

SERFF Tracking Number: ZURC-126965226 State: Arkansas
Filing Company: Zurich American Insurance Company State Tracking Number: 47604
Company Tracking Number: CW-AH-31643
TOI: H03G Group Health - Accidental Death & Dismemberment Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment
Product Name: New Group Association Filing - AmeriBenefit Plan (ABP) Association
Project Name/Number: New Group Association Filing - AmeriBenefit Plan (ABP) Association/CW-AH-31643

Filing at a Glance

Company: Zurich American Insurance Company

Product Name: New Group Association Filing - SERFF Tr Num: ZURC-126965226 State: Arkansas

AmeriBenefit Plan (ABP) Association

TOI: H03G Group Health - Accidental Death & Dismemberment SERFF Status: Closed-Approved- Closed State Tr Num: 47604

Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment Co Tr Num: CW-AH-31643 State Status: Approved-Closed

Filing Type: Form

Author: Diane Zaborowski

Date Submitted: 12/29/2010

Reviewer(s): Rosalind Minor

Disposition Date: 12/30/2010

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: 01/01/2011

State Filing Description:

General Information

Project Name: New Group Association Filing - AmeriBenefit Plan (ABP) Status of Filing in Domicile: Authorized Association

Project Number: CW-AH-31643

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 12/30/2010

State Status Changed: 12/30/2010

Created By: Diane Zaborowski

Corresponding Filing Tracking Number: N/A

Filing Description:

Zurich American Insurance Company has partnered with AmeriBenefit Plan (ABP) Association to offer Accidental Death and Dismemberment, Critical Illness and Excess Accident Medical Expense Coverages to ABP members.

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: Diane Zaborowski

AmeriBenefit is a non-profit organization comprised of families and individuals assembled to enhance the lives of the members by providing educational information on goods and services of interest to the members.

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Zurich has received all required State Insurance Department approvals for the coverages being offered through ABP.

According to your State requirements, we are submitting the following Association information:

- ABP Articles of Incorporation and Bylaws
- Face Page of the Policy which includes ABP as the Policyholder on page 3

Company and Contact

Filing Contact Information

Diane Zaborowski, Product Analyst diane.zaborowski@zurichna.com
 1400 American Lane 847-605-6187 [Phone]
 Schaumburg, IL 60196 847-605-7768 [FAX]

Filing Company Information

Zurich American Insurance Company	CoCode: 16535	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60102	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-4233459	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Zurich American Insurance Company	\$50.00	12/29/2010	43301654

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/30/2010	12/30/2010

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Disposition

Disposition Date: 12/30/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	12/30/2010
Bypass Reason:	Requirement not applicable		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	12/30/2010
Bypass Reason:	Requirement not applicable		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	AR Answer Document	Approved-Closed	12/30/2010
Comments:			
Attachment:	AR ABP 10.pdf		

		Item Status:	Status Date:
Satisfied - Item:	AmeriBenefit Member Guide Info	Approved-Closed	12/30/2010
Comments:			
Attachments:	AmeriBenefit CIN Book Text 4-23-10.pdf		
	AmeriBenefit 1-2 CSP Web Book 12-09 (AR, UT).pdf		
	AmeriBenefit 1-2 S Web Book 12-09 (AR, UT).pdf		
	AmeriBenefit 3-4-5 CSP Web Book 12-09.pdf		
	AmeriBenefit 3-4-5 S Web Book 12-09.pdf		
	AmeriBenefit CIN Book Cover 4-23-10.pdf		

Responses to Arkansas:

1. AmeriBenefit Plan, 16476 Wild Horse Creek Road, Chesterfield, MO 63017
2. Yes, Missouri
3. No current office in AR
4. No.
5. 9.95/19.95 pmpm
6. Purpose: To enhance the quality of life for members by offering or providing educational information; to provide members with information regarding all types of goods, products, and services; to provide access to goods, services and discount benefits by using the buying power of all members. To exercise all the powers conferred upon corporations formed under the Missouri Not-For-Profit Corporation Act.
7. See attached member's guides.
8. An individual interested in the benefits and services must apply for membership and be approved by the Board of Directors.
9. Members are recruited by enrollers and by referrals from existing members.
10. Articles and Bylaws attached.
11. 26 members – See attached list
12. See attached
13. No.

2009
Unaudited Statement
AmeriBenefit Plan

Revenue

Dues 171,089.64

Expenses

Benefits	71,115.53
Marketing	25,461.00
Administration	13,418.75
Education & Information	9,000.00
Telephone	456.78
Reg & Mtg Fees	45.00
Insurance	2,060.00
State Taxes	-3,751.00
Bank Service Charges	<u>65.00</u>

Total Expenses 153,707.45

Surplus 17,382.19



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

Dear New Member,

Welcome to the AmeriBenefit Plan.

Enclosed are your Member Guide and Identification Card, indicating important phone and I.D. numbers exclusively for you as a member of the association.

Through your membership in the AmeriBenefit Plan, you will enjoy numerous Health, Travel, Business and Consumer-related discounts and services; all are explained in detail in this Member Guide.

While we believe you will be pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

You can count on the AmeriBenefit Plan to seek out new discounts to add further value to your membership. As always, we invite and encourage your suggestions on ways the AmeriBenefit Plan can be increasingly beneficial to you.

Again, a most cordial welcome to the AmeriBenefit Plan.

Sincerely,

AmeriBenefit Plan Member Services

CIN

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HEALTH SERVICES

MedScript Discount Prescription Drugs

You can now **SAVE UP TO 50%** on your prescription drug needs through MedScript, the most innovative cost containment prescription program available today.

This innovative exclusive membership service will allow you to access some of the lowest possible prices on your prescription drug needs... plus, have them delivered right to your front door!

It's So Easy To Get Started!

1. Simply fill out and mail the First Order Information & Enrollment Form on pages 15 & 16 of this guide.
2. Or, call **1-866-516-1121** to enroll and order if you are in a hurry.
3. Use the code **NAC** when calling for price quotes and orders.
4. First orders are shipped within 48 hours by either first class mail or UPS. Subsequent orders or refills are generally shipped within 24 hours.

MedScript, a subsidiary of L.D.I. Integrated Pharmacy Services, is a St. Louis-based mail service pharmacy. MedScript buys in massive quantities straight from the manufacturers and deals directly with you, eliminating costly third parties and the expensive overhead of retail stores. They pass these savings on to you on the finest quality pharmaceuticals!

MedScript ensures prescription accuracy by employing strict quality control measures involving multiple checks by authorized pharmacy personnel and licensed pharmacists. MedScript's sophisticated computer system carefully monitors your profile for drug interactions, allergies, and unusual dosage situations. MedScript will even provide annual purchase records for insurance and tax purposes.

This exclusive service is available to you at no extra cost... start enjoying this fabulous time and money saving service today!

24-Hour Nurse Helpline Plan

To help members become more informed about their healthcare, the Association is pleased to offer a telephone service that allows members to ask questions and receive information about their health, illnesses and medications.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The services include:

- Toll-free, confidential availability to registered nurses 24 hours a day at **1-800-982-2401**.
- Access to a library of audio tapes on over 700 health topics found in the Nurse Helpline Booklet. Please call **1-866-215-1376** to request a booklet.
- Information about self care techniques for common symptoms.
- Explanations on what to expect during a medical test.
- Help from a registered nurse who can answer questions regarding: diagnostic and surgical procedures; a recently diagnosed medical condition, or prescription and over the counter medication information.

[BBINS-424]

LensCrafters Vision Club

At LensCrafters, one hour service is just the beginning! Your member ID card brings you and your eligible family members special rates on the following:

- Special rates on all materials and services available at LensCrafters.
- Lenses ground to prescription specifications in about one hour.
- Over ten times the **frame selection** of ordinary optical stores.
- Personal and responsive service to provide you with high quality care.
- Complete satisfaction guaranteed!

Welcome to the privileges of LensCrafters Vision Club.

- Savings at all LensCrafters locations nationwide.
- 20% discount on all purchases at any LensCrafters.
- Discount may be used by all family members, with unlimited usage!

Simply present your Association member ID card at the time of purchase and receive your discount. Traveling? Call for a location nearest you: **1-800-522-LENS**.
ID Allowance Code: #9133281 (NAC).

Gateway Medicaid

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicaid keeps your personal medical profile handy at all times. You'll feel more secure knowing emergency medical personnel will have access to data needed to administer appropriate care.

When you send in your completed Gateway Emergency Medical Data Form, it is reduced in size and printed on a durable plastic card. It is easy to read with a standard magnifying glass routinely carried by medical professionals. Please note that separate papers or other forms cannot be accepted; be sure all information appears on the Gateway Emergency Medical Data Form.

As a member, you may order one free medical card per account each year. It's important to update your card annually to ensure your data is current. You will receive a reminder and renewal form every 12 months. If you need to update your card more often, you may do so for only \$5 each. You may also order cards for your spouse, children and other family members for only \$5 each. Similar cards cost \$8 to \$20 from other sources. To order extra cards, request and complete an additional Gateway Medicaid Data Form for each individual.

For more information and to print the Personal Medical Profile form, please visit www.egroupmanager.com/medicaid/. If you do not have access to the Internet, please call **1-800-992-8044**.

TRAVEL SERVICES

Car Rental Discounts

Take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.

Using this Service is Easy!

1. Call any participating car rental company to arrange for a car rental. 24-hour advance reservations are required. Have your credit card number available for payment when you place your reservation.
2. Give the representative the Member ID number listed below.
3. You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.
4. Show your Association Member ID card when you pick up your car.

Toll-Free Reservations

Avis®: 1-800-239-6536 - ID# B381920

Budget®: 1-866-928-3438 - ID# X736134

Dollar® Rent A Car: 1-800-800-4000 - ID# BR0332

*Note: Some blackout dates and restrictions may apply.
24-hour advance reservations are required.*

24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance. Once registered, you will receive emergency roadside assistance membership materials including membership cards that will enable you and your family to get assistance from a participating service provider whenever car troubles arise.

