurance companies to best meet the needs of the members. Members will be notified of any change in benefits and rates as soon as possible.

The member acknowledges the BioScrip/ScripSolutions 5-tier Gold RX Plan is not an insurance policy. It is a formulary five-tier negotiated fee drug plan and prescriptions must be filled at participating pharmacies in order to access benefits.

The Association Outpatient Reimbursement Benefit (OBR) is a pre-paid benefit limited to a maximum amount per year and is a vested benefit. See the "Guide to Member's Benefits" for complete benefit description, annual limitations, and vesting requirements. Members must use the services of the Pre-pay Laboratory and Diagnostic Testing Benefit Testing and the vesting schedule applies.

The Association Doctor Office visit reimbursement benefit is a pre-paid benefit limited to a maximum number of office visits per year and the maximum amount of the reimbursement. The benefit is also a vested benefit according to the schedule shown in the "Guide to Member's Benefits").

## Membership Acknowledgement

By applying for Association Membership, the member or primary member completing the application understands, acknowledges, and agrees to the following:

“My lawful spouse and dependents over the age of 18 listed on my enrollment application have read the application and have provided complete and accurate information submitted on the application. In addition, I did everything to ensure that all the information provided is true and accurate to the best of my knowledge as of the date signed. I understand and agree that I alone am responsible for the accuracy and completeness of the application. I understand and agree that no one listed on the application will be eligible for benefits if any information is false or incomplete and that the Association may revoke my membership and benefits if it discovers that any information on the application is false or incomplete.

I accept full legal and financial responsibility for the information provided on the application. (Court documents establishing guardianship must be submitted, if the responsible adult is not the parent.)

I have personally read and completed the application. The application is a part of the contract between the Association and me, the member or the primary member for a family. All enrolled family members and I agree to abide by the members’ terms and conditions of that contract.”

## Privacy Practices Notice

The Association appreciates the trust you place in us. You trust us with private personal information and we recognize our obligation to keep information about you secure and confidential. We must collect a certain amount of personal information about you to provide you with the highest quality products and services. It is important for you to know that we do not sell or share customer information with outside marketers. Our information sharing practices are designed to protect the confidentiality of your information.

We collect personal information you provide, such as your name, address, financial or bank account information, and social security numbers on applications or other forms. We treat your information with respect and concern for your privacy. We do not disclose any non-public personal or financial information about our customers or former customers to anyone, except as required or permitted by law. In addition to reasonable electronic security measures, our security practices include limiting access to information to only those employees, independent representatives, and business associates with the appropriate authority, and only for intended business purposes.

When we allow limited access or disclosure to permitted persons, it is done to service your benefits, claims, or to inform you about other products and services we offer. Before disclosing your information, we require these companies or individuals to promise to follow our privacy policies and use the information only for the transaction we have requested or approved.

## Arbitration Provisions

The member agrees that any dispute between a member and the Association must be resolved by binding arbitration if the amount in dispute exceeds the jurisdictional limits of the Small Claims Court. Any such dispute will be resolved not by lawsuit or resort to court process, except as the law provides for judicial review or arbitration proceedings. Under these conditions, both the member and the member’s enrolled family, and the Association are giving up the right to have any dispute in a court of law before a jury. The Association and the member also agree to give up any right to pursue on a class basis any claim or controversy against the other.

## Notice to Members:

It is important that you carefully read the Guide to Member’s Benefits. Failure to read and understand your benefits could cause you to pay a lot more for healthcare services and other personal and business benefits.

## Inquiry and Complaint Procedures

If you have an inquiry concerning your benefits or access to them, or have a complaint you want addressed, please call the customer service number on the front of your membership booklet. If you are unable to reach anyone or do not feel your inquiry is receiving prompt attention, please call the Association at 800-303-8110, and ask for Customer Service.

### **Definition: Inquiry or Complaint**

“An inquiry or complaint is a written or documented verbal communication received by anyone in our office, which primarily expresses a grievance. If you receive a written complaint, please forward it immediately by fax or email to your customer service manager. “Immediately” means on the same day, as soon as possible. The handling of an inquiry or complaint is a top priority of all personnel. “

### **The Customer Service Representative’s (CSR) are instructed to get the following information:**

Name of the member,

Member ID number,

Telephone and fax numbers, e-mail address,

Nature of the inquiry or complaint including dates and as much information as the member can provide, including names of people the member has spoken to concerning their problem and the dates on which those conversations occurred.

### **The following is the procedure followed by our customer service representatives (CSR):**

If the CSR is unsure that the correspondence or verbal issue constitutes a complaint, or if a person wants to speak directly to a supervisor about a complaint, they will immediately forward the telephone call or correspondence to the Customer Service Manager or proper person for prompt resolution.

All our marketing organizations are required to keep a customer service log of all inquiries or complaints and follow-up in a timely manner to ensure a satisfactory result. They are also required to forward all the information to the Association including the disposition or settlement of the inquiry or complaint.









Dear Association Member,

Welcome to America's access to quality personal, business, and home benefits and services!

Thank you for enrolling into the Consumer Driven Benefits Association of America through one of the Association's approved marketing organizations.

**Important Notice:** This booklet contains all of the business, home, personal, and discount health care benefits that are available to you as an Association member. A summary of your benefits are listed on the page titled "Endorsement and Acknowledgement of Association Benefits". The endorsement is a synopsis of your level of membership and the benefits you are entitled to use as of the effective date shown on your ID cards, including any insured benefits in your membership level.

Please review all your benefits and use them when you have the need. These benefits provide great value for you and your family by saving you money on many of the services and products you use every day. Use them and you can save money, ignore them and you will not receive the full value of your Association membership. The insured benefits provide money when needed the most for added protection against a financial event triggered by unforeseen medical expenses.

If you need more information on any of the benefits shown on the "Endorsement and Acknowledgement of Association Benefits", please call customer service, the number is located on your membership card.

Once again, welcome and we appreciate the trust you have placed in our organization to deliver quality services for you and your family.

Respectfully,

A handwritten signature in black ink, appearing to read "C. Boyd". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Charles Boyd  
CEO



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# **Section 1**

**Benefits of Association  
Membership Level 3000**



# Identity Theft Protection – Internet and Personal Identity Theft Protection

This Summary is provided to inform you that as a member of the Consumer Driven Benefits Association of America (CDBA) you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of AIG Personal and Internet Identity Coverage has been issued to the CDBA (the “Master Policy Holder”), Policy Number: 7076964 underwritten by: American International Specialty Lines Insurance Company (the “Company”), a member company of American International Group, Inc. (AIG), to provide benefits as described in this Summary.

## General Information

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

## Limit of Insurance

- |                                 |           |                               |
|---------------------------------|-----------|-------------------------------|
| • Aggregate Limit of Insurance: | \$ 25,000 | per policy period             |
| • Lost Wages:                   | \$ 500    | per week, for 4 weeks maximum |
| • Deductible                    | \$ 0      | per policy period             |

## Filing a Claim:

To file a claim under the Master Policy, contact: (866) IDHelp2 (434-3572).

This is a group master policy issued to the Consumer Driven Benefits Association of America. If the master policy is terminated or you terminate membership in the CDBA, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

## BENEFITS

The Policy will pay you for the following:

### Costs

- Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
- Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;
- Reasonable and necessary costs incurred by the insured for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event.

### Lost Wages

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

### Legal defense fees and expenses

- Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:
- Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
- Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.

**Restoration services include** those services performed in response to a stolen identity event and on your behalf after receipt of authorization from you including but not limited to:

- Providing you with an information package including a description of the resolution process, educational articles, and guidance for avoiding future complications.
- Notifying the three major credit bureaus and provide assistance with requesting that a fraud alert be placed on your credit files and affected credit accounts.

- Reviewing your credit files with you to determine the accuracy of the file and potential areas of fraud.
- Notifying as needed, your affected creditors, financial institutions, credit card companies, utility providers, and merchants of the identity fraud.
- Providing information to the Federal Trade Commission (FTC), and to other government agencies as appropriate.
- When appropriate, providing assistance with obtaining and reviewing your Social Security Personal Earnings and Benefits Statement.
- Creating and maintaining a case file to document the identity fraud.

A stolen identity event is the theft or your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information, including but not limited to stolen identity events occurring on or arising out of your use of the Internet. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

**Coverage Scope**

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, but in no event later than six months after the stolen identity event occurs and you follow the instructions given to you in a claims kit that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission’s Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event first occurs while you are a member of the Master Policyholder’s insured program and is reported to us within 6 months. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder’s program.

**Limits Of Insurance**

- The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.
- The Lost Wages Limit of Insurance shown above is a sub-limit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

**Deductible**

There is no deductible to satisfy with this policy.

**Other Insurance**

We shall be excess over any other insurance, including, without limitation, homeowner’s or renter’s insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

**Duplicate Coverage**

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program: subject to the applicable deductibles and limits of liability of each insured membership program but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.

## **Emergency Travel Assistance (when traveling over 100 miles from home)\***

As a member, you receive the following benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence. This is a summary description of the program's services. The master document provides complete details of services and conditions. You may request a copy by contacting Member Services at (800) 308-0374.

World Wide Access is the program provider of these Travel Assist services. Members have access to the following services if World Wide Access has been contacted first:

- **Emergency Evacuation/Repatriation.** If a member suffers an illness or injury while traveling over 100 miles away from home, and cannot be treated by a local medical facility, the member is transported by the most appropriate means to the nearest hospital capable of providing necessary treatment.
- **Transportation of Escort.** If the member needs emergency evacuation by air ambulance or repatriation by covered commercial airline, the member's spouse, other family member or companion is free to accompany the member in flight, subject to space availability, with priority given to medical equipment and personnel.
- **Family Visitation.** If a member is traveling alone and is expected to be hospitalized for more than 7 days, the spouse or another family member will be flown in to be with the member. Also, expenses for accommodations and transportation during their stay, up to \$100.00 per day for 10 days, are provided.
- **Minor Children Return/Escort.** If a member requires emergency evacuation, hospitalization for over 24-hours, or in the event of death, and the minor children are left unattended, transportation home is furnished for them.
- **Vehicle Return.** The Travel Assist Provider will return the member's vehicle home and bear the cost up to \$1,000.00 when illness, injury or death requires emergency evacuation or repatriation and the member is unable to drive the vehicle
- **24-Hour Information Service.** Helpful information before and during travel is available to the member. The multilingual staff is prepared to assist and coordinate the management of a wide variety of travel related situations. Services include information on required documents, immunization requirements, State Department Travel Advisory warnings, weather and hazard information about foreign locations and more.
- **Medical Monitoring.** If a member needs to be medically monitored, the Travel Assist Provider's duty physician will monitor the case, while acting as a liaison between the member, the local treating physician and the family physician as needed.
- **Medical Referral.** The Travel Assist Provider will arrange referrals to a local doctor or hospital, when a member needs help in locating a doctor or hospital while traveling.
- **Guarantee of Medical Expenses.** If a member needs help for overseas claims, the Travel Assist Provider will assist in arranging for a payment or guarantee of payment based upon confirmed personal resources.
- **Insurance Coordination.** If a member needs help for overseas claims, the Travel Assist Provider will assist in coordinating the claims procedure with the appropriate insurance program.
- **Lost Documentation Service.** If a member needs help to replace lost or stolen travel documents (i.e., passport, baggage, tickets, credit cards, etc.), the Travel Assist Provider will advise and assist where possible in their replacement.
- **Legal Assistance.** If a member needs help finding a local attorney or embassy, arranging bail, cash advances, or coordination of payment for legal services from available resources of the traveler, the Travel Assist Provider will arrange referrals.
- **Emergency Delivery of Prescription Items.** If a member needs prescription medication or lenses not available locally, the Travel Assist Provider will organize the delivery of the prescribed item when possible and legally permissible, to the member upon written authorization of the prescribing physician
- **Emergency Cash Transfer and Advances.** The Travel Assist Provider will assist in arranging for emergency cash advances and transfers through additional sources including hotels, banks, Western Union, etc., if a member needs cash as a result of loss or theft based upon confirmed personal resources. Limit of \$500 per transaction.

\*Not available in Florida, New York, and Connecticut.

Contact World Wide Access at: (800) 308-0374

## **Emergency Air Rescue (Helicopter Only)\***

In the event a participant suffers from a certified injury that requires emergency medical transportation by helicopter in accordance with local EMS protocols, the plan will reimburse the participant up to a maximum of \$4,000 per occurrence\*. Reimbursement includes expenses incurred for the cost of medically necessary helicopter transportation from the scene of an accident to the nearest medical facility capable of treating the injuries or from one medical facility to another medical facility. Claims for medically necessary transports from one medical facility to another medical facility are subject to review by Lifeguard's Medical Officer.

### Provisions:

- One benefit will be payable per occurrence,
  - Benefit is in excess of all other valid collectable insurance,
  - Coverage is worldwide,
  - Transportation by helicopter only.

### How to use:

1. Call 911 or the local equivalent. Local EMS protocols will make the determination for necessity and type of medical transportation that best fits each situation.
2. To file a claim please call Lifeguard at (800) 446-7142.

Certain terms and conditions apply for further information contact Member Services at (800) 308-0374

\*Not available in Florida, New York, and Connecticut.

## Automobile Towing and Emergency Roadside Assistance

Should you or your spouse break down, run out of gas, or get a flat tire, we are there to get you back on the road 24 hours a day, 7 days a week.