You will be covered for the first \$50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service. You are responsible for paying providers directly for any charges over \$50 per occurrence and for any non-covered expenses. Payment is required at the time services are rendered. To be eligible for coverage, you must register in advance of using the service and receive your roadside assistance membership cards. Only one service call for the same cause will be covered during any seven-day period.

To register, simply call Member Services at **1-866-215-1376**. Road America will send you a membership kit detailing the services of the program.

CONSUMER SERVICES

Savers Club® Book

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discount offers. Use it across the country or close to home.

By using your book, you can:

- Save at the country's most popular theme parks and recreation destinations.
- Save at the box office. Get reduced ticket prices at the nation's largest movie theatre chains.
- Save up to 50% off the rack room rates at more than 4,400 participating hotels, motels, and inns worldwide.
- Save on retail services like floral, automotive, health and beauty, dining and shopping.

Receiving Your Savers Club® Book is Easy

Simply fill in and mail the order form located below. Once you receive the current year's Saver's Club book, you can order next year's edition by using the re-order form located in the book or by calling 1-800-251-2311.

Savers Club® Book Order Form

I am an Association member, and would like to receive a Savers Club® Book. Please send it to the address below.

(Please print clearly.)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

I am a member of: [name of association] _____

Complete this form, and mail to:

Member Service Center, P.O. Box 121619, Nashville, TN 37212-1619

Note: Please allow 4-6 weeks for delivery.

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Floral Discounts

Your association membership lets you send flowers anywhere in North America from the "My Online Florist" website or by phone. As an association member, you will receive a **40-60% discount** from most retail flower shop prices. Just log on to: **www.nacassociation.myonlineflorist.com** to place an order! Your Association Member Number is **38801**. And take advantage of these services:

Convenience—Call the toll-free number, **1-888-321-ROSE (7673)**, and mention code **38801** to receive your association discount. You can call 24 hours a day, seven days a week, and request delivery anywhere in North America! Phone orders are priced slightly higher to reflect the additional service required.

Quality Guarantee—They guarantee every floral product and provide a customer satisfaction department available to track an order from placement through delivery. All arrangements are guaranteed to last at least seven days.

Service—Enjoy personal attention from experienced, friendly floral coordinators. They ship UPS and FedEx next-day delivery on most orders.

Diversity—Choose from a wide variety of products including fresh flowers, plants, specialty baskets, gifts, and candies.

Whether you want to send a floral gift locally or nationally, My Online Florist can deliver your sentiments beautifully... easily... and expertly!

Child ID Card Services

You can't be with your children all the time—especially when they go to school—but you *can* provide additional protection for those times when they're not with you. By registering your children with SafetyNet Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.

For each child you register, you'll receive two wallet-sized cards showing the child's photo and vital statistics, including identifying marks and special medical needs. The card also provides instructions for parents on how to quickly notify authorities if an abduction occurs.

Best of all, registration of your first two children is FREE as part of your association membership. Registration of additional children is available for a nominal fee.

How to Register

The SafetyNet Child ID Card registration application is available for download at **www.SafetyNetChildID.com**. If you do not have Internet access, call member services at **1-800-992-8044** (8:30 am to 4:30 pm Central Standard Time) for a Child ID Card registration application.

BUSINESS SERVICES

Office Depot Office Supplies and Furniture

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of **30%** when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

You'll also get **40%** discounts on in-store high-speed and self-service digital B/W and color copying services (including transparencies, reports/newsletters, brochures/flyers, presentations, and photographs) plus document binding services (finishing and laminating)—everything you need for meetings and conferences!

Online offerings include: custom stamps (date stamps, signature style, corporate seals and embossers/notary seals) and custom printing (business cards, letterhead, envelopes, memo pads, announcements, carbonless forms, custom labels).

To get your Office Depot account and password, complete the registration form at **www.business-edge.net**. Once you have signed up, you can shop in the stores, order by fax or order online at: **<http://bsd.officedepot.com>**.

UPS Express Delivery Services

Improved program for 2009—featuring lower rates! Member discounts on UPS delivery services include:

- **14%-28%** off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM Export/Worldwide SaverSM Export Letter/Document/Package
- **10%-21%** off UPS 2nd Day Air® A.M. and 2nd Day Air® Letter/Package, 3 Day SelectSM (package) and UPS Worldwide Expedited (document/package)
- **1%-5%** off UPS Standard to Canada
- **10%** off UPS International Import including UPS Worldwide ExpressSM/SaverSM/ExpeditedSM/Standard to Canada

To sign up, call UPS at **1-800-325-7000** and ask to be linked to the Business AdvantEdge Association discount program. Or sign up online by visiting **www.business-edge.net**; click on **Member Benefits/UPS**.

Customized Web Services

eGroupManager provides the advantage of Website development and maintenance. eGroupManager boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member. Our designs are crisp and clean, blended with creativity, and custom-built to your Website specifications. We can also host your website with our own AxisConnect web hosting service.

With an Internet Website by eGroupManager, your company can enjoy growth potential which is virtually limitless! Members receive a **20% discount** on the following services:

- Custom Web Design
- Evaluation and Re-Design of Current Sites
- Website Hosting
- Consulting on Viability of Internet Projects
- Internet Marketing

How to Use This Service:

1. For more details call **1-636-530-7006** and ask for a web development sales representative.
2. Mention that you are an association member to receive your 20% discount.
3. Visit **www.egmwebservices.com** to learn more about eGroupManager.

Hewlett-Packard Computer and Digital Equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Discount levels vary based on product—generally from **3%-10%** off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits.

To order, call HP at **1-888-860-9572** and mention code **BAE1** for your discount, or visit **www.hp.com/go/BusinessAdvantEdge**.

ADP Payroll Processing

ADP has developed a great new Pay-by-Pay Workers' Compensation Program for small businesses that eliminates premium deposit and brokerage charges. As the largest Insurance Agency in the country; ADP can offer discounts not previously available. This is a simple, effective and convenient solution that improves cash flow and eliminates the administrative burdens associated with managing your Workers' Compensation premium payments.

ADP will meet your needs as your business grows with Workers' Compensation, payroll, payroll tax and HR solutions. New payroll subscribers receive a lifetime **20%** discount plus your first month **FREE**. Contact Jeremy Dyer at **1-866-506-9447**, press 1 and mention **Business AdvantEdge/NAC** for your discount.

Discover First Data Merchant Services

Accept credit cards to take your business to the next level. First Data and Discover Network can help you grow your business and speed up cash flow. The normal application, monthly minimum and batch fees are waived for members.

Requirements for acceptance may include: a minimum of 3 years in business, 3 years financial statements, signed personal guarantee, and 3 months of previous processing statements (if applicable). Program includes these major credit cards: VISA®, MasterCard®, American Express®, Discover®, Diners Club® and JCB®. First Data supports both PIN-based and signature debit transactions (PIN-based debit is the fastest growing payment option). Also, reduce your risk when accepting checks with TeleCheck.

You'll get FREE online statements and reporting. There is a \$15.00 chargeback fee, a \$4.75 monthly statement fee and \$15.00 imprinter charge. Rates are dependent on processing volume, type of business and average sales amount. To get started, call **1-800-425-0919** and mention **Business AdvantEdge**.

Springer Collection Services

Make sure the check is in the mail! For those rare occasions when you need to take charge of your past due collections, call Springer Collection Services. As an association member, you'll save **20%** on fees for consumer and/or commercial collections. You pay only when your receivables are collected. Contact Steve Heinz at Springer at **1-800-553-8988** and mention **Business AdvantEdge**.

MedScript First Order Information & Enrollment Form

This form MUST be sent to MedScript with your first prescription order.

(Please print clearly.)

First name _____ Birthdate ____/____/____

Last name _____

Head of Household's Social Security #

Telephone () _____

Address _____

City _____ State ____ Zip _____

With the enrollment of this program, you authorize your physician to be consulted whenever a managed care technique is available which could result in a significant savings for you and your family.

Do you or any family members have any conditions/allergies that we need to be aware of? NO YES

(If yes, please indicate person's name and describe condition/allergy below.)

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Signature _____ Date _____

(continued on other side)

Ordering from MedScript is as easy as 1, 2, 3!

If you are on maintenance medications:

1. Ask your physician to prescribe any quantity desired up to a 100-day supply. You should make sure the physician's name, your name, and the exact daily dosage are clearly indicated on the prescription.

If for some reason you cannot get a new prescription from your physician, or do not have enough time to get a new prescription before you run out of medication, you can do the following.

On a piece of paper, write down:

- The drug name, strength, and daily dose (i.e., exactly how the medication is taken)
- The physician's first and last name and phone number
- Your last refill date (if applicable)

MedScript will contact your physician and obtain the prescription(s) over the phone.

2. Send the prescription(s) or the written list of prescriptions and completed Enrollment Form to MedScript.
3. MedScript will process your order and send it to you in 24-48 hours.

Here's how to pay for your order:

MedScript accepts credit cards, money orders, or personal checks (*made payable to "MedScript"*). Your FIRST ORDER must be paid with a credit card or pre-paid with a check/money order.

Please charge my credit card (check one):

VISA MasterCard Discover

Charge this order only Charge this order and future orders

Credit card number: _____ Exp. Date: _____

Security code (the 3-digit number on the back of your credit card): _____

Name as it appears

on credit card (please print): _____

Signature of cardholder: _____

Send this completed form to:

MedScript, 680 Craig Road, St. Louis, MO 63141

Phone: 1-866-516-1121 • Fax: 314-652-1121



AmeriBenefit Plan

Guide to Member Discounts and Services

Featuring discounts on:

- **Health Services**
- **Travel Services**
- **Consumer Services**
- **Business Services**

Plans 1, 2 (C/SP)



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

Dear New Member,

Welcome to the AmeriBenefit Plan.