- Towing Service - If your car can't be started, towing from the point of disablement will be provided to the destination of the member's choice. If service is provided through the dispatch network, towing will be limited to 15 miles from the point of disablement. Any expenses incurred beyond the 15-mile limit will be the responsibility of the member, payable directly to their service facility, and are not reimbursable. In either case, service is limited to one tow or service call per disablement.
- Car Won't Start - Service is available to provide a battery jump and minor roadside adjustments to start the car, even if it's in your driveway.
- Flat Tire - A flat tire will be changed with your spare tire. If for any reason the spare is not usable, the lug nuts cannot be removed, or the vehicle has two flat tires with one usable spare, towing will be provided in accordance with the program's towing provisions.
- Out of Fuel - An emergency fuel supply will be delivered to a member in immediate need. The member must pay for fuel at the current pump price.
- Car Stuck - If a member's vehicle is stuck in a ditch, mud or snow, but is accessible from a normally traveled road, service will be given to tow or winch the vehicle. Dispatch coverage for winching is limited to a 30-minute service call; any expenses incurred beyond a 30-minute dispatch call will be the responsibility of the member, payable directly to the service facility and is not reimbursable. This service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good condition. Excessive claims may result in non-renewal or cancellation of your membership benefits (See the terms and conditions).
- Lockout Service - If you or your spouse lock your keys in the car or lose your keys, we'll make arrangements for lockout service. If service in your area is unavailable we will issue you an authorization number so that you can call the nearest locksmith and be reimbursed for the cost up to \$100.

**How to obtain your benefit reimbursement:** Call us to obtain an authorization number. Call the locksmith of your choice. Obtain an itemized receipt for the service performed. Please write the authorization number and membership number on the original paid receipt (not a photocopy) and send it within 60 days\* to: Roadside Protect, Inc., Attn: Customer Service, 1620 Bond St., Naperville, IL 60563

**PLEASE NOTE:** The cost of making replacement keys or lock repair is not covered. Claims postmarked more than 60 days after the service date will not be honored. No time limit for Utah or Wisconsin residents.

### Coverage Includes:

- Nationwide network has over 13,000+ tow providers.
- Your membership covers three emergency roadside calls annually.
- Service will not be provided if authorized driver is not with the disabled vehicle. So, remain with the vehicle unless it is unsafe to do so.
- The disabled vehicle must be self-propelled, four wheel vehicle, designed, licensed, and used for private on-road transportation, and includes only those trucks with a carrying capacity of up to 2,000 pounds, subject to the exclusions noted below.
- Lockout service provides access into vehicle. It does not include key extraction, key duplication, or lock repair.
- The emergency Road Service covers one emergency assistance call per disablement.
- The emergency Road Service covers up to three (3) emergency assistance calls per year. If more than three (3) roadside assistance claims are made per year, the membership will be placed on a "cash call basis," meaning: National Roadside Assurance™ will continue to arrange dispatch service for your disabled vehicle; however, the member must pay the authorized service provider for service charges at the time roadside is rendered, and these amounts are not reimbursed by National Roadside Assurance™

If we are unable to provide service in your area, we will reimburse you up to \$80.00 for covered expenses.

The following are not considered emergency situations and are therefore not covered: All parts, labor, and supplies provided while at an automobile repair shop or service station, or towing to a second destination. Service for taxicabs, tractors, boats, commercial vehicles, dune buggies, vehicles used for competition, stolen vehicles, unlicensed/unregistered vehicles, illegally parked or impounded vehicles, or any vehicle in tow, snow removal from around the vehicle.

**How To Use:** Simply call the toll free number listed on your membership card. Provide the customer service representative with your membership number listed on your card. Your membership number is located on the front of your membership card. Tell the customer service representative the location of emergency, year, make, model of the vehicle, and service needed (tow, tire change, jump-start, or locksmith). Please present your membership card to the service provider at the time of service. Roadside Protect, Inc. is powered by the Signature's Nationwide Auto Club, a GE Consumer Company.

## Pharmacy Prescription Benefits

The GoldRx plan, a 5-Tiered Formulary Rx Program is accepted at 98% of walk-in pharmacies nationwide. Participating pharmacies accept a \$10, \$20, \$30, or \$40 fee (or less) as payment in full for prescription drugs listed in the formulary list. For all other drugs not listed in tiers 1 through 4, you pay a special negotiated fee off the Average Wholesale Price (AWP) plus a small dispensing fee. The pharmacy network includes most supermarket chains, major drug stores, and thousands of independent pharmacies. To take advantage of your benefits you must fill your prescription at one of the ScripSolutions participating pharmacies. To locate a pharmacy, call (800) 213-5640.

Up to a \$10/\$20/\$30/\$40 (or less) Prescription Drug Fee

The GoldRX Plan allows members to pay negotiated fees for their walk-in pharmacy medications. Your maximum cost and amount for prescription drugs is determined through a tiered system:

Tier Group 1: You pay up to \$10 or less for medications listed in Tier 1.

Tier Group 2: You pay up to \$20 or less for medications listed in Tier 2.

Tier Group 3: You pay up to \$30 or less for medications listed in Tier 3.

Tier Group 4: You pay up to \$40 or less for medications listed in Tier 4.

Tier Group 5: Special negotiated fees for medications listed in Tier 5.

There are no deductibles and no maximum dollar limits on the amount of medications you can purchase.

If you would like more information, call customer service at the number on the front of this booklet.

### Sample of Participating Pharmacies:

Albertson's Pharmacy	Meijer Pharmacy	Publix Pharmacy
Brookshire Pharmacy	Rite Aid Pharmacy	Wal-Mart
Costco	Safeway	Minyard
Drug Emporium	Sam's Club Pharmacy	Eckerd Drug
K-Mart	Sav-On Pharmacy	Target Pharmacy
Kroger Pharmacy	Long's Drug Stores	Tom Thumb, and many more!

Questions on locating a pharmacy – (800) 213-5640

Pharmacist Help Desk – (888) 299-5383

### How Can I save on Maintenance Drugs?

Maintenance Drugs are medications that members take on a regular basis. They may be dispensed for up to a 100-day supply depending on the instructions from your physician. You will always save more by ordering maintenance drugs through a mail-order pharmacy.

### How Can I save on Pet Medications?

See page 'International Mail Order Pharmacy'

## United States Mail Order Prescription Drug Service

Members have access to a US mail-order pharmacy and an International mail-order pharmacy. Up to the maximum number of prescriptions units can be ordered through a mail-order pharmacy. ScripSolutions MAIL ORDER PHARMACY is a United States based pharmacy distributor. To obtain pricing and/or substitute information call (800) 213-5640. The International mail-order pharmacy could offer larger discounts, especially on name-brand drugs.

**IMPORTANT TIPS:** If you are starting a new maintenance medication, please request two prescriptions from your physician, one for filling immediately at a local participating pharmacy, and ask him to fax the other directly to the mail order pharmacy for processing. This will allow you to start on the medication immediately and processing time to start receiving your medications on a regular and timely basis through the mail at a substantial savings. Ask your doctor to include the authorization for up to 3 refills on the one he will fax for processing through the mail-order pharmacy.

Discount Savings:

Up to 60% off retail costs

Rates:

Brand Name:

AWP less 17% +\$1.00 dispensing fee

Generic:

AWP less 50% +\$1.00 dispensing fee

### Important Notices:

- Mail order discounts allows you to maximize your savings on prescription drugs ordered in 30 to 100 day supplies.
- Prescriptions will be mailed to your home at no additional charge.
- Provides the highest level of discount for long-term medication.

- The mail order program is not designed for prescriptions needed immediately.
- All orders are processed within 48 hours.
- Refills can be ordered through the mail, on the phone (800) 213-5640 or online at: [www.cdba.us](http://www.cdba.us), click on providers. Please call customer service to request a current mail order form. For more mail order information, call ScripSolutions Customer Service at: (800) 213-5640.

## International Mail Order Pharmacy - Pick Your Country, Pick Your Price

[www.SuperPharmacyUSA.com](http://www.SuperPharmacyUSA.com), an international mail order pharmacy with “SUPER” savings:

In 2004, Americans imported over 1.4 billion dollars worth of prescription drugs from foreign countries. Half of that came from our neighbors to the north, Canada. The Canadian government, however, is under pressure by several sources to stop shipping drugs to Americans. Consequently, a Canadian physician must now physically examine a patient to authorize the dispensing of prescription drugs.

A Canadian doctor was recently suspended for two years because he signed prescriptions for U. S. patients he never consulted with to give them access to cheaper medications. According to the news article, “Dr. Daljit Singh Herrar of Surrey, British Columbia, admitted he signed prescriptions without seeing the patients face-to-face beforehand, failed to keep proper records, and lied to authorities”, said Dr. Doug Blackman, deputy registrar of the British Columbia College of Physicians and Surgeons.

According to U. S. Title 21, there are several situations under which importing drugs into the U.S. are illegal:

- Drugs manufactured in the U. S. or its territories cannot be re-imported back into the U. S. for sale.
- Insulin and insulin products cannot be legally imported.
- Blood, blood products, and derivatives cannot be legally imported.
- Adulterated and mislabeled drugs cannot be legally imported.
- Drugs that have not been approved for sale in the U. S. cannot be legally imported.
- Drugs that are manufactured in another country, properly labeled, and not adulterated can be legally imported; however, the FDA does have the authority to inspect the medication and ask for a sample for testing prior to allowing them to be delivered.

**If a member attempts to order any illegal drug, the member and all dependents will be terminated from the Association and lose all benefits.**

### Pick your country - Pick your price!

Medication	Dosage/Qty	USA	Canada	United Kingdom	Israel
Zocor	20mg/90 tabs	\$399.97	Generic \$183.44	Generic \$121.68	Generic \$140.19
Zantac	150mg/60 tabs	\$170.30	Generic \$66.28	Generic \$12.95	Generic \$20.01
Procardia XL	60mg/84 tabs	\$142.07	Generic \$195.53	\$96.63	\$98.28
Provera	5mg/90 tabs	\$94.69	Generic \$54.86	Generic \$51.30	Generic \$55.61
Prevacid	15mg/90 tabs	\$399.96	\$246.83	Generic \$99.16	Generic \$104.95
Crestor	10mg/84 tabs	\$234.40	\$192.11	\$162.33	\$165.45
Cipro	250mg/100 tabs	\$424.34	Generic \$259.26	Not available	Generic \$119.70
Lipitor	10mg 90 tabs	\$253.14	\$216.65	\$163.90	\$163.83
Nexium	20mg/84 tabs	\$376.48	\$264.96	\$176.46	\$188.58

Prices shown as of 11-29-07 as posted on the Internet. Prices shown are subject to change without notice.

**\*Pet medications also available.**

Visit [www.SuperPharmacyUSA.com](http://www.SuperPharmacyUSA.com) for prices on your Pet medications. You can order online or call customer service to have order forms faxed to you.

# Prescription Drug Assistance Service

## DID YOU KNOW?

Many Pharmaceutical companies have assistance programs available that provide virtually FREE MEDICATIONS to qualified individuals.

## YOU MAY QUALIFY IF...

- you do not have private prescription drug insurance\* (Including Medicare Part D)
- your insurance does not cover your prescription drugs,
- you've exceeded the limit of your insurance drug coverage,
- you do not qualify for any government coverage for outpatient prescription drugs,
- purchasing your prescriptions causes financial hardship.

Each program's income qualifications are different. As a general rule, if your annual income is below \$19,600 for individual or \$26,400 for a couple or you are spending 25% or more of your income for maintenance drugs, you may qualify.

If you qualify and if prescribed by your doctor, the RXease program has thousands of Name Brand and Generic Drugs that are available free of charge or at a huge discount. The Assistance program even includes some over-the-counter supplements and medications, if prescribed by your doctor.

Unfortunately those that need these program the most, have not been informed of their availability or don't know where or how to apply for them.

**THAT'S WHERE RXease CAN HELP!** They make it easy to apply for these valuable programs...as an Association Member you can take advantage of this service for only \$2.00 per prescription...a savings of 60% off the typical \$5.00 per prescription cost.

That is correct, you read that right...The regular fee for this service is only \$5.00 per prescription, but Association members pay only \$2.00 per prescription!

RXease does the research to find the best programs for your specific drugs. They mail the correct forms directly to you, and include simple instructions, for you and your Doctor, to complete the application process.

If you have questions on qualifying, call toll-free (405) 376-4324 with a list of your medications handy. You can find out right over the phone which programs are available to you. The enrollment applications with instructions will be mailed to you the same day.

Most programs allow for a 3 month supply at one time, and then you will need to apply for a refill to continue receiving your free prescriptions. A refill application and/or refill instructions are generally shipped with your medications.

\* Having a discount prescription card, such as Gold RX, does not disqualify you from these programs.

## Medical & Dental Financing (On Approved Credit - OAC)

### Advance Patient Funding:

Advance Patient Funding (APF) offers a flexible alternative to increasing credit card balances or exhausting cash reserves for a variety of health care needs. APF provides financing for both medically necessary and elective procedures by approving credit from a wide range of credit histories (excellent to marginal). Association members who have a minimum credit score of 570 are pre-qualified for up to \$5,000 of financing for medical or dental expenses if using participating providers.

You may qualify for up to a seven-year loan term to pay for elective services such as:

Cosmetic and plastic surgery	Orthodontics
Lasik & PRK	Periodontics
Cosmetic Dentistry	Fertility Procedures
Tattoo Removal	Hair Transplantation
Pain Management	and many more

Interest rates (for qualified borrowers) start at just 5.99% on loans from \$1,500 to \$50,000, with terms from 24 to 84 months. Many of APF's finance companies also offer a 90-day deferred payment option. APF can usually provide a credit decision in 30 minutes or less. There is no cost or obligation to submit a loan application and no pre-payment penalty. For financing consideration, please call (800) 392-5189, and ask Customer Service for an application.