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Plans 1, 2 (C/SP)

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HEALTH SERVICES

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4. First orders are shipped within 48 hours by either first class mail or UPS. Subsequent orders or refills are generally shipped within 24 hours.

MedScript, a subsidiary of L.D.I. Integrated Pharmacy Services, is a St. Louis-based mail service pharmacy. MedScript buys in massive quantities straight from the manufacturers and deals directly with you, eliminating costly third parties and the expensive overhead of retail stores. They pass these savings on to you on the finest quality pharmaceuticals!

MedScript ensures prescription accuracy by employing strict quality control measures involving multiple checks by authorized pharmacy personnel and licensed pharmacists. MedScript's sophisticated computer system carefully monitors your profile for drug interactions, allergies, and unusual dosage situations. MedScript will even provide annual purchase records for insurance and tax purposes.

This exclusive service is available to you at no extra cost... start enjoying this fabulous time and money saving service today!

24-Hour Nurse Helpline Plan

To help members become more informed about their healthcare, the Association is pleased to offer a telephone service that allows members to ask questions and receive information about their health, illnesses and medications.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The services include:

- Toll-free, confidential availability to registered nurses 24 hours a day at **1-800-982-2401**.
- Access to a library of audio tapes on over 700 health topics found in the Nurse Helpline Booklet. Please call **1-866-215-1376** to request a booklet.
- Information about self care techniques for common symptoms.
- Explanations on what to expect during a medical test.
- Help from a registered nurse who can answer questions regarding: diagnostic and surgical procedures; a recently diagnosed medical condition, or prescription and over the counter medication information.

[BBINS-424]

LensCrafters Vision Club

At LensCrafters, one hour service is just the beginning! Your member ID card brings you and your eligible family members special rates on the following:

- Special rates on all materials and services available at LensCrafters.
- Lenses ground to prescription specifications in about one hour.
- Over ten times the **frame selection** of ordinary optical stores.
- Personal and responsive service to provide you with high quality care.
- Complete satisfaction guaranteed!

Welcome to the privileges of LensCrafters Vision Club.

- Savings at all LensCrafters locations nationwide.
- 20% discount on all purchases at any LensCrafters.
- Discount may be used by all family members, with unlimited usage!

Simply present your Association member ID card at the time of purchase and receive your discount. Traveling? Call for a location nearest you: **1-800-522-LENS. ID Allowance Code: #9133281 (NAC).**

Accident Insurance & Accidental Death and Dismemberment

No one knows when an unfortunate accident may occur. That's why your plan includes an invaluable insurance benefit to help should you get injured.

- This program includes a cash benefit if death occurs as a result of a covered accident.
- The program also includes \$2,500 coverage for medical expenses incurred by a covered member as a result of a covered accident.
- A provision for a specified lump sum pay out is also included in the plan should a covered member suffer a covered dismemberment as a result of a covered accident.

The actual limits and certain restrictions of the policy are specified in the certificate of insurance which you will receive in a separate mailing.

Gateway Medicaid

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicaid keeps your personal medical profile handy at all times. You'll feel more secure knowing emergency medical personnel will have access to data needed to administer appropriate care.

When you send in your completed Gateway Emergency Medical Data Form, it is reduced in size and printed on a durable plastic card. It is easy to read with a standard magnifying glass routinely carried by medical professionals. Please note that separate papers or other forms cannot be accepted; be sure all information appears on the Gateway Emergency Medical Data Form.

As a member, you may order one free medical card per account each year. It's important to update your card annually to ensure your data is current. You will receive a reminder and renewal form every 12 months. If you need to update your card more often, you may do so for only \$5 each. You may also order cards for your spouse, children and other family members for only \$5 each. Similar cards cost \$8 to \$20 from other sources. To order extra cards, request and complete an additional Gateway Medicaid Data Form for each individual.

For more information and to print the Personal Medical Profile form, please visit www.egroupmanager.com/medicaid/. If you do not have access to the Internet, please call **1-800-992-8044**.

TRAVEL SERVICES

Car Rental Discounts

Take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.

Using this Service is Easy!

1. Call any participating car rental company to arrange for a car rental. 24-hour advance reservations are required. Have your credit card number available for payment when you place your reservation.
2. Give the representative the Member ID number listed below.
3. You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.
4. Show your Association Member ID card when you pick up your car.

Toll-Free Reservations

Avis®: 1-800-239-6536 - ID# B381920

Budget®: 1-866-928-3438 - ID# X736134

Dollar® Rent A Car: 1-800-800-4000 - ID# BR0332

*Note: Some blackout dates and restrictions may apply.
24-hour advance reservations are required.*

24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance. Once registered, you will receive emergency roadside assistance membership materials including membership cards that will enable you and your family to get assistance from a participating service provider whenever car troubles arise.

You will be covered for the first \$50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service. You are responsible for paying providers directly for any charges over \$50 per occurrence and for any non-covered expenses. Payment is required at the time services are rendered. To be eligible for coverage, you must register in advance of using the service and receive your roadside assistance membership cards. Only one service call for the same cause will be covered during any seven-day period.

To register, simply call Member Services at **1-866-215-1376**. Road America will send you a membership kit detailing the services of the program.

CONSUMER SERVICES

Savers Club® Book

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discount offers. Use it across the country or close to home.

By using your book, you can:

- Save at the country's most popular theme parks and recreation destinations.
- Save at the box office. Get reduced ticket prices at the nation's largest movie theatre chains.
- Save up to 50% off the rack room rates at more than 4,400 participating hotels, motels, and inns worldwide.
- Save on retail services like floral, automotive, health and beauty, dining and shopping.

Receiving Your Savers Club® Book is Easy

Simply fill in and mail the order form located below. Once you receive the current year's Saver's Club book, you can order next year's edition by using the re-order form located in the book or by calling 1-800-251-2311.

Savers Club® Book Order Form

I am an Association member, and would like to receive a Savers Club® Book. Please send it to the address below.

(Please print clearly.)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

I am a member of: [name of association] _____

Complete this form, and mail to:

Member Service Center, P.O. Box 121619, Nashville, TN 37212-1619

Note: Please allow 4-6 weeks for delivery.

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Floral Discounts

Your association membership lets you send flowers anywhere in North America from the "My Online Florist" website or by phone. As an association member, you will receive a **40-60% discount** from most retail flower shop prices. Just log on to: **www.nacassociation.myonlineflorist.com** to place an order! Your Association Member Number is **38801**. And take advantage of these services:

Convenience—Call the toll-free number, **1-888-321-ROSE (7673)**, and mention code **38801** to receive your association discount. You can call 24 hours a day, seven days a week, and request delivery anywhere in North America! Phone orders are priced slightly higher to reflect the additional service required.

Quality Guarantee—They guarantee every floral product and provide a customer satisfaction department available to track an order from placement through delivery. All arrangements are guaranteed to last at least seven days.

Service—Enjoy personal attention from experienced, friendly floral coordinators. They ship UPS and FedEx next-day delivery on most orders.

Diversity—Choose from a wide variety of products including fresh flowers, plants, specialty baskets, gifts, and candies.

Whether you want to send a floral gift locally or nationally, My Online Florist can deliver your sentiments beautifully... easily... and expertly!

Child ID Card Services

You can't be with your children all the time—especially when they go to school—but you *can* provide additional protection for those times when they're not with you. By registering your children with SafetyNet Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.

For each child you register, you'll receive two wallet-sized cards showing the child's photo and vital statistics, including identifying marks and special medical needs. The card also provides instructions for parents on how to quickly notify authorities if an abduction occurs.

Best of all, registration of your first two children is **FREE** as part of your association membership. Registration of additional children is available for a nominal fee.

How to Register

The SafetyNet Child ID Card registration application is available for download at **www.egroupmanager.com/childid**. If you do not have Internet access, call member services at **1-800-992-8044** (8:30 am to 4:30 pm Central Standard Time) for a Child ID Card registration application.

BUSINESS SERVICES

Office Depot Office Supplies and Furniture

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of **30%** when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

You'll also get **40%** discounts on in-store high-speed and self-service digital B/W and color copying services (including transparencies, reports/newsletters, brochures/flyers, presentations, and photographs) plus document binding services (finishing and laminating)—everything you need for meetings and conferences!

Online offerings include: custom stamps (date stamps, signature style, corporate seals and embossers/notary seals) and custom printing (business cards, letterhead, envelopes, memo pads, announcements, carbonless forms, custom labels).

To get your Office Depot account and password, complete the registration form at www.business-edge.net. Once you have signed up, you can shop in the stores, order by fax or order online at: <http://bsd.officedepot.com>.

UPS Express Delivery Services

Improved program for 2009—featuring lower rates! Member discounts on UPS delivery services include:

- **14%-28%** off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM Export/Worldwide SaverSM Export Letter/Document/Package
- **10%-21%** off UPS 2nd Day Air® A.M. and 2nd Day Air® Letter/Package, 3 Day SelectSM (package) and UPS Worldwide Expedited (document/package)
- **1%-5%** off UPS Standard to Canada
- **10%** off UPS International Import including UPS Worldwide ExpressSM/SaverSM/ExpeditedSM/Standard to Canada

To sign up, call UPS at **1-800-325-7000** and ask to be linked to the Business AdvantEdge Association discount program. Or sign up online by visiting **www.business-edge.net**; click on **Member Benefits/UPS**.

Customized Web Services

eGroupManager provides the advantage of Website development and maintenance. eGroupManager boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member. Our designs are crisp and clean, blended with creativity, and custom-built to your Website specifications. We can also host your website with our own AxisConnect web hosting service.