### Preferred Financial Solutions (PFS)

PFS approves credit from a wide range of credit histories (excellent to marginal). By working with many different lenders, PFS provides financing for both medically necessary and elective procedures. Must have a minimum credit score of 570, and PFS offers a credit card with flexible terms and non term loans for a variety of health care needs.

Cosmetic and plastic surgery,	Orthodontics,
Lasik & PRK,	Periodontics,
Cosmetic Dentistry,	Fertility Procedures,
Tattoo Removal,	Hair Transplantation,
Pain Management,	Prosthesis's,
Behavioral Medicine,	Mobility Chairs (Scooters),
Hospital Beds,	And many more

Qualified borrowers can receive loans for as little as \$800 to \$25,000, with terms from 12 to 60 months. Many of PFS's finance companies also offer a 12 months interest deferred option, and a 180 days same as cash payment option. For financing consideration, please call (888) 737-3679, and ask Customer Service for an application. PFS can usually provide a credit decision in 24 hours or less. There is no cost or obligation to submit a loan application and no pre-payment penalty.

**NOTICE: Terms, conditions, and qualifications are subject to change. The participating lending organizations are responsible for approving or denying applications; and, establishing interest rates for members. The CDBA does not set or guarantee approval of an application, any offer of credit, or any specific interest rate.**

## Legal Services Plan

When you or a family member has a Legal concern, wouldn't it be great to just pick up the phone, receive legal advice and not have to worry about the cost? Well now you can do just that! With access to over 20,000 Plan attorneys you, your spouse and eligible dependents\* can call any time during normal business hours (8:00 AM to 8:00 PM EST) or visit a plan attorney to get unlimited legal advice about any new legal matter and you don't have to worry about the cost. The Plan Attorney will discuss your legal questions with you and assist you in reaching a solution to your problem. The Plan attorney can review important legal documents (6 page maximum), draft a simple will or write letters on your behalf, all at no charge.

### Each attorney will provide Legal Club members with Nine Free Services:

1. Initial phone consultations for each new legal matter (no time limit)
2. Initial face-to-face consultations for each new legal matter (no time limit)
3. Review of independent legal documents (6 page maximum per document per new legal matter, no limit to the number of new independent documents)
4. Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free\*\*.
5. A state specific, web based, free Living Will form is available to Members. This form can be taken to a plan attorney and completed by the attorney for free
6. Plan attorneys will help Members represent themselves in small claims court
7. Assistance in solving problems with government programs, such as INS and welfare
8. When deemed appropriate by your plan attorney, he or she will write letters on your behalf (one letter per legal matter, with no limit on the number of new legal matters)
9. When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter, with no limit on the number of new legal matters)

### Discounts for Eight Commonly Used Legal Services

Legal Service	Special Member Rate	Non-member Rate
Traffic Ticket Def.	\$89.00	\$199.00
Name Change	\$155.00	\$1,100.00
Simple Will w/Minors Trust	\$250.00	\$530.00
Ch 7 Bankruptcy	\$750.00	\$1,500.00
Non-Support (Spouse/Child)	\$275.00	\$1,490.00
Simple Divorce	\$275.00	\$1,100.00
Regular Inc.	\$295.00	\$585.00
Residential Real Estate Closing	\$250.00	\$675.00

### Reduced Hourly Rates

Plan attorneys will provide extended legal care at the reduced hourly rate of \$125.00, or when appropriate, at a 40% discount off their usual and customary hourly rate. This is where the real savings take place. After the free letters, calls and consultations take place, members and their attorneys will have to decide what course of action to take next. In some cases, members may not have a choice and litigation may ensue. This is the point in time that the attorneys charge the \$125.00 hourly rate for legal care. Discount on Contingency Based Cases, Plan attorneys provide a 10% reduction on contingency fees either from the state maximum rate or the attorney's usual rate, whichever is lower.

### Law Areas Included

All areas are included in the Family Legal Plan. The Family Legal Plan does not exclude any type of law area.

### It's Easy To Use:

To utilize any of the following services, simply call our toll free number (877) 779-8909. After presenting the customer service representative with your name and group number 9904 along with your nine digit Identification Number found on your Identification Card, and the type of legal matter you have, you will be provided with the name, address and telephone number of the provider firm located nearest you.

Matters involving disputes or actions between members and Family Legal Plan or its plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this plan. Court costs and filing fees are excluded from discounted rates under any of the discounted pricing described in this fee schedule.

\* Membership in Family Legal Plan includes the member, their spouse, their children 25 and younger and any dependent living in the member's home who may be dependent upon them, such as a parent or grandparent.

\*\* **SIMPLE WILL:** A will distributing personal property and homestead and not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxies or partitions.

## Living Trusts – Avoid Probate

Association members can save up to \$2,000 or more on a fully funded revocable living trust that eliminates probate. Probate is the orderly administration of your affairs supervised by the court. Probate is a function of the state law and varies from state to state. If you own real property in more than one state, it is probable your estate will be subject to probate in numerous jurisdictions, each imposing their own probate fees.

Probate is time consuming, inconvenient and expensive. Even at best, probate is an unpleasant, emotionally trying experience. At worst, it can be a nightmare.

### Documents included:

Revocable Living Trust,	Assignment of Personal Property,
Community Property Agreement,	Last Will and Testament,
Health Care Durable Power of Attorney;	Asset Management Durable Power of Attorney;
Certification of Revocable Living Trust,	Assignment Forms and Transfer Notification Letters,
Information to Survivors,	Catastrophic Illness and Death Care Materials,
Amendments: First 12 months all services at no charge.	Directive to Physicians,

For more detailed information about putting your financial affairs in order call (888) 681-3406.

## Income Tax Review - Stop Overpaying Your Taxes

Did You Know That an Alarming Number of Taxpayers Are Overpaying Their Business Taxes by as Much as 25% Even if They Were Prepared by a Trusted Professional?

Tax experts say many Americans are routinely failing to take deductions they're entitled to, thus overpaying their taxes by billions of dollars collectively. . . Wall Street Journal, May 9, 2002.

We find that 60% of returns reviewed uncover overpayments! Considering the average American works 4-5 months out of every year just to pay their taxes... the last thing you want to do is pay more than you have to.

A report released in April 2003, by the Government's General Accounting Office (GAO), revealed that most taxpayers believe they benefit by using a paid preparer, but millions, in fact, are poorly served. "Blind faith" in your tax preparer could be costing you thousands of dollars a year in overpaid taxes.

Our "secret" is a combination of technical expertise, experience, a thorough knowledge of the laws, and meticulous attention to details. We not only thoroughly review new tax laws and changes to uncover any legitimate deductions that were missed, but also... we go back and apply newly released tax laws your CPA could not previously apply.

### Member Benefits Include:

- Taxback, LLC provides individuals and business owners with a valuable second opinion on their last 3 years of taxes with a FREE REVIEW by some of the nation's leading, independent tax review specialists.
- Allow Taxback to review your last three years' tax returns.
- If we find you are entitled to a refund, our fee is a 50/50 split. IF THERE IS NO REFUND – THERE IS NO CHARGE

Please visit the website listed below for additional terms and conditions and minimum income tax return requirements.

How To Access: visit [www.itaxback.com/NAIB](http://www.itaxback.com/NAIB)

## Mortgage Concierge Services

### Mortgage Refinance – New Home Loan - Home Equity Loans...Credit Challenges... No Problem!

**Why Concierge Services?** We believe that the decision to refinance or purchase a home is one of the most important financial decisions an individual will make in their lifetime. Each person or couple has their own individual needs and circumstances that are to be taken into consideration when applying for a loan.

There are numerous programs available that one may qualify for and it is impossible – impractical for an individual to fill out a short application online and receive an accurate reading as to all of their financing possibilities. Bad credit is not always bad credit! What we mean is that... what bad credit is to you isn't necessarily bad credit to a lender. Or what is bad credit to one lender is not bad credit to another. Only an experienced mortgage loan officer would know that and an online application will not allow the exploration of all of the intricacies of your personal financial situation.

That is why we personalize this process with... NAIB's Mortgage Concierge Services. We work to do the best and get the best for you and your family. Credit Challenged... NAIB understands! Finally there's a Mortgage Refinance Loan that works on your terms. Get the cash you need to pay off credit cards or make home improvements.

<b>We offer Low Rate loan programs for:</b>	<b>Member Benefits Include:</b>
<b>Refinancing</b>	<b>\$500 Discount Off Closing Costs</b>
<b>Home Equity Loans</b>	<b>Guaranteed Closing Costs – Not An Estimate!</b>
<b>Second Mortgages</b>	<b>Federally Chartered</b>
<b>New Home Loans</b>	<b>Mortgages in all 50 states</b>
<b>&amp; more!</b>	

Now you can consolidate your debts into one low monthly payment. You can also get cash out for home improvement and much more! Because It's American Benefits Company with NAIB... Lenders Will Compete for Your Business.

Speak to a NAIB Mortgage Specialist Today at (888) 368.0800, or email us at [NAIB@verizon.net](mailto:NAIB@verizon.net)

## Medical Lab and Diagnostic Testing Savings

Our mission, to offer the greatest possible savings on healthcare costs for our members, led to the acquisition of a special contract benefiting our members with savings of 40% to 85% on laboratory and some diagnostic testing (tests not conducted at a hospital facility).

Using this membership benefit and agreeing to prepay for the testing at the time of ordering or by arranging payment at the time of testing, members can save on expensive testing. The test results can be sent directly to their doctor for assistance in diagnosis and treatment. By using this Association benefit, members receive almost twice the average savings of other discount medical plans on laboratory testing. For some diagnostic tests the savings can be four or five times more than other discount medical plans. Examples from different sections of the country taken in August 2007:

Description of Test	Usual Retail Price*	Member Price*	Savings	Savings Percentage
MRI of Lumbar Plain (FL)	\$3,612	\$585	\$3,030	84%
MRI with Contrast (CA)	\$2,857	\$665	\$49	77%
MRI w/without Contrast (FL)	\$4,617	\$903	\$3,714	80%
CT Scan Plain (FL)	\$1,950	\$426	\$1,524	78%
CT Scan w/Contrast (NY)	\$2,360	\$479	\$1,881	80%
CT Scan w/without Contrast (NC)	\$1,032	\$600	\$432	58%

\*Usual cost and savings vary by state and test requirements. Please call for the member price in your area.

### MRO Program:

This is a service by which a medical director would be provided to oversee and interpret all lab testing on behalf of a member.

The laboratory & diagnostic testing benefit is very easy to use. Members can either go online at [www.medtestforless.com](http://www.medtestforless.com) and follow the simple instructions or just call a toll free number and follow these simple steps!

STEP 1: Call the toll-free number, (866) 763-3837. An operator will assist in the ordering process. Be sure to mention the name of your association.

STEP 2: The operator will assist in locating the nearest testing site and help order the correct tests.

STEP 3: Once the order is placed, the operator will send all information directly to you regarding the testing site selected. If requested, the results will be sent to a personal physician, (be ready to provide the doctor's name and information at this time). A member may choose to visit the testing center once they have received their packet.

STEP 4: Members will be contacted directly by the enrollment center for all necessary information.

## **Merchant Accounts- Credit Card Processing**

**FREE QuickBooks Pro 2007 with approved Merchant Account. Process Credit Card Transactions As You Record Them in QuickBooks**

### **Features & Benefits:**

- QuickBooks Merchant Service for Terminals is an easy way to accept credit and debit cards wherever you do business, even if you don't have access to a PC.
- Face to Face: Ideal for retailers, restaurants, and professional services.
- Phone, Fax or Mail Order: Perfect for catalog, back-office, and businesses who need individual-customer invoicing and sales tracking.

**On the Road:** Take your business to your customers. Perfect for door-to-door sales, mall kiosks, and trade shows.

It's easy to set up and to use:

- Keep your existing bank account and terminal
- No long-term contracts or cancellation fees
- FREE terminal reprogramming
- No additional software needed

Please visit our website as there are too many features and benefits to list!

How To Access: Please visit [http://quickpaypro.com/x.php?3472\\_A95305](http://quickpaypro.com/x.php?3472_A95305)

### **ACH Electronic Funds Transfers - Check by Phone Recurring Billing Online Gateway**

We provide the best and most complete ACH & Electronic Fund Transfer products and services in the country. No other company offers the range of software products and quality of service as we do. Check by Phone, eCheck, Credit Cards, ACH & EFT software solutions! We built our Online Electronic Payment Gateway from the ground up. Unlike competitors, we did not purchase other ACH software or technology. Perform the following transactions with ease:

- Check-by-Phone
- Batch File Uploads
- Software Recurring Debits & Credits
- One-Time Debits & Credits Online
- Complete Online Real-Time Reporting Check Conversion
- Point of Sale Check Conversion
- Non-Point of Sale Online
- Real-Time Credit Card Transactions

Member Benefits Include: Receive a \$50 discount on your initial set-up fee

Email [NAIB@verizon.net](mailto:NAIB@verizon.net) and a Representative will contact you

### **Free Bad Check Collection**

- Receive 100% of the Face Value of the NSF Check
- NO COST to the Merchant
- Stop paying bank fees - No more re-deposit or returned check fees will be charged!
- Up to 90% recovery rate on NSF checks
- Merchant receives 100% of the face value of the NSF check
- Recovered funds are paid monthly to your existing bank account.
- No monthly minimums or maintenance fees
- No more equipment costs
- Eliminate the high cost of check verification and guarantee services. We do all the work so you can concentrate on your business and your success.
- Our services are paid by charging the bad check writer
- Collect bounced checks at NO COST to the Merchant

Email [NAIB@verizon.net](mailto:NAIB@verizon.net) and a Representative will contact you

## Check Verification - Own A Business... Avoid Bad Checks!

With **ATM Verify**, merchants can now determine—virtually in real time—whether a customer’s account is currently overdrawn, frozen, closed, etc., thus ascertaining whether a check is likely to be returned. ATM Verify offers the most powerful, accurate, and robust verification system available today.

By harnessing the single largest source of account information in the world, merchants can effectively reduce transaction losses through immediate risk assessment. Using ATM Verify, merchants can access this information, which is generated in real time. Participating financial institutions, representing over 210 million accounts, include: Bank of America, Wells Fargo, Chase, and Citibank, to name a few, with more slated to join the network.

**Member Benefits Include:** Receive a 20% discount on the cost of this service.

Please email [NAIB@verizon.net](mailto:NAIB@verizon.net) and a Representative will contact you

## Credit and Debt Services – Legacy Credit has been Legally Correcting Credit for 17 Years!

- We are a firm of associated professionals working with attorneys and paralegals who have been legally restoring and correcting client’s credit for more than 17 years.
- We place an emphasis on enhancing our clients FICO/Credit scores because of its tremendous importance on the overall credit profile.
- We believe that our clients are more than just numbers - over the past 17 years we have improved the credit scores of thousands of individuals.

This has allowed them to obtain:

1. Credit cards
2. Home mortgages
3. Automobiles, at the best interest rates available on the market
4. And more!
5. However the most important thing given...peace of mind.

## What We Do - Introduction

- We do an in-depth analysis of your credit report
- We identify which items on your report are the most damaging
- Together we create a plan of action to increase your credit score and improve your credit history as fast as possible, by addressing the most damaging items first
- We help you clarify your financial goals
- We work with you to develop a plan for you to hit your target goals in the shortest amount of time
- We provide a free in-house debt consolidation reorganization plan for those clients who it would be of service. Just ask our credit specialists, they will be glad to assist you!

Costs	Standard Pricing	NAIB	Members Save
Initial Payment	\$115	\$75	\$40
Monthly Payment	\$49.95	\$39.95	\$10
Cost for one Year	\$624.45	\$479.45	\$145

How To Access: Please call (800) 630-9349 and identify yourself as a NAIB member.

## Dentist.net

Don't Spend \$300 To Get Your Teeth Whitened!

Dentist.net offers our Members wholesale prices which create tremendous savings on products you normally would purchase through your dentist. Enjoy not only great savings, but a valuable and comprehensive resource on subjects such as:

- Teeth Whitening Cold & Canker Sores
- Bad Breath Toothbrush Cleaners
- Bleaching Gels Natural Dental Care
- Dry Mouth Sonic Toothbrushes

Learn all about tooth whitening and choose from a variety of teeth whitening systems or teeth bleaching gel refills.

Dentist.net ships the next business day and guarantees the lowest price to our Members.

Visit [www.dentist.net](http://www.dentist.net). New promotional savings appear regularly so check back often!

## Diabetic, Orthopedic, and Other Medical Supply Savings

The medical supplies and equipment benefit offers a broad selection of products and has long-standing relationships with most major manufacturers. This ensures that you will receive the product that best meets your needs at savings of 5% to 15%. To place an order, call (800) 854-8764.

Some of the products that are available to you include ambulatory aids such as walkers; canes and crutches; blood pressure devices; diabetic supplies including glucometers and test strips; orthopedic products such as braces, supports and collars; aids for daily living; respiratory products including nebulizers and allergy products and many, many more.

### Diabetic, Ostomy, Durable Medical Equipment, and other Health Care Supply Savings

Better Living Now (BLN) focuses their product selection by disease and health conditions. BLN carries everything you need for the treatment and care of diabetes, asthma and allergies, ostomies, urology and incontinence, chronic wounds and skin care. They are a licensed pharmacy, a vitamin center, a durable medical equipment provider, and a medical supplies provider. Better Living Now is a single resource for all your healthcare needs.

### Policies, Shipping Costs and Payment Terms

- Payment & Billing
- BLN accepts Visa, MasterCard, and American Express. If you wish, you can send your order through the mail. Checks and money orders are also accepted.

### Shipping & Returns:

Free shipping is provided for orders of \$100 or more, within the contiguous 48 states via ground service. For orders under \$100, a \$7.95 service charge is applied. Orders destined for Alaska, Hawaii, or Puerto Rico are shipped via UPS 2nd Day Air. Orders destined for Guam or the US Virgin Islands are shipped via UPS Express. Freight charges will be added to invoices outside the contiguous 48 states. Drop ship items may incur drop ship fees and freight charges from the manufacturer for deliveries. Generally, most orders are processed and shipped the same day that all information is received. UPS delivery can range from one (1) to (10) business days, depending on your location.

### Shipping Methods

- UPS Ground Delivery
- Parcel Post
- USPS Express Mail (At your Additional Expense)
- UPS 2nd Day Air Delivery
- UPS Next Day Air Delivery (At your Additional Expense)
- FEDEX Next Day Air Delivery (At your Additional Expense)

\* **Exclusions** - Free shipping and Flat Rate \$7.95 shipping do not apply to the following:

- Bulky items such as incontinence products, disposable pads etc.
- Some "oversized" products shipped by Sammons Preston
- Scooter and Wheelchair batteries
- Lift Chairs
- Overnight / 2nd Day Air
- Orders to Alaska and Hawaii
- Non Internet Orders (phone orders)

### Home Medical Equipment Service Area (Durable Medical Equipment Provider).

As a home medical equipment provider for Medicare and many other insurance plans, BLN is contracted to provide home delivery, set up and maintenance of your (the member's) medically necessary home medical equipment as provided for by a written prescription from your doctor. We currently provide these services within the five Burroughs of New York, Westchester County and Long Island, New York. Shipping charges for UPS Overnight or Second Day delivery For orders \$300.00 or less and shipped within the contiguous 48 states, UPS Next Day shipping is available for \$30.00, and UPS Second Day is available for \$20.00. For orders over \$300.00, standard

publishing book rates will apply for UPS Next Day or Second Day shipping. As per DOT regulations, hazardous materials cannot be shipped via air delivery. Drop shipped items are sent directly from the manufacturer and standard published book rates for UPS Next Day or Second Day shipping will apply.

**Drop Ship Items:** Drop ship items are shipped directly from the manufacturer. Delivery times may vary and can be, expected within 3-6 weeks, Some manufacturers will also apply Drop Ship fees and freight charges for deliveries and may vary by manufacturer.

**Ship on Ice Items:** Any item requiring refrigeration may be shipped separately from the rest of your order. Items are shipped on ice Monday through Wednesday only and will arrive in 1-2 business days. Add \$5.95 per order to cover additional handling. Refrigerated items cannot be returned.

**Hazardous Items:** The Department of Transportation has determined that these items require special handling. These items cannot be shipped via Overnight or Second Day Air. Add \$20.00 per order to cover additional handling.

**What do I do if I receive a damaged shipment?** All damage claims must be completed within 30 days of receipt of merchandise. Should you receive a package that appears to be damaged, please refuse the package and contact Customer Service at (800) 922-3504. Once notified, we will file a claim for the goods shipped, issue credit for the damaged goods, and ship replacement goods.

**What if I open my package and find items are defective?** BLN makes every attempt to accurately pack and ship your order. Should you receive incorrect, damaged or defective merchandise, please contact Customer Service at (800) 922-3504, within 30 days of invoice

**Return Policy -** The following products have restrictions or cannot be returned. Please call Customer Service at (800) 922-3504, for further information.

- All Over-The-Counter and Prescription Medications that don't meet date requirements must be reported within 5 days of receipt and will then be verified through warehouse for stocked merchandise dating,
- Controlled Substances,
- Influenza Vaccine,
- Diagnostic Test Kits,
- Discontinued Products,
- Drop Shipped or Special Order Products shipped from the manufacturer,
- Expired Products,
- Hazardous/ORM Materials,
- Items Shipped on Ice or Dry Ice,
- Opened or Defaced Products,
- Used Instruments,
- Oxygen Tanks;

**All other returns** must be made within 30 days and the merchandise must be in salable condition.

1. Repackage the product in the manner in which it was delivered.
2. Include a photocopy of either the original packing slip or invoice.
3. Indicate the product being returned and why it is being returned.

You may return the product via any freight carrier of your choice. A 15% restocking fee will be deducted from any credit given toward a customer return. Should you wish to return a product that has been Drop Shipped directly from the manufacturer, please contact Customer Service at (800) 922-3504. Restocking fees for Drop Ship returns will vary with the manufacturer.

For more information go to: [www.betterlivingnow.com](http://www.betterlivingnow.com).

## Vitamins, Nutritional Supplements - Mother Nature.com

Our Members Receive A Special 12% Savings On Already Low Prices!

MotherNature.com is the leading online retailer of natural and healthy living products. With over 8,000 items from 400+ manufacturers, we are the largest source on the web for vitamins, supplements, minerals and other premium natural products - all at up to 50% off retail prices. MotherNature.com is also a great source of information on natural health.

Vitamins	Minerals	Supplements
Herbs	Sexual Health Homeopathy	Sports & Nutrition
Diet & Weight Loss	Aromatherapy	Both & Bath
Health Books	Coffee & Teas	Food & Beverages
Household Products	Pet Products	

Member Benefits Include: Members receive a special 12% NAIB discount on already low prices

Visit [www.mothenature.com/pdp/NAIB](http://www.mothenature.com/pdp/NAIB)

## 24-Hour Counseling – The Center for Christian Counseling

“Healing Hearts and Lives Through The Power of God’s Word”

As a member of mc2Health you have access to real, powerful Biblical counseling that permanently changes people’s lives through the truth of God’s Word. The Center for Christian Counseling (C3) is available to help you and your family with any problem you may be confronting. The Center For Christian Counseling: (877) 874-9959

Member Benefits Include:

- Free 30 minute counseling session by phone.
- Clinical assessment and diagnosis of presenting problem.
- Help with a wide range of problems, including depression, anxiety, anger, child and adolescent behavioral issues, family issues, substance abuse, eating disorders, and many others.
- Referral to community resources.
- Crisis Counseling
- Management consultation for employers

Available 9-5 CST for non-urgent situations and 24 hours/day, 7 days/week for emergencies.

## Email Forwarding and FREE Domain Names:

In order to use your free domain names you need to have an existing web page, website or homepage somewhere on the Internet. Your web page needs to be up and running, providing content and reachable by the rest of the world. The website address can be as long as 63 characters. You can change your website address any time to redirect your users to a different website or web page.

### What is the domain?

The domain ending is TK. In other words, if your name is XYZ, your domain name could be www.XYZ.tk.

### The FREE DOMAIN.TK includes email forwarding:

1. You can register up to five existing email addresses to which your unique Dot TK address will be forwarded. That means that you can register your current email you@otheraddress.com and link it to your Dot TK address.
2. When your friends and family send you an email to you@freedomain.tk (you should of course imagine your own Dot TK address here) we will forward this email to you. This is especially practical when you have a lot of email addresses or when your current email addresses aren't that easy to remember.
3. Next to that, our free domain names include a service where you can view your traffic with the latest statistics on the Dot TK website. The number of hits, the number of unique hosts, country statistics and much more is available at no charge with the Dot TK Traffic-Check.

### There are two important notes on all free domain names:

1. You can register up to three free domain names
2. However, domain names that are not used in a 90-day period by at least 25 homepage visitors will be cancelled and made available to other registrants. Therefore, the legal ownership and transfer rights of your Dot TK domain name will remain with Dot TK.

Visit: <http://www.dot.tk> to get started

## Cosmetics, Personal Skin Care, and Hygiene Product Savings

Association members can receive quantity discounts for purchases of skin care, cosmetic, fragrance and personal hygiene products from the largest direct selling company in the United States.

By calling Erica Auten, an independent beauty consultant representing the leader in beauty consulting since 1963, Association members will be given an access code for visiting Mrs. Auten's personal website to place orders online.

Members can also place orders directly over the telephone and receive information or literature on all the fine products available by speaking directly with Mrs. Auten at (208) 664-1540, or (206) 818-1618. Members can also contact Erica via e-mail at [eaute nmk@adelphia.net](mailto:eaute nmk@adelphia.net).

To receive your discount when ordering online, type "SMART Member" in the comments section. When ordering over the telephone, members will be asked to supply their Association Member's ID number to verify eligibility.

### Association members can receive the savings described in the table below.

Accumulated Annual purchases totaling:	Discount percentage
\$40 to \$100	10% off the product cost
\$101 to \$200	15% off the product cost
\$201 and above	20% off the product cost

### Don't forget to ask for FREE SHIPPING!

Discount only applies to the price of the product and does not apply to any sales tax.

## Floral Savings - Celebrating? We've Got the Perfect Gift!

### Member Benefits Include:

- Members receive a 10% discount
- We back all of our gifts with a 100% Satisfaction Guarantee
- Gifts are delivered across the street or around the world

To Access:

1. Call (800) 356-9377 or shop [www.1800flowers.com](http://www.1800flowers.com)
2. Members use promotion code DY2

## **USA Today Advertising - Advertise & Save 25%**

### **Member Benefits Include:**

1. Save up to 25% with an insertion in USA Today America's #1 Newspaper
2. No contracts
3. No minimums

Contact Gary Page at Merit Media. . . (408) 734-1461 PST

## **Carpet Savings - Save at Least 50% on Carpets for Your Home or Office**

### **Member Benefits Include:**

1. Members can order carpet at discount prices direct from S&S Mills in Dalton, Georgia.
2. Pay as little as \$3.99 per square yard for commercial grade carpeting
3. Get 50% or more off the top grades of residential carpet advertised at \$30-\$70 a yard at local retail outlets
4. Choose from over 50 styles in decorator colors. You can even select such premium fibers as DuPont, Stainmaster & Actonbac
5. Have direct access to experienced S&S Mills Customer Service Representatives
6. S&S will send you a sample portfolio to help you make your selection, then assist you in ordering
7. Your carpet will be delivered right to your door, or to an alternate location of your choice S&S Mills guarantees 100% satisfaction with every purchase
8. All carpet is sold with a ten (10) year wear warranty and is guaranteed against defects in workmanship

To Access: Members may call (800) 241-4013 between the hours of 8:00 a.m. and 10:00 p.m. Eastern Standard Time to discuss your carpet needs and to order your free sample portfolio.