With an Internet Website by eGroupManager, your company can enjoy growth potential which is virtually limitless! Members receive a **20% discount** on the following services:

- Custom Web Design
- Evaluation and Re-Design of Current Sites
- Website Hosting
- Consulting on Viability of Internet Projects
- Internet Marketing

How to Use This Service:

1. For more details call **1-636-530-7006** and ask for a web development sales representative.
2. Mention that you are an association member to receive your 20% discount.
3. Visit **www.egmwebservices.com** to learn more about eGroupManager.

Hewlett-Packard Computer and Digital Equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Discount levels vary based on product—generally from **3%-10%** off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits.

To order, call HP at **1-888-860-9572** and mention code **BAE1** for your discount, or visit **www.hp.com/go/BusinessAdvantEdge**.

ADP Payroll Processing

ADP has developed a great new Pay-by-Pay Workers' Compensation Program for small businesses that eliminates premium deposit and brokerage charges. As the largest Insurance Agency in the country; ADP can offer discounts not previously available. This is a simple, effective and convenient solution that improves cash flow and eliminates the administrative burdens associated with managing your Workers' Compensation premium payments.

ADP will meet your needs as your business grows with Workers' Compensation, payroll, payroll tax and HR solutions. New payroll subscribers receive a lifetime **20%** discount plus your first month **FREE**. Contact Jeremy Dyer at **1-866-506-9447**, press 1 and mention **Business AdvantEdge/NAC** for your discount.

Discover First Data Merchant Services

Accept credit cards to take your business to the next level. First Data and Discover Network can help you grow your business and speed up cash flow. The normal application, monthly minimum and batch fees are waived for members.

Requirements for acceptance may include: a minimum of 3 years in business, 3 years financial statements, signed personal guarantee, and 3 months of previous processing statements (if applicable). Program includes these major credit cards: VISA®, MasterCard®, American Express®, Discover®, Diners Club® and JCB®. First Data supports both PIN-based and signature debit transactions (PIN-based debit is the fastest growing payment option). Also, reduce your risk when accepting checks with TeleCheck.

You'll get FREE online statements and reporting. There is a \$15.00 chargeback fee, a \$4.75 monthly statement fee and \$15.00 imprinter charge. Rates are dependent on processing volume, type of business and average sales amount. To get started, call **1-800-425-0919** and mention **Business AdvantEdge**.

Springer Collection Services

Make sure the check is in the mail! For those rare occasions when you need to take charge of your past due collections, call Springer Collection Services. As an association member, you'll save **20%** on fees for consumer and/or commercial collections. You pay only when your receivables are collected. Contact Steve Heinz at Springer at **1-800-553-8988** and mention **Business AdvantEdge**.

MedScript First Order Information & Enrollment Form

This form MUST be sent to MedScript with your first prescription order.

(Please print clearly.)

First name _____ Birthdate ____/____/____

Last name _____

Head of Household's Social Security #

Telephone () _____

Address _____

City _____ State ____ Zip _____

With the enrollment of this program, you authorize your physician to be consulted whenever a managed care technique is available which could result in a significant savings for you and your family.

Do you or any family members have any conditions/allergies that we need to be aware of? NO YES

(If yes, please indicate person's name and describe condition/allergy below.)

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Signature _____ Date _____

(continued on other side)

Ordering from MedScript is as easy as 1, 2, 3!

If you are on maintenance medications:

1. Ask your physician to prescribe any quantity desired up to a 100-day supply. You should make sure the physician's name, your name, and the exact daily dosage are clearly indicated on the prescription.

If for some reason you cannot get a new prescription from your physician, or do not have enough time to get a new prescription before you run out of medication, you can do the following.

On a piece of paper, write down:

- The drug name, strength, and daily dose (i.e., exactly how the medication is taken)
- The physician's first and last name and phone number
- Your last refill date (if applicable)

MedScript will contact your physician and obtain the prescription(s) over the phone.

2. Send the prescription(s) or the written list of prescriptions and completed Enrollment Form to MedScript.
3. MedScript will process your order and send it to you in 24-48 hours.

Here's how to pay for your order:

MedScript accepts credit cards, money orders, or personal checks (*made payable to "MedScript"*). Your FIRST ORDER must be paid with a credit card or pre-paid with a check/money order.

Please charge my credit card (check one):

VISA MasterCard Discover

Charge this order only Charge this order and future orders

Credit card number: _____ Exp. Date: _____

Security code (the 3-digit number on the back of your credit card): _____

Name as it appears
on credit card (please print): _____

Signature of cardholder: _____

Send this completed form to:
MedScript, 680 Craig Road, St. Louis, MO 63141
Phone: 1-866-516-1121 • Fax: 314-652-1121



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

(800) 992-8044



AmeriBenefit Plan

Guide to Member Discounts and Services

Featuring discounts on:

- **Health Services**
- **Travel Services**
- **Consumer Services**
- **Business Services**



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

Dear New Member,

Welcome to the AmeriBenefit Plan.

Enclosed are your Member Guide and Identification Card, indicating important phone and I.D. numbers exclusively for you as a member of the association.

Through your membership in the AmeriBenefit Plan, you will enjoy numerous Health, Travel, Business and Consumer-related discounts and services; all are explained in detail in this Member Guide.

While we believe you will be pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

You can count on the AmeriBenefit Plan to seek out new discounts to add further value to your membership. As always, we invite and encourage your suggestions on ways the AmeriBenefit Plan can be increasingly beneficial to you.

Again, a most cordial welcome to the AmeriBenefit Plan.

Sincerely,

AmeriBenefit Plan Member Services

Plans 1, 2 (S)

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HEALTH SERVICES

MedScript Discount Prescription Drugs

You can now **SAVE UP TO 50%** on your prescription drug needs through MedScript, the most innovative cost containment prescription program available today.

This innovative exclusive membership service will allow you to access some of the lowest possible prices on your prescription drug needs... plus, have them delivered right to your front door!

It's So Easy To Get Started!

1. Simply fill out and mail the First Order Information & Enrollment Form on pages 15 & 16 of this guide.
2. Or, call **1-866-516-1121** to enroll and order if you are in a hurry.
3. Use the code **NAC** when calling for price quotes and orders.
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[BBINS-424]

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- **10%-21%** off UPS 2nd Day Air® A.M. and 2nd Day Air® Letter/Package, 3 Day SelectSM (package) and UPS Worldwide Expedited (document/package)
- **1%-5%** off UPS Standard to Canada
- **10%** off UPS International Import including UPS Worldwide ExpressSM/SaverSM/ExpeditedSM/Standard to Canada

To sign up, call UPS at **1-800-325-7000** and ask to be linked to the Business AdvantEdge Association discount program. Or sign up online by visiting **www.business-edge.net**; click on **Member Benefits/UPS**.

Customized Web Services

eGroupManager provides the advantage of Website development and maintenance. eGroupManager boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member. Our designs are crisp and clean, blended with creativity, and custom-built to your Website specifications. We can also host your website with our own AxisConnect web hosting service.

With an Internet Website by eGroupManager, your company can enjoy growth potential which is virtually limitless! Members receive a **20% discount** on the following services:

- Custom Web Design
- Evaluation and Re-Design of Current Sites
- Website Hosting
- Consulting on Viability of Internet Projects
- Internet Marketing

How to Use This Service:

1. For more details call **1-636-530-7006** and ask for a web development sales representative.
2. Mention that you are an association member to receive your 20% discount.
3. Visit **www.egmwebservices.com** to learn more about eGroupManager.

Hewlett-Packard Computer and Digital Equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Discount levels vary based on product—generally from **3%-10%** off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits.

To order, call HP at **1-888-860-9572** and mention code **BAE1** for your discount, or visit **www.hp.com/go/BusinessAdvantEdge**.

ADP Payroll Processing

ADP has developed a great new Pay-by-Pay Workers' Compensation Program for small businesses that eliminates premium deposit and brokerage charges. As the largest Insurance Agency in the country; ADP can offer discounts not previously available. This is a simple, effective and convenient solution that improves cash flow and eliminates the administrative burdens associated with managing your Workers' Compensation premium payments.

ADP will meet your needs as your business grows with Workers' Compensation, payroll, payroll tax and HR solutions. New payroll subscribers receive a lifetime **20%** discount plus your first month **FREE**. Contact Jeremy Dyer at **1-866-506-9447**, press 1 and mention **Business AdvantEdge/NAC** for your discount.

Discover First Data Merchant Services

Accept credit cards to take your business to the next level. First Data and Discover Network can help you grow your business and speed up cash flow. The normal application, monthly minimum and batch fees are waived for members.

Requirements for acceptance may include: a minimum of 3 years in business, 3 years financial statements, signed personal guarantee, and 3 months of previous processing statements (if applicable). Program includes these major credit cards: VISA®, MasterCard®, American Express®, Discover®, Diners Club® and JCB®. First Data supports both PIN-based and signature debit transactions (PIN-based debit is the fastest growing payment option). Also, reduce your risk when accepting checks with TeleCheck.

You'll get FREE online statements and reporting. There is a \$15.00 chargeback fee, a \$4.75 monthly statement fee and \$15.00 imprinter charge. Rates are dependent on processing volume, type of business and average sales amount. To get started, call **1-800-425-0919** and mention **Business AdvantEdge**.

Springer Collection Services

Make sure the check is in the mail! For those rare occasions when you need to take charge of your past due collections, call Springer Collection Services. As an association member, you'll save **20%** on fees for consumer and/or commercial collections. You pay only when your receivables are collected. Contact Steve Heinz at Springer at **1-800-553-8988** and mention **Business AdvantEdge**.

MedScript First Order Information & Enrollment Form

This form MUST be sent to MedScript with your first prescription order.

(Please print clearly.)

First name _____ Birthdate ____/____/____

Last name _____

Head of Household's Social Security #

Telephone () _____

Address _____

City _____ State ____ Zip _____

With the enrollment of this program, you authorize your physician to be consulted whenever a managed care technique is available which could result in a significant savings for you and your family.

Do you or any family members have any conditions/allergies that we need to be aware of? NO YES

(If yes, please indicate person's name and describe condition/allergy below.)

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Signature _____ Date _____

(continued on other side)

Ordering from MedScript is as easy as 1, 2, 3!

If you are on maintenance medications:

1. Ask your physician to prescribe any quantity desired up to a 100-day supply. You should make sure the physician's name, your name, and the exact daily dosage are clearly indicated on the prescription.

If for some reason you cannot get a new prescription from your physician, or do not have enough time to get a new prescription before you run out of medication, you can do the following.

On a piece of paper, write down:

- The drug name, strength, and daily dose (i.e., exactly how the medication is taken)
- The physician's first and last name and phone number
- Your last refill date (if applicable)

MedScript will contact your physician and obtain the prescription(s) over the phone.

2. Send the prescription(s) or the written list of prescriptions and completed Enrollment Form to MedScript.
3. MedScript will process your order and send it to you in 24-48 hours.

Here's how to pay for your order:

MedScript accepts credit cards, money orders, or personal checks (*made payable to "MedScript"*). Your FIRST ORDER must be paid with a credit card or pre-paid with a check/money order.

Please charge my credit card (check one):

VISA MasterCard Discover

Charge this order only Charge this order and future orders

Credit card number: _____ Exp. Date: _____

Security code (the 3-digit number on the back of your credit card): _____

Name as it appears
on credit card (please print): _____

Signature of cardholder: _____

Send this completed form to:
MedScript, 680 Craig Road, St. Louis, MO 63141
Phone: 1-866-516-1121 • Fax: 314-652-1121



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

(800) 992-8044



AmeriBenefit Plan

Guide to Member Discounts and Services

Featuring discounts on:

- **Health Services**
- **Travel Services**
- **Consumer Services**
- **Business Services**

Plans 3, 4, 5 (C/SP)



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

Dear New Member,

Welcome to the AmeriBenefit Plan.

Enclosed are your Member Guide and Identification Card, indicating important phone and I.D. numbers exclusively for you as a member of the association.

Through your membership in the AmeriBenefit Plan, you will enjoy numerous Health, Travel, Business and Consumer-related discounts and services; all are explained in detail in this Member Guide.

While we believe you will be pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

You can count on the AmeriBenefit Plan to seek out new discounts to add further value to your membership. As always, we invite and encourage your suggestions on ways the AmeriBenefit Plan can be increasingly beneficial to you.

Again, a most cordial welcome to the AmeriBenefit Plan.

Sincerely,

AmeriBenefit Plan Member Services

Plans 3,4,5 (C/SP)

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HEALTH SERVICES

MedScript Discount Prescription Drugs

You can now **SAVE UP TO 50%** on your prescription drug needs through MedScript, the most innovative cost containment prescription program available today.

This innovative exclusive membership service will allow you to access some of the lowest possible prices on your prescription drug needs... plus, have them delivered right to your front door!

It's So Easy To Get Started!

1. Simply fill out and mail the First Order Information & Enrollment Form on pages 15 & 16 of this guide.
2. Or, call **1-866-516-1121** to enroll and order if you are in a hurry.
3. Use the code **NAC** when calling for price quotes and orders.
4. First orders are shipped within 48 hours by either first class mail or UPS. Subsequent orders or refills are generally shipped within 24 hours.

MedScript, a subsidiary of L.D.I. Integrated Pharmacy Services, is a St. Louis-based mail service pharmacy. MedScript buys in massive quantities straight from the manufacturers and deals directly with you, eliminating costly third parties and the expensive overhead of retail stores. They pass these savings on to you on the finest quality pharmaceuticals!

MedScript ensures prescription accuracy by employing strict quality control measures involving multiple checks by authorized pharmacy personnel and licensed pharmacists. MedScript's sophisticated computer system carefully monitors your profile for drug interactions, allergies, and unusual dosage situations. MedScript will even provide annual purchase records for insurance and tax purposes.

This exclusive service is available to you at no extra cost... start enjoying this fabulous time and money saving service today!

TelaDoc™

TelaDoc is a national network of board certified physicians providing cross coverage consultations 24 hours a day, 365 days a year. TelaDoc physicians use electronic health records (EHRs) and telephone consultations to diagnose, recommend treatment and write short-term non DEA controlled prescriptions, when appropriate. TelaDoc does not replace the existing primary care physician relationship but instead enhances it with an efficient, cost-effective alternative for minor medical problems.

There is a \$35.00 consult fee. Effective June 1, 2010, the consult fee will increase to \$38.00 per consult.

TelaDoc Benefits:

- Physicians available anytime, anywhere 24/7/365
- Speak to a physician in most cases less than 30 minutes, but within 3 hours guaranteed
- Physician reviews and updates health record when performing a medical consultation
- Secure, personal, and portable electronic health records

Call TelaDoc:

- When your primary care physician is not available
- After normal hours of operation
- For non-emergent medical care
- When on vacation or a business trip

TelaDoc treats conditions like:

- Sinus Infections
- Allergies
- Pink Eye
- Respiratory Conditions
- Bronchitis
- Cold or Flu
- Urinary Tract Infections
- Poison Ivy

(continued)

Disclaimers:

TelaDoc does not replace the primary care physician. TelaDoc is not available in Oklahoma. TelaDoc is available to members 10 years of age and older. TelaDoc does not guarantee that a prescription will be written and operates subject to state regulations. TelaDoc does not prescribe DEA controlled substances.

TelaDoc physicians reserve the right to deny care for potential misuse of services. All rights reserved © TelaDoc, Inc. 2009

TelaDoc Guarantee:

TelaDoc guarantees that a physician will contact you within 3 hours or your consultation is FREE!

How to Use TelaDoc

1. Set Up an Account (Mandatory)

- a. Logon to **www.teladoc.com/go**.
- b. Click the link for “First Time Users.”
- c. Type **AmeriBenefit Plan Association** in the “Company Name” field designated for Employee or Association Members.
- d. Type **ABP** in the “Company Pass Code” field.
- e. Click “Start Employee/Association Signup.”

If you do not have access to a computer, please call **1-800-TELADOC** (1-800-835-2362) for assistance.

2. Complete a Medical History Disclosure

Online: Logon to your account at **www.TelaDoc.com**, click “Member Login” and complete a Medical History Disclosure. Use your username and password to access your account.

Call Center (optional): If you do not have access to a computer, you may call **1-800-TELADOC** (1-800-835-2362) and a representative will take your Medical History Disclosure over the telephone. There is a \$12 charge associated with selecting this option, and a credit card, debit card or ACH is required.

24-Hour Nurse Helpline Plan

To help members become more informed about their healthcare, the Association is pleased to offer a telephone service that allows members to ask questions and receive information about their health, illnesses and medications.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The services include:

- Toll-free, confidential availability to registered nurses 24 hours a day at **1-800-982-2401**.
- Access to a library of audio tapes on over 700 health topics found in the Nurse Helpline Booklet. Please call **1-866-215-1376** to request a booklet.
- Information about self care techniques for common symptoms.
- Explanations on what to expect during a medical test.
- Help from a registered nurse who can answer questions regarding: diagnostic and surgical procedures; a recently diagnosed medical condition, or prescription and over the counter medication information.

[BBINS-424]

LensCrafters Vision Club

At LensCrafters, one hour service is just the beginning! Your member ID card brings you and your eligible family members special rates on the following:

- Special rates on all materials and services available at LensCrafters.
- Lenses ground to prescription specifications in about one hour.
- Over ten times the **frame selection** of ordinary optical stores.
- Personal and responsive service to provide you with high quality care.
- Complete satisfaction guaranteed!

Welcome to the privileges of LensCrafters Vision Club.

- Savings at all LensCrafters locations nationwide.
- 20% discount on all purchases at any LensCrafters.
- Discount may be used by all family members, with unlimited usage!

Simply present your Association member ID card at the time of purchase and receive your discount. Traveling? Call for a location nearest you: **1-800-522-LENS. ID Allowance Code: #9133281 (NAC).**

Accident Insurance & Accidental Death and Dismemberment

No one knows when an unfortunate accident may occur. That's why your plan includes an invaluable insurance benefit to help should you get injured.

- This program includes a cash benefit if death occurs as a result of a covered accident.
- The program also includes \$2,500 coverage for medical expenses incurred by a covered member as a result of a covered accident.
- A provision for a specified lump sum pay out is also included in the plan should a covered member suffer a covered dismemberment as a result of a covered accident.

The actual limits and certain restrictions of the policy are specified in the certificate of insurance which you will receive in a separate mailing.

Gateway Medicaid

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicaid keeps your personal medical profile handy at all times. You'll feel more secure knowing emergency medical personnel will have access to data needed to administer appropriate care.

When you send in your completed Gateway Emergency Medical Data Form, it is reduced in size and printed on a durable plastic card. It is easy to read with a standard magnifying glass routinely carried by medical professionals. Please note that separate papers or other forms cannot be accepted; be sure all information appears on the Gateway Emergency Medical Data Form.

As a member, you may order one free medical card per account each year. It's important to update your card annually to ensure your data is current. You will receive a reminder and renewal form every 12 months. If you need to update your card more often, you may do so for only \$5 each. You may also order cards for your spouse, children and other family members for only \$5 each. Similar cards cost \$8 to \$20 from other sources. To order extra cards, request and complete an additional Gateway Medicaid Data Form for each individual.

For more information and to print the Personal Medical Profile form, please visit www.egroupmanager.com/medicaid/. If you do not have access to the Internet, please call **1-800-992-8044**.

TRAVEL SERVICES

Car Rental Discounts

Take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.

Using this Service is Easy!