## **Moving Savings - North American Van Lines**

### **Member Benefits Include:**

1. Minimum 45% discount on storage in transit
2. No peak-rate charges, which can run as high as 10% from May 15 through October 1
3. Our members receive FREE Replacement Cost Protection up to \$50,000
4. No deductibles in the event of loss
5. Save as much as 58% off regular relocation rates

To Access:

- Members must call North American Van Lines at (800) 828-6683 and identify themselves as an Association member
- Mention the initials UPB
- Advantage North American is the exclusive booking agent for this discount moving program

## **Exclusive Travel Discounts - Travel the World - Preferred Travelers Edge!**

Whether your dream is to experience the diverse culture and flair of the European countries, discover America's backyard, sail to some of the world's most unforgettable ports of call, perhaps renew the romance on your anniversary or arrange the ultimate honeymoon – we can help make it all possible!

### **Save up to 15% on Airfare and up to 30% on Hotel & Car Rentals:**

- Whether it is a trip around the world or visiting your loved ones; we are your one stop travel service. When you are ready to plan your next vacation, our professional travel counselors will give you the personal attention that will make your planning stress free.
- Huge savings on cruises, tours, land and family packages
- Indulge in all that cruising has to offer while sailing through Alaska's spectacular glaciers or the Caribbean's exotic islands and save up to 50% off select sailings. With thousands of vacation packages and cruises to choose from, the hardest decision will be which vacation dream to make a reality.
- Just click, pack & GO!
- We've put the world at your fingertips. Not only will you find a wealth of travel information, destination guides and the hottest offers available; you can now book your vacation online, anytime, day or night. Visit us today at [www.preferredtravelersedge.com](http://www.preferredtravelersedge.com) there's something for everyone!

### **NEW - Exclusive Savings!**

Imagine yourself soaking up the rays on a white sandy beach in the tropical islands of Hawaii, or hiking around the ancient stone columns of the Great Wall of China - whatever your vacation dreams may be, we can make it happen.

As a Preferred Travelers Edge member you can enjoy an exclusive discount! Visit [www.preferredtravelersedge.com](http://www.preferredtravelersedge.com) today and SAVE 5% on your next Hawaii, Mexico or Asia vacation! Just select your destination, build your own personalized vacation package, and save! Assemble and price your ideal vacation in just seconds, with all of the flexibility you need in order to put together a trip that's just right for you. Book now, your vacation a-waits!

Our tremendous buying power enables us to pass along significant savings & benefits to you, combined with over 150 experienced travel counselors who pride themselves on the effort put forth to "fit" every member with the right destination, hotel, ship or tour at the best possible value.

### **Take advantage of such savings & member benefits as:**

- Vacation Discounts - Up to 50% Off \*Personalized Travel Counselors
- Specialty Honeymoon & Romantic Travel Division \*Free Flight Insurance - \$100,000
- Exclusive Discount Programs \*Visa and Passport Services
- Quality-Controlled Error Free Reservations \*VIP Traveler Profiles
- Access to our Worldwide Platinum 24-Hour Customer Service Program, 365 days per year
- Online or Offline access both backed by our superior personal customer service

Whether you are planning that long awaited family reunion, unforgettable wedding, anniversary or romantic getaway, or a vacation of a lifetime that is long overdue – we can help you receive the most for your vacation days & dollars.

Visit us online or call us today. Be sure to have your Group Number 9904 and Membership I.D. number available and let us know you are a Preferred Travelers Edge member – we look forward to making your vacation dreams become a reality!

Please call (877) 779-8890 or visit [www.preferredtravelersedge.com](http://www.preferredtravelersedge.com) today! Hours (Pacific Standard Time): Monday – Thursday 7:30am – 6:30pm, Friday 9:30am – 6:00pm, Saturday 9:00am – 3:00pm

All savings based on select preferred participants. Specific rules and restriction apply. CST #1018299-10 Airline Reservations

## **Hotel Discounts - Auto Rentals**

Convenience and affordability! Travel with NAIB online. Your one-stop-shop for making all of your travel reservations.

- Hotels
- Airline
- Auto Rental and more!

Members receive savings when reserving a vehicle or booking a hotel.

To Access, Go to: <http://travel.ian.com/index.jsp?cid=146094&home=true>

## **Auto Rental Discounts – Major companies...**

Members receive special discounts through National and Alamo by simply calling the toll-free numbers listed below and providing the Customer Service Representative with the corresponding rate code.

Members receive discounts on selected auto rentals through most major companies: Alamo, Budget, Dollar, National, and Thrifty auto rental agencies. (Current discounts are subject to change without notice). These discounts apply to rentals at all participating locations in the United States, Canada, and worldwide. Members are encouraged to check with their rental agent for details. All major credit cards are accepted for payment of rentals. Should a cardholder elect to pay cash, a cash deposit is usually required at the time of rental.

### **Access to the Auto Rental Discount Program:**

- Alamo 1-800-354-2322, request rate code (BY) 32173
- Budget 1-800-527-0700, T085558
- Dollar 1-800-800-4000, CB2102
- National 1-800-227-7368, recap 5120110
- Thrifty 1-800-367-2277, 001-002-8034

## **Vacation Motor Home Rentals - Real Vacation Value with Cruise America Motor Home Holidays!**

### **Member Benefits Include:**

1. Take a Cruise America Motor home Holiday your way and save 10%\* off time and mileage charges on Cruise America or Cruise Canada vehicles when you identify yourself as a preferred member;
2. Types of RV's include Motor homes, Camper homes, Blazers, and Motorcycles. Start your holiday here at home;
3. Or, save precious vacation time by flying to your destination and taking your rolling motor home one way. Cruise America has locations in most prime vacation areas in North America.

To Access: Please call (877) 779-8909. Please use your Group Number, 9904, plus the nine-digit member number found on your Member ID card.

### **Terms & Conditions:**

To take advantage of this offer, you must call to reserve a vehicle through the above number at least one week in advance of pick-up, and mention your affiliation as a Preferred member at the time of reservation.

**\* Offer not available in conjunction with other discount offers or promotional rates. Offer includes 10% discount off time and mileage charges on Cruise America or Cruise Canada vehicles only, including Flex Plan prices. Excludes; other rental charges, deposits, sales tax and fuels. Other terms and conditions may apply.**

## Shop Till You Drop... The Shopping Service

Save 10% to 50% on Over 300,000 Brand Name Items!

This Shopping Service (TSS) is a “shop at home” benefit offered to you as a NAIB Member. Shop for birthdays, holidays, gifts, and everyday shopping.

### Member Benefits Include:

- Select from over 300,000 brand name items including: electronics, furniture, office products and more!
- Service - 24 hours a day toll-free customer service... receive friendly, personal assistance to resolve any shopping questions
- Savings - Take advantage of the everyday discounted pricing with up to 50% savings
- Pricing - To receive a price quote just identify the product you want by brand name and model # (be specific)
- Convenience - You can also receive price quotes on any of the merchandise available by visiting the website: [www.shoptobuy.com](http://www.shoptobuy.com).

### Access is easy:

1. You can receive price quotes on any of the available merchandise by visiting our website at [www.shoptobuy.com](http://www.shoptobuy.com) or by calling (877) 779.8909, 24 hours a day, seven days a week excluding holidays.
2. The Service Representative will ask you for your Group and Membership ID numbers for identification purposes.
3. Your Group Number is 9904 plus the nine digit Member number found on your Member ID card.
4. To receive a price quote, identify the product you want by brand name and model number. (Certain model numbers may not be shown on our database at the time of your call although the brand requested is available. Should this occur, the quote will be referred to a buyer for further investigation). The price you will be quoted includes the shipping charge. Prices are updated regularly and may vary up to the date of confirmation

**NOTE:** TSS and its vendors comply with all applicable laws and regulations concerning consumer goods. Therefore, products and services restricted by law or the manufacturer are not available. Certain restrictions, conditions, and limitations do apply

You will be mailed a written confirmation of your purchase within five (5) business days from the date that your order was taken. Prices may vary up until the written confirmation is mailed to you. This confirmation will include the approximate delivery date. Most items are shipped in two to four weeks. Items such as custom appliances and custom-ordered furniture might take eight weeks or more. UPS delivers small packages; larger items, such as furniture, will come by common carrier. In every case, shipment is made by the most efficient method possible. If merchandise arrives damaged, accept the merchandise, note which pieces are damaged on the freight bill, and call TSS immediately (within 6 hours) for assistance. Retain all of the original packing and cartons in which the goods arrive. Products may be returned. Since certain restrictions may apply, please call TSS within ten (10) business days from the date that you receive the merchandise to receive instructions on how to return the purchase. Merchandise that has been customized, such as initials or dates on jewelry, custom furniture, automobiles or “special order” merchandise may not be returned. In the event that authorization to return is issued for any reason other than that the member has received merchandise other than what was ordered, the member shall be responsible for all shipping and handling charges as well as any restocking fees charged by the vendor. Purchases made through TSS come with manufacturer's warranties and/or guarantees. If an item needs service, contact the manufacturer's authorized service center to arrange for the necessary service. We make no warranty of merchandise fitness for a particular purpose or warranty of merchantability, or any other warranties, expressed or implied, with respect to merchandise purchased. If you would like to receive a copy of the manufacturer's warranty on a specific model you are interested in purchasing simply send your request and a self-addressed stamped envelope to Member Services, 1620 Bond Street, Naperville IL 60563

## MegaMall - Wal-Mart Half.com Target Overstock Buy.com and over 300 other great stores at your fingertips!

MegaMall offers you top-quality products and services, from reputable names you can trust. The MegaMall was created to provide online users an easy and user friendly environment to have all of their shopping needs met in one place. We offer over 300 top merchants with great savings and the convenience of them being located under one big virtual roof! We are constantly searching out new merchants to add to our MegaMall. We want to keep it as fresh and alive as possible to invigorate your shopping experience.

Visit: <http://www.telebaimall.com/index.php?viewCat=2&ID=teleba>

## Shipping Services - DHL (Airborne)

NAIB has partnered with DHL to bring NAIB members a full suite of domestic and international shipping services, covering over 220 countries and territories around the globe:

- Overnight Letters DHL Express Air Freight Less Than Truckload (LTL)
- Members are also eligible for preferred DHL Association member pricing
- Receive exceptional customer service and online shipping and tracking

### Four Great Companies to Serve You!

#### 1. DHL Air Express Service

Low member rates for your air express letters and small packages. Choose from next morning, next afternoon or second day delivery. Plus, ship to more than 200 countries.

#### 2. Yellow LTL Freight Services

Ship your less-than-truckload freight for less with Yellow. Take advantage of discounts on Standard Ground and Definite Delivery services!

#### 3. Menlo Worldwide Air Freight Delivery

Get your 100 lb shipment delivered overnight with Menlo; or, choose its deferred service to save more.

#### 4. Roadway Express LTL Freight Services

Throughout North America or around the world, Roadway can deliver your less-than-truckload freight at substantial savings. Roadway also offers a complete menu of time-definite delivery options for those rush shipments

### To Access:

- Set up your account by contacting the dedicated Association hotline at 1-800-MEMBERS (800) 636-2377, 8 am – 7 pm, EST) or [www.membersales.com/NAIB](http://www.membersales.com/NAIB) and complete the online form.

## Tool Compliance - What is the Tool Compliance Plan?

If your employees bring their tools to work, our Tool Compliance Plan can provide an IRS approved reimbursement program that significantly reduces employer expenses while increasing employee take-home pay.

It's Simple! It's Easy! It's IRS Approved! and It Creates Income!

- EMPLOYERS Increase Revenue \$1,000 Per Employee
- EMPLOYEES Increase Income \$2,000 Per Year

Tool Compliance can show employers and employees who use their own tools and equipment on the job as a condition of their employment, how to save considerable amounts and all at ZERO NET COST!

### Tool Compliance serves a wide range of businesses across the country, including:

Auto & Truck Dealerships	Paint and Body Shops	Airline and Aviation Repair
HVAC Contractors	Construction Trades	General Contractors
Excavators	Framers	Carpentry & Roofing
Heavy Equipment Independent Repair Shops	Plumbing Contractors Electrical Contractors	Muffler and Lube Shops Boat Dealerships
Machining / Manufacturing		

Tool Compliance provides a proven system that puts money in the pockets of both the Employee & Employer.

### Tool Compliance - America's #1 Most Compliant Tool Reimbursement Plan!

Email [Paul@ToolChek.com](mailto:Paul@ToolChek.com) or call (888) 836-2829

## **Automobile Services:**

### **Automobile Purchasing, Financing and Leasing Quotations on our toll-free numbers:**

There is a nominal charge of \$8.95 per automobile quote. Specify make, model and body style of vehicle. You will be mailed a computerized printout showing the base price of the car or truck and every option available. Add up the base price of the automobile and the options selected, include destination charges, advertising fees (if any) and courtesy delivery fees to obtain your total cost. You may add the same items at the manufacturer's suggested retail price to compare the savings.\*

### **Arrange for financing:**

We work with your bank or finance company to provide the necessary information for you to secure a loan. After you receive the computerized printout, but before placing your order, discuss your purchase with your banker or finance company representative. When financing through a motor corporation; such as GMAC, Ford Motor Company, etc. the vehicle must be picked up at the dealership supplying the vehicle.