1. Call any participating car rental company to arrange for a car rental. 24-hour advance reservations are required. Have your credit card number available for payment when you place your reservation.
2. Give the representative the Member ID number listed below.
3. You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.
4. Show your Association Member ID card when you pick up your car.

Toll-Free Reservations

Avis®: 1-800-239-6536 - ID# B381920

Budget®: 1-866-928-3438 - ID# X736134

Dollar® Rent A Car: 1-800-800-4000 - ID# BR0332

Some blackout dates and restrictions may apply. 24-hour advance reservations are required.

24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance. Once registered, you will receive emergency roadside assistance membership materials including membership cards that will enable you and your family to get assistance from a participating service provider whenever car troubles arise.

You will be covered for the first \$50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service. You are responsible for paying providers directly for any charges over \$50 per occurrence and for any non-covered expenses. Payment is required at the time services are rendered. To be eligible for coverage, you must register in advance of using the service and receive your roadside assistance membership cards. Only one service call for the same cause will be covered during any seven-day period.

To register, simply call Member Services at **1-866-215-1376**. Road America will send you a membership kit detailing the services of the program.

CONSUMER SERVICES

Savers Club® Book

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discount offers. Use it across the country or close to home.

By using your book, you can:

- Save at the country's most popular theme parks and recreation destinations.
- Save at the box office. Get reduced ticket prices at the nation's largest movie theatre chains.
- Save up to 50% off the rack room rates at more than 4,400 participating hotels, motels, and inns worldwide.
- Save on retail services like floral, automotive, health and beauty, dining and shopping.

Receiving Your Savers Club® Book is Easy

Simply fill in and mail the order form located below. Once you receive the current year's Saver's Club book, you can order next year's edition by using the re-order form located in the book or by calling 1-800-251-2311.

Savers Club® Book Order Form

I am an Association member, and would like to receive a Savers Club® Book. Please send it to the address below.

(Please print clearly.)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

I am a member of: [name of association] _____

Complete this form, and mail to:

Member Service Center, P.O. Box 121619, Nashville, TN 37212-1619

Note: Please allow 4-6 weeks for delivery.

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Floral Discounts

Your association membership lets you send flowers anywhere in North America from the "My Online Florist" website or by phone. As an association member, you will receive a **40-60% discount** from most retail flower shop prices. Just log on to: **www.nacassociation.myonlineflorist.com** to place an order! Your Association Member Number is **38801**. And take advantage of these services:

Convenience—Call the toll-free number, **1-888-321-ROSE (7673)**, and mention code **38801** to receive your association discount. You can call 24 hours a day, seven days a week, and request delivery anywhere in North America! Phone orders are priced slightly higher to reflect the additional service required.

Quality Guarantee—They guarantee every floral product and provide a customer satisfaction department available to track an order from placement through delivery. All arrangements are guaranteed to last at least seven days.

Service—Enjoy personal attention from experienced, friendly floral coordinators. They ship UPS and FedEx next-day delivery on most orders.

Diversity—Choose from a wide variety of products including fresh flowers, plants, specialty baskets, gifts, and candies.

Whether you want to send a floral gift locally or nationally, My Online Florist can deliver your sentiments beautifully... easily... and expertly!

Child ID Card Services

You can't be with your children all the time—especially when they go to school—but you *can* provide additional protection for those times when they're not with you. By registering your children with SafetyNet Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.

For each child you register, you'll receive two wallet-sized cards showing the child's photo and vital statistics, including identifying marks and special medical needs. The card also provides instructions for parents on how to quickly notify authorities if an abduction occurs.

Best of all, registration of your first two children is **FREE** as part of your association membership. Registration of additional children is available for a nominal fee.

How to Register

The SafetyNet Child ID Card registration application is available for download at **www.egroupmanager.com/childid**. If you do not have Internet access, call member services at **1-800-992-8044** (8:30 am to 4:30 pm Central Standard Time) for a Child ID Card registration application.

BUSINESS SERVICES

Office Depot Office Supplies and Furniture

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of **30%** when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

You'll also get **40%** discounts on in-store high-speed and self-service digital B/W and color copying services (including transparencies, reports/newsletters, brochures/flyers, presentations, and photographs) plus document binding services (finishing and laminating)—everything you need for meetings and conferences!

Online offerings include: custom stamps (date stamps, signature style, corporate seals and embossers/notary seals) and custom printing (business cards, letterhead, envelopes, memo pads, announcements, carbonless forms, custom labels).

To get your Office Depot account and password, complete the registration form at www.business-edge.net. Once you have signed up, you can shop in the stores, order by fax or order online at: <http://bsd.officedepot.com>.

UPS Express Delivery Services

Improved program for 2009—featuring lower rates! Member discounts on UPS delivery services include:

- **14%-28%** off Next Day Air[®]/Next Day Air[®] Saver Letter/Package and Worldwide ExpressSM Export/Worldwide SaverSM Export Letter/Document/Package
- **10%-21%** off UPS 2nd Day Air[®] A.M. and 2nd Day Air[®] Letter/Package, 3 Day SelectSM (package) and UPS Worldwide Expedited (document/package)
- **1%-5%** off UPS Standard to Canada
- **10%** off UPS International Import including UPS Worldwide ExpressSM/SaverSM/ExpeditedSM/Standard to Canada

To sign up, call UPS at **1-800-325-7000** and ask to be linked to the Business AdvantEdge Association discount program. Or sign up online by visiting www.business-edge.net; click on **Member Benefits/UPS**.

Customized Web Services

eGroupManager provides the advantage of Website development and maintenance. eGroupManager boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member. Our designs are crisp and clean, blended with creativity, and custom-built to your Website specifications. We can also host your website with our own AxisConnect web hosting service.

With an Internet Website by eGroupManager, your company can enjoy growth potential which is virtually limitless! Members receive a **20% discount** on the following services:

- Custom Web Design
- Evaluation and Re-Design of Current Sites
- Website Hosting
- Consulting on Viability of Internet Projects
- Internet Marketing

How to Use This Service:

1. For more details call **1-636-530-7006** and ask for a web development sales representative.
2. Mention that you are an association member to receive your 20% discount.
3. Visit **www.egmwebservices.com** to learn more about eGroupManager.

Hewlett-Packard Computer and Digital Equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Discount levels vary based on product—generally from **3%-10%** off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits.

To order, call HP at **1-888-860-9572** and mention code **BAE1** for your discount, or visit **www.hp.com/go/BusinessAdvantEdge**.

ADP Payroll Processing

ADP has developed a great new Pay-by-Pay Workers' Compensation Program for small businesses that eliminates premium deposit and brokerage charges. As the largest Insurance Agency in the country; ADP can offer discounts not previously available. This is a simple, effective and convenient solution that improves cash flow and eliminates the administrative burdens associated with managing your Workers' Compensation premium payments.

ADP will meet your needs as your business grows with Workers' Compensation, payroll, payroll tax and HR solutions. New payroll subscribers receive a lifetime **20%** discount plus your first month **FREE**. Contact Jeremy Dyer at **1-866-506-9447**, press 1 and mention **Business AdvantEdge/NAC** for your discount.

Discover First Data Merchant Services

Accept credit cards to take your business to the next level. First Data and Discover Network can help you grow your business and speed up cash flow. The normal application, monthly minimum and batch fees are waived for members.

Requirements for acceptance may include: a minimum of 3 years in business, 3 years financial statements, signed personal guarantee, and 3 months of previous processing statements (if applicable). Program includes these major credit cards: VISA®, MasterCard®, American Express®, Discover®, Diners Club® and JCB®. First Data supports both PIN-based and signature debit transactions (PIN-based debit is the fastest growing payment option). Also, reduce your risk when accepting checks with TeleCheck.

You'll get **FREE** online statements and reporting. There is a \$15.00 chargeback fee, a \$4.75 monthly statement fee and \$15.00 imprinter charge. Rates are dependent on processing volume, type of business and average sales amount. To get started, call **1-800-425-0919** and mention **Business AdvantEdge**.

Springer Collection Services

Make sure the check is in the mail! For those rare occasions when you need to take charge of your past due collections, call Springer Collection Services. As an association member, you'll save **20%** on fees for consumer and/or commercial collections. You pay only when your receivables are collected. Contact Steve Heinz at Springer at **1-800-553-8988** and mention **Business AdvantEdge**.

MedScript First Order Information & Enrollment Form

This form MUST be sent to MedScript with your first prescription order.

(Please print clearly.)

First name _____ Birthdate ____/____/____

Last name _____

Head of Household's Social Security #

Telephone () _____

Address _____

City _____ State ____ Zip _____

With the enrollment of this program, you authorize your physician to be consulted whenever a managed care technique is available which could result in a significant savings for you and your family.

Do you or any family members have any conditions/allergies that we need to be aware of? NO YES

(If yes, please indicate person's name and describe condition/allergy below.)

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Signature _____ Date _____

(continued on other side)

Ordering from MedScript is as easy as 1, 2, 3!

If you are on maintenance medications:

1. Ask your physician to prescribe any quantity desired up to a 100-day supply. You should make sure the physician's name, your name, and the exact daily dosage are clearly indicated on the prescription.

If for some reason you cannot get a new prescription from your physician, or do not have enough time to get a new prescription before you run out of medication, you can do the following.

On a piece of paper, write down:

- The drug name, strength, and daily dose (i.e., exactly how the medication is taken)
- The physician's first and last name and phone number
- Your last refill date (if applicable)

MedScript will contact your physician and obtain the prescription(s) over the phone.

2. Send the prescription(s) or the written list of prescriptions and completed Enrollment Form to MedScript.
3. MedScript will process your order and send it to you in 24-48 hours.

Here's how to pay for your order:

MedScript accepts credit cards, money orders, or personal checks (*made payable to "MedScript"*). Your FIRST ORDER must be paid with a credit card or pre-paid with a check/money order.

Please charge my credit card (check one):

VISA MasterCard Discover

Charge this order only Charge this order and future orders

Credit card number: _____ Exp. Date: _____

Security code (the 3-digit number on the back of your credit card): _____

Name as it appears
on credit card (please print): _____

Signature of cardholder: _____

Send this completed form to:
MedScript, 680 Craig Road, St. Louis, MO 63141
Phone: 1-866-516-1121 • Fax: 314-652-1121



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

(800) 992-8044



AmeriBenefit Plan

Guide to Member Discounts and Services

Featuring discounts on:

- **Health Services**
- **Travel Services**
- **Consumer Services**
- **Business Services**

Plans 3, 4, 5 (S)



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

Dear New Member,

Welcome to the AmeriBenefit Plan.

Enclosed are your Member Guide and Identification Card, indicating important phone and I.D. numbers exclusively for you as a member of the association.

Through your membership in the AmeriBenefit Plan, you will enjoy numerous Health, Travel, Business and Consumer-related discounts and services; all are explained in detail in this Member Guide.

While we believe you will be pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

You can count on the AmeriBenefit Plan to seek out new discounts to add further value to your membership. As always, we invite and encourage your suggestions on ways the AmeriBenefit Plan can be increasingly beneficial to you.

Again, a most cordial welcome to the AmeriBenefit Plan.

Sincerely,

AmeriBenefit Plan Member Services

Plans 3,4,5 (S)

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HEALTH SERVICES

TelaDoc™

TelaDoc is a national network of board certified physicians providing cross coverage consultations 24 hours a day, 365 days a year. TelaDoc physicians use electronic health records (EHRs) and telephone consultations to diagnose, recommend treatment and write short-term non DEA controlled prescriptions, when appropriate. TelaDoc does not replace the existing primary care physician relationship but instead enhances it with an efficient, cost-effective alternative for minor medical problems.

There is a \$35.00 consult fee. Effective June 1, 2010, the consult fee will increase to \$38.00 per consult.

TelaDoc Benefits:

- Physicians available anytime, anywhere 24/7/365
- Speak to a physician in most cases less than 30 minutes, but within 3 hours guaranteed
- Physician reviews and updates health record when performing a medical consultation
- Secure, personal, and portable electronic health records

Call TelaDoc:

- When your primary care physician is not available
- After normal hours of operation
- For non-emergent medical care
- When on vacation or a business trip

TelaDoc treats conditions like:

- Sinus Infections
- Allergies
- Pink Eye
- Respiratory Conditions
- Bronchitis
- Cold or Flu
- Urinary Tract Infections
- Poison Ivy

(continued)

Disclaimers:

TelaDoc does not replace the primary care physician. TelaDoc is not available in Oklahoma. TelaDoc is available to members 10 years of age and older. TelaDoc does not guarantee that a prescription will be written and operates subject to state regulations. TelaDoc does not prescribe DEA controlled substances.

TelaDoc physicians reserve the right to deny care for potential misuse of services. All rights reserved © TelaDoc, Inc. 2009

TelaDoc Guarantee:

TelaDoc guarantees that a physician will contact you within 3 hours or your consultation is FREE!

How to Use TelaDoc

1. Set Up an Account (Mandatory)

- a. Logon to **www.teladoc.com/go**.
- b. Click the link for “First Time Users.”
- c. Type **AmeriBenefit Plan Association** in the “Company Name” field designated for Employee or Association Members.
- d. Type **ABP** in the “Company Pass Code” field.
- e. Click “Start Employee/Association Signup.”

If you do not have access to a computer, please call **1-800-TELADOC** (1-800-835-2362) for assistance.

2. Complete a Medical History Disclosure

Online: Logon to your account at **www.TelaDoc.com**, click “Member Login” and complete a Medical History Disclosure. Use your username and password to access your account.

Call Center (optional): If you do not have access to a computer, you may call **1-800-TELADOC** (1-800-835-2362) and a representative will take your Medical History Disclosure over the telephone. There is a \$12 charge associated with selecting this option, and a credit card, debit card or ACH is required.

MedScript Discount Prescription Drugs

You can now **SAVE UP TO 50%** on your prescription drug needs through MedScript, the most innovative cost containment prescription program available today.

This innovative exclusive membership service will allow you to access some of the lowest possible prices on your prescription drug needs... plus, have them delivered right to your front door!

It's So Easy To Get Started!

1. Simply fill out and mail the First Order Information & Enrollment Form on pages 15 & 16 of this guide.
2. Or, call **1-866-516-1121** to enroll and order if you are in a hurry.
3. Use the code **NAC** when calling for price quotes and orders.
4. First orders are shipped within 48 hours by either first class mail or UPS. Subsequent orders or refills are generally shipped within 24 hours.

MedScript, a subsidiary of L.D.I. Integrated Pharmacy Services, is a St. Louis-based mail service pharmacy. MedScript buys in massive quantities straight from the manufacturers and deals directly with you, eliminating costly third parties and the expensive overhead of retail stores. They pass these savings on to you on the finest quality pharmaceuticals!

MedScript ensures prescription accuracy by employing strict quality control measures involving multiple checks by authorized pharmacy personnel and licensed pharmacists. MedScript's sophisticated computer system carefully monitors your profile for drug interactions, allergies, and unusual dosage situations. MedScript will even provide annual purchase records for insurance and tax purposes.

This exclusive service is available to you at no extra cost... start enjoying this fabulous time and money saving service today!

24-Hour Nurse Helpline Plan

To help members become more informed about their healthcare, the Association is pleased to offer a telephone service that allows members to ask questions and receive information about their health, illnesses and medications.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The services include:

- Toll-free, confidential availability to registered nurses 24 hours a day at **1-800-982-2401**.
- Access to a library of audio tapes on over 700 health topics found in the Nurse Helpline Booklet. Please call **1-866-215-1376** to request a booklet.
- Information about self care techniques for common symptoms.
- Explanations on what to expect during a medical test.
- Help from a registered nurse who can answer questions regarding: diagnostic and surgical procedures; a recently diagnosed medical condition, or prescription and over the counter medication information.

[BBINS-424]

LensCrafters Vision Club

At LensCrafters, one hour service is just the beginning! Your member ID card brings you and your eligible family members special rates on the following:

- Special rates on all materials and services available at LensCrafters.
- Lenses ground to prescription specifications in about one hour.
- Over ten times the **frame selection** of ordinary optical stores.
- Personal and responsive service to provide you with high quality care.
- Complete satisfaction guaranteed!

Welcome to the privileges of LensCrafters Vision Club.

- Savings at all LensCrafters locations nationwide.
- 20% discount on all purchases at any LensCrafters.
- Discount may be used by all family members, with unlimited usage!

Simply present your Association member ID card at the time of purchase and receive your discount. Traveling? Call for a location nearest you: **1-800-522-LENS**.
ID Allowance Code: #9133281 (NAC).

Accident Insurance & Accidental Death and Dismemberment

No one knows when an unfortunate accident may occur. That's why your plan includes an invaluable insurance benefit to help should you get injured.

- This program includes a cash benefit if death occurs as a result of a covered accident.
- The program also includes \$2,500 coverage for medical expenses incurred by a covered member as a result of a covered accident.
- A provision for a specified lump sum pay out is also included in the plan should a covered member suffer a covered dismemberment as a result of a covered accident.

The actual limits and certain restrictions of the policy are specified in the certificate of insurance which you will receive in a separate mailing.

Gateway Medicaid

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicaid keeps your personal medical profile handy at all times. You'll feel more secure knowing emergency medical personnel will have access to data needed to administer appropriate care.

When you send in your completed Gateway Emergency Medical Data Form, it is reduced in size and printed on a durable plastic card. It is easy to read with a standard magnifying glass routinely carried by medical professionals. Please note that separate papers or other forms cannot be accepted; be sure all information appears on the Gateway Emergency Medical Data Form.

As a member, you may order one free medical card per account each year. It's important to update your card annually to ensure your data is current. You will receive a reminder and renewal form every 12 months. If you need to update your card more often, you may do so for only \$5 each. You may also order cards for your spouse, children and other family members for only \$5 each. Similar cards cost \$8 to \$20 from other sources. To order extra cards, request and complete an additional Gateway Medicaid Data Form for each individual.

For more information and to print the Personal Medical Profile form, please visit www.egroupmanager.com/medicaid/. If you do not have access to the Internet, please call **1-800-992-8044**.

TRAVEL SERVICES

Car Rental Discounts

Take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.

Using this Service is Easy!

1. Call any participating car rental company to arrange for a car rental. 24-hour advance reservations are required. Have your credit card number available for payment when you place your reservation.
2. Give the representative the Member ID number listed below.
3. You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.
4. Show your Association Member ID card when you pick up your car.

Toll-Free Reservations

Avis®: 1-800-239-6536 - ID# B381920

Budget®: 1-866-928-3438 - ID# X736134

Dollar® Rent A Car: 1-800-800-4000 - ID# BR0332

Some blackout dates and restrictions may apply. 24-hour advance reservations are required.

24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance. Once registered, you will receive emergency roadside assistance membership materials including membership cards that will enable you and your family to get assistance from a participating service provider whenever car troubles arise.

You will be covered for the first \$50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service. You are responsible for paying providers directly for any charges over \$50 per occurrence and for any non-covered expenses. Payment is required at the time services are rendered. To be eligible for coverage, you must register in advance of using the service and receive your roadside assistance membership cards. Only one service call for the same cause will be covered during any seven-day period.

To register, simply call Member Services at **1-866-215-1376**. Road America will send you a membership kit detailing the services of the program.