### **Complete a new car purchase agreement:**

Once you have your price quotation and your financing is arranged, return the New Car Purchase agreement with your deposit to our offices. Please note how you want your vehicle delivered.

**NOTICE: Cutoff dates** - In May of each year, automobile manufacturers notify us of a cutoff date, or the last date a particular factory can accept an order for the current model year. We will make inquiries after the cutoff date for you. Of course there will be limits in choices as to color, options, etc.

### **Advance Purchasing:**

You may order next year's model as soon as the new models are released. Since manufacturers do not release price information or specifications before release of their new models, your order will be subject to last minute price and specification changes.

### **Other vehicles**

You may order Pickups, Panel Trucks and Small Vans. When requesting a price quotation on these vehicles, please be as specific as possible as to the exact vehicle.

### **Delivery** - there are three methods of delivery:

1. We can arrange for you to pick up your vehicle from our supplier.
2. We can arrange to have a transport company deliver to your home by a bonded driver. The Transport Company is not associated with our company.
3. We can arrange to have your vehicle drop shipped to a local dealer in your area, where you may pick it up. This delivery option applies to American made automobiles only. (The additional cost for this delivery is quoted on your computerized printout).

### **Delivery Time:**

Please allow between 8 and 10 weeks for the complete transaction. Time may be longer on limited production or special orders.

Note: Because of variable market conditions, foreign automobile purchases are handled differently. Specific information regarding your foreign automobile quote and purchase will be included on the back of your quotation.

### **AutoNet Leases:**

- AutoNet provides competitive leasing on new vehicles purchased through AutoNet.
- All leases are closed-end "Risk-free walk-away" leases with predetermined lease end purchase options.
- Terms available are 24, 36, 48, and 60 months, with mileage limits up to 25,000 miles per year, depending on the members' driving habits and budgets.
- Commercial use and business leases are available in addition to personal use leases.

To lease your new vehicle, after you have received your automobile quote and know which vehicle you want, simply call the toll-free number and we will get you in touch with our leasing professionals.

## Used Automobile Quotations

- You can order a used automobile quotation on your trade-in or on a used car you are interested in purchasing either from a dealer or a private party.
- The used car analysis shows the average retail value and the book wholesale value on used cars based on the year, make, model, equipment and mileage.
- You can use this information to either make a reasonable offer on the purchase of a used car or what you might sell your used car for!

Please call (877) 779-8909. Please use your Group Number 9904 plus the nine digit member number found on your Member ID card.

## Automobile Painting and Bodyworks - MAACO®

By presenting THE BUYING NETWORK AUTOMOBILE EXCHANGE verbiage on your I.D. Card, members can receive a 10% point of sale discount off the agreed price on all body labor and paint services at participating locations throughout the United States and Canada\*.

Since MAACO® was founded in 1972, the chain has painted and repaired over 17,000,000 vehicles from Fords to more exotic models. With MAACO®, you can be assured of receiving quality service performed by professionals at reasonable prices.

MAACO® centers offer free estimates on paint, rust, and bodywork. MAACO® centers that meet optimum quality standards are awarded a special designation: MAACO® Certified Collision Centers. These centers represent the best in the industry.

Each certified collision center has proven itself by consistently offering the best equipment and technology, the highest standards of quality repair, and a superior level of concern for you, their customers. MAACO® backs their service in writing with their limited warranties that are valid coast to coast.

10% discount on body labor and painting services performed is valid only at participating MAACO® centers. This cannot be used in conjunction with any other offer. Each MAACO center is independently owned and operated.

Call 1-800-521-6282 and ask for ext.3304. A MAACO® representative will assist you in finding your nearest location & set up an appointment for a free estimate.

## Automobile and Light Truck Discount Tires and Rims

### Member Benefits Include:

- Savings on tires and rims
- Hassle free ordering and delivery
- Tire brands include: Yokohama, Pirelli, B.F. Goodrich, Falken, Bridgestone, Uniroyal, Good Year, General Tire

### How To Access: To order, call (800) 756-4904

Simply give the customer service representative your Group Number 9904 plus the nine digit member number found on your Member ID card.

Then give the customer service representative the brand, style, size and tire type such as steel belted, radial, whitewall, black wall, all season, etc.

## Jiffy Lube™

By presenting your membership card, you can obtain a 10% discount on A Jiffy Lube Signature Service® Oil Change and any ancillary services at all participating Jiffy Lube® service centers nationwide. A Jiffy Lube Signature Service® Oil Change is a good thing you can do to help preserve the health of your automobile. And, this oil, fluid and filter preventative maintenance program takes only a few minutes! With more than 2,200 service centers in North America, Jiffy Lube® is the largest system of franchised and company- operated service centers in the fast lube industry. Jiffy Lube serves approximately 30 million customers each year— more than two customers every second!

## Meineke™

By presenting your NAIB membership ID card, members can save at more than 850 shops serving over 2 million customers each year. Meineke™ prides itself in operating repair centers that provide professional service at discount prices.

Member receive a 10% point of sale discount off the price of exhaust system repair, brake system repair, shocks and struts, coil springs, CV joints and front end alignment service at participating Meineke™ locations.

**Employee Discount Club - Attractions – Amusement Parks – Hotels - Auto Rentals...A great resource for your travel and entertainment savings.**

**Savings on Attractions**

Bonfante Gardens	Save \$6.00 per ticket
Busch Gardens Theme Parks	Save \$8.00 per ticket
Disneyland 3-day Park Hopper	Save \$6.00 per ticket
Knott's Berry Farm	Save \$15.00 per ticket
Monterey Bay Aquarium	Save \$9.00 per ticket
Paramount's Great America	Save \$3.00 per ticket
Santa Cruz Beach Boardwalk	Save \$14.00 per ticket
SeaWorld Theme Parks	Save \$6.00 per ticket
Universal Studios Hollywood	Save \$5.00 to \$9.00 per ticket
Winchester Mystery House	Save \$11.00 per ticket
The Disney Club	Reduced membership price
Medieval Times	Save 15% on regular admission
Six Flags Theme Parks	Savings \$10 - \$15 per ticket
Cypress Gardens - Florida	Save 15% on regular admission
San Diego Zoo	Save 10% on Deluxe admission
Hornblower Dining Yachts	Save 15% on cruises

**Savings on Movie Tickets**

AMC Theatres	Save \$2.50 per ticket
General Cinemas	Save \$2.50 per ticket
Loews Cineplex	Save \$2.50 per ticket
Regal Cinemas	Save \$2.50 per ticket
United Artists Theatres	Save \$2.50 per ticket
Universal Studios Fan Club	Ticket discounts at Universal theme parks

**Savings on Travel – GET-AWAY-TODAY!**

Savings up to 40% on great family vacations featuring, Disneyland, San Diego and Hawaii, San Diego Vacation Kit
Savings on over 40 San Diego Hotels and attractions
PIER 39 Fun Pack
\$2 off at Aquarium of the Bay, \$3 off Blue & Gold Fleet, \$5 off Turbo Ride, 2 hours of FREE parking & much more

**Savings on Auto Rental**

Alamo Rent-A-Car	15% off or 1 day FREE
Avis Rent-A-Car	10% savings on daily and weekly Super Value rates

**Other Savings**

Men's WearHouse (nationwide)
And much, much more!

To Access: Please visit [www.employeediscountclub.com/members.asp](http://www.employeediscountclub.com/members.asp) and login with the Username – NAIB. Then select the benefits or services of your choosing

## Theme Park Discounts

Many families are talking budget-minded vacations and saving a few extra dollars is what your membership is all about! Now with the Amusement & Theme Parks Discount Plan, Members will save a little more money. Here's how it works. All of the Parks mentioned below will offer some kind of discount. These discounts are not available to the general public. These discounts will vary from Park to Park. Typically you will receive 10% to 20% off the Park admission price. Some Parks will also give 10% discounts on merchandise purchases and even discounts for nearby hotels, resorts and campgrounds. All you need to do is write and we will send you the discount card for those parks you plan on visiting. Availability is subject to change without notice.

### Participating Theme Parks:

Adventuredome, Las Vegas, NV  
Adventure Island, Orlando, FL  
Adventureland, Des Moines, IA  
Aquarium of the Pacific, Long Beach, CA  
Arabian Knights, Orlando, FL  
Busch Gardens, Tampa, FL  
Busch Gardens, Williamsburg, VA  
Cliff 's Amusement Park, Albuquerque, NM  
Cypress Gardens, Winter Haven, FL  
Darren Lake, Darien Center, NY  
Dixie Stampede, Orlando, FL  
Dorney Park, Allentown, PA  
Elitch Gardens, Denver, CO  
Frontier City, Oklahoma City, OK  
Funtown Splashtown USA, Saco, ME  
Geauga Lake & Wildwater Kingdom, Aurora, OH  
Hershey Park, Hershey, PA  
Holiday World, Santa Claus, IN  
Knott's Berry Farm, Buena Park, CA  
Legoland, Anaheim, CA  
Medieval Times, Atlanta, GA  
Medieval Times, Buena Park, CA  
Medieval Times, Dallas, TX  
Medieval Times, Hanover, MD  
Medieval Times, Myrtle Beach, SC  
Medieval Times, Kissimmee, FL  
Medieval Times, Lyndhurst, NJ  
Medieval Times, Schaumburg, IL  
Medieval Times, Toronto, Canada  
Merry Mystery Dinner Adventure, Orlando, FL  
Movie Land Wax Museum, Anaheim, CA  
Noah's Ark, Wisconsin Dells, WI  
Paramount King's Island, Cincinnati, OH  
Pirates Dinner Adventure, Orlando, FL  
Pirate's Dinner Adventure, Buena Park, CA  
Raging Waters, San Dimas, CA  
Raging Waters, San Jose, CA  
Ripley's Believe It or Not, Buena Park, CA  
Riverview Park/Water World, Wisconsin Dells, WI  
Rock & Roll Hall of Fame, Cleveland, OH  
Schlitterbahn, New Braunfels, TX  
Sea World, Orlando, FL  
Sea World, San Antonio, TX  
Sea World, San Diego, CA  
Sesame Place, Langhorne, PA  
Six Flags America, Upper Marlboro, MD  
Six Flags Fiesta Texas, San Antonio, TX  
Six Flags Great America, Chicago, IL  
Six Flags Great Escape, Atlanta, GA  
Six Flags Great Escape, Lake George, NY  
Six Flags Kentucky Kingdom, Louisville, KY  
Six Flags Discovery Kingdom, Vallejo, CA  
Six Flags New England, Agawam, MA  
Six Flags Saint Louis, Eureka, MO  
Six Flags over Texas, Dallas, TX  
Six Flags Great Adventure, Jackson, NJ  
Underwater Adventures Aquarium, Bloomington, MN  
Water Country, Williamsburg, VA  
Water World USA, Sacramento, CA  
Worlds of Fun/Oceans of Fun, Kansas City, MO

Write your request to: Theme Parks, 1620 Bond St., Naperville, IL 60563

Please include a self-addressed envelope with stamped first class postage in order to fill your request.

## **Financial Advise - Program for Financial Liability Management**

Financial Liability Management eliminates all creditor obligations, including mortgages, in 7 to 10 years. That's everything: credit cards, personal loans, vehicle loans, 1st mortgages, 2nd mortgages, and even mortgages on investment properties. Payments don't increase, but credit ratings do, and there are no out of pocket expenses to incur. This is a complimentary benefit and not all members will qualify for the program.

### **Highlights:**

1. **Cash Flow Analysis:** Your entire cash flow is assessed, including income, mortgages, credit card balances, and other bills.
2. **Restructure Liabilities:** Convert selected short amortizations and unsecured liabilities to secured, long-term amortizations reducing the required cash flow to creditors.
3. **Apply Technology:** Apply proprietary technology to the payment of liabilities, putting every dime to best advantage until the shorter-term debts are gone and the longer-term debts accelerate toward oblivion. The technology is as perfectly reliable as a Swiss watch.
4. **Deliver Private Banking Services:** A service normally reserved for the very rich, Private Banking (cash flow management) handles each monthly payment as an automatic electronic transfer. No more checks to write or stamps to buy.

Gulfstream Financial believes there is no other provider of such a financial service as the Program for Liability Management.

### **It's Not What You Think:**

1. **Not for the Financial Impaired:** The average client's (dual) income ranges from \$75,000 to \$125,000 with above average credit.
2. **Not Debt Consolidation:** Debt consolidation simply groups liabilities and lacks the features of a financial plan. A 50 year-old client electing a debt consolidation may plan mortgage payments to age 80.
3. **Not Credit Counseling:** Credit counseling involves abrogating loan agreements – much like a Chapter 13 bankruptcy. Credit counseling will severely damage credit rating. This Program allows credit to improve while it accelerates balances to zero.

### **How to Contact Us:**

If you are interested in the Program for Financial Liability Management, please contact Member Services at (888) 221-0458 and provide the operator with your Code: "CDBA".

# **Section 2**

**Benefits of Association  
Membership Level 4000**



## Identity Theft Protection – Internet and Personal Identity Theft Protection

This Summary is provided to inform you that as a member of the Consumer Driven Benefits Association of America (CDBA) you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of AIG Personal and Internet Identity Coverage has been issued to the CDBA (the “Master Policy Holder”), Policy Number: 7076964 underwritten by: American International Specialty Lines Insurance Company (the “Company”), a member company of American International Group, Inc. (AIG), to provide benefits as described in this Summary.

### General Information

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

### Limit of Insurance

- |                                 |           |                               |
|---------------------------------|-----------|-------------------------------|
| • Aggregate Limit of Insurance: | \$ 25,000 | per policy period             |
| • Lost Wages:                   | \$ 500    | per week, for 4 weeks maximum |
| • Deductible                    | \$ 0      | per policy period             |

### Filing a Claim:

To file a claim under the Master Policy, contact: (866) IDHelp2 (434-3572).

This is a group master policy issued to the Consumer Driven Benefits Association of America. If the master policy is terminated or you terminate membership in the CDBA, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

### BENEFITS

The Policy will pay you for the following:

#### Costs

- Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
- Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;
- Reasonable and necessary costs incurred by the insured for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event.

#### Lost Wages

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

#### Legal defense fees and expenses

- Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:
- Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
- Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.

**Restoration services include** those services performed in response to a stolen identity event and on your behalf after receipt of authorization from you including but not limited to:

- Providing you with an information package including a description of the resolution process, educational articles, and guidance for avoiding future complications.
- Notifying the three major credit bureaus and provide assistance with requesting that a fraud alert be placed on your credit files and affected credit accounts.

- Reviewing your credit files with you to determine the accuracy of the file and potential areas of fraud.
- Notifying as needed, your affected creditors, financial institutions, credit card companies, utility providers, and merchants of the identity fraud.
- Providing information to the Federal Trade Commission (FTC), and to other government agencies as appropriate.
- When appropriate, providing assistance with obtaining and reviewing your Social Security Personal Earnings and Benefits Statement.
- Creating and maintaining a case file to document the identity fraud.

A stolen identity event is the theft or your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information, including but not limited to stolen identity events occurring on or arising out of your use of the Internet. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

**Coverage Scope**

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, but in no event later than six months after the stolen identity event occurs and you follow the instructions given to you in a claims kits that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission’s Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event first occurs while you are a member of the Master Policyholder’s insured program and is reported to us within 6 months. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder’s program.

**Limits Of Insurance**

- The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.
- The Lost Wages Limit of Insurance shown above is a sub-limit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

**Deductible**

There is no deductible to satisfy with this policy.

**Other Insurance**

We shall be excess over any other insurance, including, without limitation, homeowner’s or renter’s insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

**Duplicate Coverage**

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

subject to the applicable deductibles and limits of liability of each insured membership program but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.

## Pharmacy Prescription Benefits

The GoldRx plan, a 5-Tiered Formulary Rx Program is accepted at 98% of walk-in pharmacies nationwide. Participating pharmacies accept a \$10, \$20, \$30, or \$40 fee (or less) as payment in full for prescription drugs listed in the formulary list. For all other drugs not listed in tiers 1 through 4, you pay a special negotiated fee off the Average Wholesale Price (AWP) plus a small dispensing fee. The pharmacy network includes most supermarket chains, major drug stores, and thousands of independent pharmacies. To take advantage of your benefits you must fill your prescription at one of the ScripSolutions participating pharmacies. To locate a pharmacy, call (800) 213-5640.

Up to a \$10/\$20/\$30/\$40 (or less) Prescription Drug Fee

The GoldRX Plan allows members to pay negotiated fees for their walk-in pharmacy medications. Your maximum cost and amount for prescription drugs is determined through a tiered system:

Tier Group 1: You pay up to \$10 or less for medications listed in Tier 1.

Tier Group 2: You pay up to \$20 or less for medications listed in Tier 2.

Tier Group 3: You pay up to \$30 or less for medications listed in Tier 3.

Tier Group 4: You pay up to \$40 or less for medications listed in Tier 4.

Tier Group 5: Special negotiated fees for medications listed in Tier 5.

There are no deductibles and no maximum dollar limits on the amount of medications you can purchase.

If you would like more information, call customer service at the number on the front of this booklet.

### Sample of Participating Pharmacies:

Albertson's Pharmacy	Meijer Pharmacy	Publix Pharmacy
Brookshire Pharmacy	Rite Aid Pharmacy	Wal-Mart
Costco	Safeway	Minyard
Drug Emporium	Sam's Club Pharmacy	Eckerd Drug
K-Mart	Sav-On Pharmacy	Target Pharmacy
Kroger Pharmacy	Long's Drug Stores	Tom Thumb, and many more!

Questions on locating a pharmacy – (800) 213-5640

Pharmacist Help Desk – (888) 299-5383

### How Can I save on Maintenance Drugs?

Maintenance Drugs are medications that members take on a regular basis. They may be dispensed for up to a 100-day supply depending on the instructions from your physician. You will always save more by ordering maintenance drugs through a mail-order pharmacy.

### How Can I save on Pet Medications?

See page 'International Mail Order Pharmacy'

## United States Mail Order Prescription Drug Service

Members have access to a US mail-order pharmacy and an International mail-order pharmacy. Up to the maximum number of prescriptions units can be ordered through a mail-order pharmacy. ScripSolutions MAIL ORDER PHARMACY is a United States based pharmacy distributor. To obtain pricing and/or substitute information call (800) 213-5640. The International mail-order pharmacy could offer larger discounts, especially on name-brand drugs.

**IMPORTANT TIPS:** If you are starting a new maintenance medication, please request two prescriptions from your physician, one for filling immediately at a local participating pharmacy, and ask him to fax the other directly to the mail order pharmacy for processing. This will allow you to start on the medication immediately and processing time to start receiving your medications on a regular and timely basis through the mail at a substantial savings. Ask your doctor to include the authorization for up to 3 refills on the one he will fax for processing through the mail-order pharmacy.

Discount Savings:

Up to 60% off retail costs

Rates:

Brand Name:

AWP less 17% +\$1.00 dispensing fee

Generic:

AWP less 50% +\$1.00 dispensing fee

### Important Notices:

- Mail order discounts allows you to maximize your savings on prescription drugs ordered in 30 to 100 day supplies.
- Prescriptions will be mailed to your home at no additional charge.
- Provides the highest level of discount for long-term medication.

- The mail order program is not designed for prescriptions needed immediately.
- All orders are processed within 48 hours.
- Refills can be ordered through the mail, on the phone (800) 213-5640 or online at: [www.cdba.us](http://www.cdba.us), click on providers. Please call customer service to request a current mail order form. For more mail order information, call ScripSolutions Customer Service at: (800) 213-5640.

## International Mail Order Pharmacy - Pick Your Country, Pick Your Price

[www.SuperPharmacyUSA.com](http://www.SuperPharmacyUSA.com), an international mail order pharmacy with “SUPER” savings:

In 2004, Americans imported over 1.4 billion dollars worth of prescription drugs from foreign countries. Half of that came from our neighbors to the north, Canada. The Canadian government, however, is under pressure by several sources to stop shipping drugs to Americans. Consequently, a Canadian physician must now physically examine a patient to authorize the dispensing of prescription drugs.

A Canadian doctor was recently suspended for two years because he signed prescriptions for U. S. patients he never consulted with to give them access to cheaper medications. According to the news article, “Dr. Daljit Singh Herrar of Surrey, British Columbia, admitted he signed prescriptions without seeing the patients face-to-face beforehand, failed to keep proper records, and lied to authorities”, said Dr. Doug Blackman, deputy registrar of the British Columbia College of Physicians and Surgeons.

According to U. S. Title 21, there are several situations under which importing drugs into the U.S. are illegal:

- Drugs manufactured in the U. S. or its territories cannot be re-imported back into the U. S. for sale.
- Insulin and insulin products cannot be legally imported.
- Blood, blood products, and derivatives cannot be legally imported.
- Adulterated and mislabeled drugs cannot be legally imported.
- Drugs that have not been approved for sale in the U. S. cannot be legally imported.
- Drugs that are manufactured in another country, properly labeled, and not adulterated can be legally imported; however, the FDA does have the authority to inspect the medication and ask for a sample for testing prior to allowing them to be delivered.

**If a member attempts to order any illegal drug, the member and all dependents will be terminated from the Association and lose all benefits.**

### Pick your country - Pick your price!

Medication	Dosage/Qty	USA	Canada	United Kingdom	Israel
Zocor	20mg/90 tabs	\$399.97	Generic \$183.44	Generic \$121.68	Generic \$140.19
Zantac	150mg/60 tabs	\$170.30	Generic \$66.28	Generic \$12.95	Generic \$20.01
Procardia XL	60mg/84 tabs	\$142.07	Generic \$195.53	\$96.63	\$98.28
Provera	5mg/90 tabs	\$94.69	Generic \$54.86	Generic \$51.30	Generic \$55.61
Prevacid	15mg/90 tabs	\$399.96	\$246.83	Generic \$99.16	Generic \$104.95
Crestor	10mg/84 tabs	\$234.40	\$192.11	\$162.33	\$165.45
Cipro	250mg/100 tabs	\$424.34	Generic \$259.26	Not available	Generic \$119.70
Lipitor	10mg 90 tabs	\$253.14	\$216.65	\$163.90	\$163.83
Nexium	20mg/84 tabs	\$376.48	\$264.96	\$176.46	\$188.58

Prices shown as of 11-29-07 as posted on the Internet. Prices shown are subject to change without notice.

**\*Pet medications also available.**

Visit [www.SuperPharmacyUSA.com](http://www.SuperPharmacyUSA.com) for prices on your Pet medications. You can order online or call customer service to have order forms faxed to you.

# Prescription Drug Assistance Service

## DID YOU KNOW?

Many Pharmaceutical companies have assistance programs available that provide virtually FREE MEDICATIONS to qualified individuals.

## YOU MAY QUALIFY IF...

- you do not have private prescription drug insurance\* (Including Medicare Part D)
- your insurance does not cover your prescription drugs,
- you've exceeded the limit of your insurance drug coverage,
- you do not qualify for any government coverage for outpatient prescription drugs,
- purchasing your prescriptions causes financial hardship.

Each program's income qualifications are different. As a general rule, if your annual income is below \$19,600 for individual or \$26,400 for a couple or you are spending 25% or more of your income for maintenance drugs, you may qualify.

If you qualify and if prescribed by your doctor, the RXease program has thousands of Name Brand and Generic Drugs that are available free of charge or at a huge discount. The Assistance program even includes some over-the-counter supplements and medications, if prescribed by your doctor.

Unfortunately those that need these program the most, have not been informed of their availability or don't know where or how to apply for them.

**THAT'S WHERE RXease CAN HELP!** They make it easy to apply for these valuable programs...as an Association Member you can take advantage of this service for only \$2.00 per prescription...a savings of 60% off the typical \$5.00 per prescription cost.

That is correct, you read that right...The regular fee for this service is only \$5.00 per prescription, but Association members pay only \$2.00 per prescription!

RXease does the research to find the best programs for your specific drugs. They mail the correct forms directly to you, and include simple instructions, for you and your Doctor, to complete the application process.

If you have questions on qualifying, call toll-free (405) 376-4324 with a list of your medications handy. You can find out right over the phone which programs are available to you. The enrollment applications with instructions will be mailed to you the same day.

Most programs allow for a 3 month supply at one time, and then you will need to apply for a refill to continue receiving your free prescriptions. A refill application and/or refill instructions are generally shipped with your medications.

\* Having a discount prescription card, such as Gold RX, does not disqualify you from these programs.

## Medical & Dental Financing (On Approved Credit - OAC)

### Advance Patient Funding:

Advance Patient Funding (APF) offers a flexible alternative to increasing credit card balances or exhausting cash reserves for a variety of health care needs. APF provides financing for both medically necessary and elective procedures by approving credit from a wide range of credit histories (excellent to marginal). Association members who have a minimum credit score of 570 are pre-qualified for up to \$5,000 of financing for medical or dental expenses if using participating providers.

You may qualify for up to a seven-year loan term to pay for elective services such as:

Cosmetic and plastic surgery	Orthodontics
Lasik & PRK	Periodontics
Cosmetic Dentistry	Fertility Procedures
Tattoo Removal	Hair Transplantation
Pain Management	and many more

Interest rates (for qualified borrowers) start at just 5.99% on loans from \$1,500 to \$50,000, with terms from 24 to 84 months. Many of APF's finance companies also offer a 90-day deferred payment option. APF can usually provide a credit decision in 30 minutes or less. There is no cost or obligation to submit a loan application and no pre-payment penalty. For financing consideration, please call (800) 392-5189, and ask Customer Service for an application.

### Preferred Financial Solutions (PFS)

PFS approves credit from a wide range of credit histories (excellent to marginal). By working with many different lenders, PFS provides financing for both medically necessary and elective procedures. Must have a minimum credit score of 570, and PFS offers a credit card with flexible terms and non term loans for a variety of health care needs.

Cosmetic and plastic surgery,	Orthodontics,
Lasik & PRK,	Periodontics,
Cosmetic Dentistry,	Fertility Procedures,
Tattoo Removal,	Hair Transplantation,
Pain Management,	Prosthesis's,
Behavioral Medicine,	Mobility Chairs (Scooters),
Hospital Beds,	And many more

Qualified borrowers can receive loans for as little as \$800 to \$25,000, with terms from 12 to 60 months. Many of PFS's finance companies also offer a 12 months interest deferred option, and a 180 days same as cash payment option. For financing consideration, please call (888) 737-3679, and ask Customer Service for an application. PFS can usually provide a credit decision in 24 hours or less. There is no cost or obligation to submit a loan application and no pre-payment penalty.

**NOTICE: Terms, conditions, and qualifications are subject to change. The participating lending organizations are responsible for approving or denying applications; and, establishing interest rates for members. The CDBA does not set or guarantee approval of an application, any offer of credit, or any specific interest rate.**

## Living Trusts – Avoid Probate

Association members can save up to \$2,000 or more on a fully funded revocable living trust that eliminates probate. Probate is the orderly administration of your affairs supervised by the court. Probate is a function of the state law and varies from state to state. If you own real property in more than one state, it is probable your estate will be subject to probate in numerous jurisdictions, each imposing their own probate fees.

Probate is time consuming, inconvenient and expensive. Even at best, probate is an unpleasant, emotionally trying experience. At worst, it can be a nightmare.

### Documents included:

Revocable Living Trust,	Assignment of Personal Property,
Community Property Agreement,	Last Will and Testament,
Health Care Durable Power of Attorney;	Asset Management Durable Power of Attorney;
Certification of Revocable Living Trust,	Assignment Forms and Transfer Notification Letters,
Information to Survivors,	Catastrophic Illness and Death Care Materials,
Amendments: First 12 months all services at no charge.	Directive to Physicians,

For more detailed information about putting your financial affairs in order call (888) 681-3406.

## Medical Lab and Diagnostic Testing Savings

Our mission, to offer the greatest possible savings on healthcare costs for our members, led to the acquisition of a special contract benefiting our members with savings of 40% to 85% on laboratory and some diagnostic testing (tests not conducted at a hospital facility).

Using this membership benefit and agreeing to prepay for the testing at the time of ordering or by arranging payment at the time of testing, members can save on expensive testing. The test results can be sent directly to their doctor for assistance in diagnosis and treatment. By using this Association benefit, members receive almost twice the average savings of other discount medical plans on laboratory testing. For some diagnostic tests the savings can be four or five times more than other discount medical plans. Examples from different sections of the country taken in August 2007:

Description of Test	Usual Retail Price*	Member Price*	Savings	Savings Percentage
MRI of Lumbar Plain (FL)	\$3,612	\$585	\$3,030	84%
MRI with Contrast (CA)	\$2,857	\$665	\$49	77%
MRI w/without Contrast (FL)	\$4,617	\$903	\$3,714	80%
CT Scan Plain (FL)	\$1,950	\$426	\$1,524	78%
CT Scan w/Contrast (NY)	\$2,360	\$479	\$1,881	80%
CT Scan w/without Contrast (NC)	\$1,032	\$600	\$432	58%

\*Usual cost and savings vary by state and test requirements. Please call for the member price in your area.

### MRO Program:

This is a service by which a medical director would be provided to oversee and interpret all lab testing on behalf of a member.

The laboratory & diagnostic testing benefit is very easy to use. Members can either go online at [www.medtestforless.com](http://www.medtestforless.com) and follow the simple instructions or just call a toll free number and follow these simple steps!

STEP 1: Call the toll-free number, (866) 763-3837. An operator will assist in the ordering process. Be sure to mention the name of your association.

STEP 2: The operator will assist in locating the nearest testing site and help order the correct tests.

STEP 3: Once the order is placed, the operator will send all information directly to you regarding the testing site selected. If requested, the results will be sent to a personal physician, (be ready to provide the doctor's name and information at this time). A member may choose to visit the testing center once they have received their packet.

STEP 4: Members will be contacted directly by the enrollment center for all necessary information.

## Cosmetics, Personal Skin Care, and Hygiene Product Savings

Association members can receive quantity discounts for purchases of skin care, cosmetic, fragrance and personal hygiene products from the largest direct selling company in the United States.

By calling Erica Auten, an independent beauty consultant representing the leader in beauty consulting since 1963, Association members will be given an access code for visiting Mrs. Auten's personal website to place orders online.

Members can also place orders directly over the telephone and receive information or literature on all the fine products available by speaking directly with Mrs. Auten at (208) 664-1540, or (206) 818-1618. Members can also contact Erica via e-mail at [eautenmk@adelphia.net](mailto:eautenmk@adelphia.net).

To receive your discount when ordering online, type "SMART Member" in the comments section. When ordering over the telephone, members will be asked to supply their Association Member's ID number to verify eligibility.

**Association members can receive the savings described in the table below.**

Accumulated Annual purchases totaling:	Discount percentage
\$40 to \$100	10% off the product cost
\$101 to \$200	15% off the product cost
\$201 and above	20% off the product cost

**Don't forget to ask for FREE SHIPPING!**

Discount only applies to the price of the product and does not apply to any sales tax.

## Financial Advise - Program for Financial Liability Management

Financial Liability Management eliminates all creditor obligations, including mortgages, in 7 to 10 years. That's everything: credit cards, personal loans, vehicle loans, 1st mortgages, 2nd mortgages, and even mortgages on investment properties. Payments don't increase, but credit ratings do, and there are no out of pocket expenses to incur. This is a complimentary benefit and not all members will qualify for the program.

### Highlights:

5. Cash Flow Analysis: Your entire cash flow is assessed, including income, mortgages, credit card balances, and other bills.
6. Restructure Liabilities: Convert selected short amortizations and unsecured liabilities to secured, long-term amortizations reducing the required cash flow to creditors.
7. Apply Technology: Apply proprietary technology to the payment of liabilities, putting every dime to best advantage until the shorter-term debts are gone and the longer-term debts accelerate toward oblivion. The technology is as perfectly reliable as a Swiss watch.
8. Deliver Private Banking Services: A service normally reserved for the very rich, Private Banking (cash flow management) handles each monthly payment as an automatic electronic transfer. No more checks to write or stamps to buy.

Gulfstream Financial believes there is no other provider of such a financial service as the Program for Liability Management.

### It's Not What You Think:

4. Not for the Financial Impaired: The average client's (dual) income ranges from \$75,000 to \$125,000 with above average credit.
5. Not Debt Consolidation: Debt consolidation simply groups liabilities and lacks the features of a financial plan. A 50 year-old client electing a debt consolidation may plan mortgage payments to age 80.
6. Not Credit Counseling: Credit counseling involves abrogating loan agreements – much like a Chapter 13 bankruptcy. Credit counseling will severely damage credit rating. This Program allows credit to improve while it accelerates balances to zero.

### How to Contact Us:

If you are interested in the Program for Financial Liability Management, please contact Member Services at (888) 221-0458 and provide the operator with your Code: "CDBA".

# **Section 3**

## **Association Legal Notices and Member's Terms and Conditions**



## Member Terms and Conditions for the 3000 and 4000 Membership Levels

1. All active dues paying members of the Consumer Driven Benefits Association (CDBA) are entitled to enroll into any of the supplemental Insurance Policies offered as a membership upgrade to their basic membership level or group level. An Association member must be a member in good standing to receive benefits at the time of any claim. The supplemental insurance policies have no underwriting but are subject to the terms and conditions of the policies and any amendments at the time of a claim.
2. The Association reserves the right to terminate any member or deny eligibility for any benefits of the Association for lack of payment of fees. Returned checks, insufficient funds notice on bank drafts or failure to remit quarterly, semi-annual, or annual fees within fifteen-days of the monthly renewal date is deemed evidence of non-payment by member.
3. All applications for Association membership incur an initial one-time enrollment and processing fee that varies by areas of the country. Members may cancel their Association membership at any time by providing written notice at least 10-days prior to their next billing date. There is no refund of the one-time enrollment and processing fee. The effective date of termination of Association membership shall be the last day of the month if the request for termination is received 10-days prior to the next monthly billing date.
4. The member has been advised and acknowledges that cancellation of the Association membership will result in termination of all benefits including coverage provided by any and all supplemental insurance policies; furthermore, failure to pay the monthly Association fees will result in TERMINATION as a member of the Association and the loss of all Association benefits including the benefits of any and all supplemental insurance policies.
5. The CDBA reserves the right to access a late charge of 10% if the owed premium is not received within 15 days of the monthly renewal date; furthermore, the Association reserves the right to suspend benefits from the monthly renewal date to the date the late fees are received or the to next renewal monthly date. If the late fees are received within 15 days of the due date, benefits will be reinstated. Fees received 15-days after the owed premium date, are subject to acceptance by the insurance companies policy on reinstatement. The reinstatement date may be reinstated back to the due date on the next data transfer of eligible members or the 1st of the next month. Fees received 16-days late and after will be reinstated with payment of a \$25.00 reinstatement fee, all late fees, and monthly dues.
6. The administrator for all Supplemental Insurance Policies, providing Group Blanket coverage to all Association members, is responsible for eligibility determination and payment of benefits. The CDBA is not responsible for determining eligibility and for payment of benefits. The final determination on claims eligibility and payment of benefits is the sole responsibility of the underwriting insurance company.
7. Travel Assist by Life Guard provides the Emergency Air Rescue and Emergency Travel Assistance benefits. Eligibility for Medical Air Services is effective after 30-days enrollment into the optional Emergency Travel Assistance and Emergency Air Rescue. Medical Air Services are limited by law to \$2,500 in Hawaii and Alaska.
8. The Association's monthly membership level fee is guaranteed for 6-months. Increases in Association fees may be changed for all members within a membership level and/or group within a membership level, (but not individually), upon 30-days notice. However, if your membership level includes insured benefits, the monthly membership fee is subject to increases by any rate increase the Association incurs on any Association insured benefits at the annual policy renewal dates. A rate increase on the insured benefits could cause the monthly membership fee to have a rate increase within the 6-month guarantee period. The six month guarantee applies only to the basic Association benefits. Occasionally, but not often, an insurance carrier serves notice of terminating a policy. If this occurs, the Association will attempt to secure similar coverage at the same price but may not be totally able to do so. In this scenario, there may be a rate increase or slight change in benefits. The Association reserves the right to change providers, benefits, or insurance companies to best meet the needs of the members. Members will be notified of any change in benefits and rates as soon as possible.

### Membership Acknowledgement

By applying for Association Membership, the member or primary member completing the application understands, acknowledges, and agrees to the following:

- “My lawful spouse and dependents over the age of 18 listed on my enrollment application have read the application and have provided complete and accurate information submitted on the application. In addition, I did everything to ensure that all the information provided is true and accurate to the best of my knowledge as of the date signed. I understand and agree that I alone am responsible for the accuracy and completeness of the application. I understand and agree that no one listed on the application will be eligible for benefits if any information is false or incomplete and that the Association may revoke my membership and benefits if it discovers that any information on the application is false or incomplete .
- I accept full legal and financial responsibility for the information provided on the application. (Court documents establishing guardianship must be submitted, if the responsible adult is not the parent.)
- I have personally read and completed the application. The application is a part of the contract between the Association and me, the member or the primary member for a family. All enrolled family members and I agree to abide by the members’ terms and conditions of that contract.”

## **The Association - Privacy Practices Notice**

The Association appreciates the trust you place in us. You trust us with private personal information and we recognize our obligation to keep information about you secure and confidential. We must collect a certain amount of personal information about you to provide you with the highest quality products and services. It is important for you to know that we do not sell or share customer information with outside marketers. Our information sharing practices are designed to protect the confidentiality of your information.

We collect personal information you provide, such as your name, address, financial or bank account information, and social security numbers on applications or other forms. We treat your information with respect and concern for your privacy. We do not disclose any non-public personal or financial information about our customers or former customers to anyone, except as required or permitted by law. In addition to reasonable electronic security measures, our security practices include limiting access to information to only those employees, independent representatives, and business associates with the appropriate authority, and only for intended business purposes.

When we allow limited access or disclosure to permitted persons, it is done to service your benefits, claims, or to inform you about other products and services we offer. Before disclosing your information, we require these companies or individuals to promise to follow our privacy policies and use the information only for the transaction we have requested or approved.

### **Arbitration Provisions**

The member agrees that any dispute between a member and the Association must be resolved by binding arbitration if the amount in dispute exceeds the jurisdictional limits of the Small Claims Court. Any such dispute will be resolved not by lawsuit or resort to court process, except as the law provides for judicial review or arbitration proceedings. Under these conditions, both the member and the member's enrolled family, and the Association are giving up the right to have any dispute in a court of law before a jury. The Association and the member also agree to give up any right to pursue on a class basis any claim or controversy against the other.

### **Notice to Members:**

It is important that you carefully read the Guide to Member's Benefits. Failure to read and understand your benefits could cause you to pay a lot more for healthcare services and other personal and business benefits.

### **Inquiry and Complaint Procedures**

If you have an inquiry concerning your benefits or access to them, or have a complaint you want addressed, please call the customer service number on the front of your membership booklet. If you are unable to reach anyone or do not feel your inquiry is receiving prompt attention, please call the Association at 800-303-8110, and ask for Customer Service.

### **Definition: Inquiry or Complaint**

"An inquiry or complaint is a written or documented verbal communication received by anyone in our office, which primarily expresses a grievance. If you receive a written complaint, please forward it immediately by fax or email to your customer service manager.

"Immediately" means on the same day, as soon as possible. The handling of an inquiry or complaint is a top priority of all personnel. "

### **The Customer Service Representative's (CSR) are instructed to get the following information:**

1. Name of the member,
2. Member ID number,
3. Telephone and fax numbers, e-mail address,
4. Nature of the inquiry or complaint including dates and as much information as the member can provide, including names of people the member has spoken to concerning their problem and the dates on which those conversations occurred.

### **The following is the procedure followed by our customer service representatives (CSR):**

- A. If the CSR is unsure that the correspondence or verbal issue constitutes a complaint, or if a person wants to speak directly to a supervisor about a complaint, they will immediately forward the telephone call or correspondence to the Customer Service Manager or proper person for prompt resolution.
- B. All our marketing organizations are required to keep a customer service log of all inquiries or complaints and follow-up in a timely manner to ensure a satisfactory result. They are also required to forward all the information to the Association including the disposition or settlement of the inquiry or complaint.