CONSUMER SERVICES

Floral Discounts

Your association membership lets you send flowers anywhere in North America from the "My Online Florist" website or by phone. As an association member, you will receive a **40-60% discount** from most retail flower shop prices. Just log on to: **www.nacassociation.myonlineflorist.com** to place an order! Your Association Member Number is **38801**. And take advantage of these services:

Convenience—Call the toll-free number, **1-888-321-ROSE (7673)**, and mention code **38801** to receive your association discount. You can call 24 hours a day, seven days a week, and request delivery anywhere in North America! Phone orders are priced slightly higher to reflect the additional service required.

Quality Guarantee—They guarantee every floral product and provide a customer satisfaction department available to track an order from placement through delivery. All arrangements are guaranteed to last at least seven days.

Service—Enjoy personal attention from experienced, friendly floral coordinators. They ship UPS and FedEx next-day delivery on most orders.

Diversity—Choose from a wide variety of products including fresh flowers, plants, specialty baskets, gifts, and candies.

Whether you want to send a floral gift locally or nationally, My Online Florist can deliver your sentiments beautifully... easily... and expertly!

Child ID Card Services

You can't be with your children all the time—especially when they go to school—but you *can* provide additional protection for those times when they're not with you. By registering your children with SafetyNet Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.

For each child you register, you'll receive two wallet-sized cards showing the child's photo and vital statistics, including identifying marks and special medical needs. The card also provides instructions for parents on how to quickly notify authorities if an abduction occurs.

Best of all, registration of your first two children is FREE as part of your association membership. Registration of additional children is available for a nominal fee.

How to Register

The SafetyNet Child ID Card registration application is available for download at www.egroupmanager.com/childid. If you do not have Internet access, call member services at **1-800-992-8044** (8:30 am to 4:30 pm Central Standard Time) for a Child ID Card registration application.

BUSINESS SERVICES

Office Depot Office Supplies and Furniture

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of **30%** when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

You'll also get **40%** discounts on in-store high-speed and self-service digital B/W and color copying services (including transparencies, reports/newsletters, brochures/flyers, presentations, and photographs) plus document binding services (finishing and laminating)—everything you need for meetings and conferences!

Online offerings include: custom stamps (date stamps, signature style, corporate seals and embossers/notary seals) and custom printing (business cards, letterhead, envelopes, memo pads, announcements, carbonless forms, custom labels).

To get your Office Depot account and password, complete the registration form at www.business-edge.net. Once you have signed up, you can shop in the stores, order by fax or order online at: <http://bsd.officedepot.com>.

UPS Express Delivery Services

Improved program for 2009—featuring lower rates! Member discounts on UPS delivery services include:

- **14%-28%** off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM Export/Worldwide SaverSM Export Letter/Document/Package
- **10%-21%** off UPS 2nd Day Air® A.M. and 2nd Day Air® Letter/Package, 3 Day SelectSM (package) and UPS Worldwide Expedited (document/package)
- **1%-5%** off UPS Standard to Canada
- **10%** off UPS International Import including UPS Worldwide ExpressSM/SaverSM/ExpeditedSM/Standard to Canada

To sign up, call UPS at **1-800-325-7000** and ask to be linked to the Business AdvantEdge Association discount program. Or sign up online by visiting www.business-edge.net; click on **Member Benefits/UPS**.

Customized Web Services

eGroupManager provides the advantage of Website development and maintenance. eGroupManager boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member. Our designs are crisp and clean, blended with creativity, and custom-built to your Website specifications. We can also host your website with our own AxisConnect web hosting service.

With an Internet Website by eGroupManager, your company can enjoy growth potential which is virtually limitless! Members receive a **20% discount** on the following services:

- Custom Web Design
- Evaluation and Re-Design of Current Sites
- Website Hosting
- Consulting on Viability of Internet Projects
- Internet Marketing

How to Use This Service:

1. For more details call **1-636-530-7006** and ask for a web development sales representative.
2. Mention that you are an association member to receive your 20% discount.
3. Visit **www.egmwebservices.com** to learn more about eGroupManager.

Hewlett-Packard Computer and Digital Equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Discount levels vary based on product—generally from **3%-10%** off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits.

To order, call HP at **1-888-860-9572** and mention code **BAE1** for your discount, or visit **www.hp.com/go/BusinessAdvantEdge**.

ADP Payroll Processing

ADP has developed a great new Pay-by-Pay Workers' Compensation Program for small businesses that eliminates premium deposit and brokerage charges. As the largest Insurance Agency in the country; ADP can offer discounts not previously available. This is a simple, effective and convenient solution that improves cash flow and eliminates the administrative burdens associated with managing your Workers' Compensation premium payments.

ADP will meet your needs as your business grows with Workers' Compensation, payroll, payroll tax and HR solutions. New payroll subscribers receive a lifetime **20%** discount plus your first month **FREE**. Contact Jeremy Dyer at **1-866-506-9447**, press 1 and mention **Business AdvantEdge/NAC** for your discount.

Discover First Data Merchant Services

Accept credit cards to take your business to the next level. First Data and Discover Network can help you grow your business and speed up cash flow. The normal application, monthly minimum and batch fees are waived for members.

Requirements for acceptance may include: a minimum of 3 years in business, 3 years financial statements, signed personal guarantee, and 3 months of previous processing statements (if applicable). Program includes these major credit cards: VISA®, MasterCard®, American Express®, Discover®, Diners Club® and JCB®. First Data supports both PIN-based and signature debit transactions (PIN-based debit is the fastest growing payment option). Also, reduce your risk when accepting checks with TeleCheck.

You'll get **FREE** online statements and reporting. There is a \$15.00 chargeback fee, a \$4.75 monthly statement fee and \$15.00 imprinter charge. Rates are dependent on processing volume, type of business and average sales amount. To get started, call **1-800-425-0919** and mention **Business AdvantEdge**.

Springer Collection Services

Make sure the check is in the mail! For those rare occasions when you need to take charge of your past due collections, call Springer Collection Services. As an association member, you'll save **20%** on fees for consumer and/or commercial collections. You pay only when your receivables are collected. Contact Steve Heinz at Springer at **1-800-553-8988** and mention **Business AdvantEdge**.

MedScript First Order Information & Enrollment Form

This form MUST be sent to MedScript with your first prescription order.

(Please print clearly.)

First name _____ Birthdate ____/____/____

Last name _____

Head of Household's Social Security #

Telephone () _____

Address _____

City _____ State ____ Zip _____

With the enrollment of this program, you authorize your physician to be consulted whenever a managed care technique is available which could result in a significant savings for you and your family.

Do you or any family members have any conditions/allergies that we need to be aware of? NO YES

(If yes, please indicate person's name and describe condition/allergy below.)

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Name: _____ Condition/Allergy: _____

Signature _____ Date _____

(continued on other side)

Ordering from MedScript is as easy as 1, 2, 3!

If you are on maintenance medications:

1. Ask your physician to prescribe any quantity desired up to a 100-day supply. You should make sure the physician's name, your name, and the exact daily dosage are clearly indicated on the prescription.

If for some reason you cannot get a new prescription from your physician, or do not have enough time to get a new prescription before you run out of medication, you can do the following.

On a piece of paper, write down:

- The drug name, strength, and daily dose (i.e., exactly how the medication is taken)
- The physician's first and last name and phone number
- Your last refill date (if applicable)

MedScript will contact your physician and obtain the prescription(s) over the phone.

2. Send the prescription(s) or the written list of prescriptions and completed Enrollment Form to MedScript.
3. MedScript will process your order and send it to you in 24-48 hours.

Here's how to pay for your order:

MedScript accepts credit cards, money orders, or personal checks (*made payable to "MedScript"*). Your FIRST ORDER must be paid with a credit card or pre-paid with a check/money order.

Please charge my credit card (check one):

VISA MasterCard Discover

Charge this order only Charge this order and future orders

Credit card number: _____ Exp. Date: _____

Security code (the 3-digit number on the back of your credit card): _____

Name as it appears

on credit card (please print): _____

Signature of cardholder: _____

Send this completed form to:

MedScript, 680 Craig Road, St. Louis, MO 63141

Phone: 1-866-516-1121 • Fax: 314-652-1121



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

(800) 992-8044



AmeriBenefit Plan

Guide to Member Discounts and Services

Featuring discounts on:

- Health Services
- Travel Services
- Consumer Services
- Business Services



AmeriBenefit Plan

**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

(800) 992-8044

STATE OF MISSOURI



Matt Blunt
Secretary of State
CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

*AmeriBenefit Plan
N00051460*

Formerly,

HEALTH AWARENESS ASSOCIATION

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 24th day of June, 2003.


Secretary of State



STATE OF MISSOURI



Rebecca McDowell Cook
Secretary of State

CORPORATION DIVISION
CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

HEALTH AWARENESS ASSOCIATION

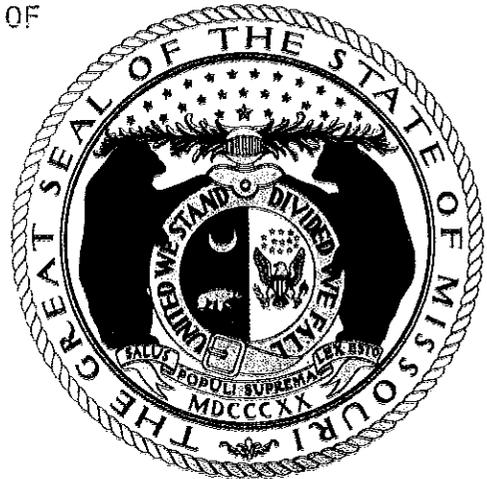
FORMERLY,

HEALTH AWARENESS LEAGUE

A CORPORATION ORGANIZED UNDER THE MISSOURI NONPROFIT CORPORATION LAW HAS DELIVERED TO ME DUPLICATE ORIGINALS OF ARTICLES OF AMENDMENT OF ITS ARTICLES OF INCORPORATION AND HAS IN ALL RESPECTS COMPLIED WITH REQUIREMENTS OF LAW GOVERNING THE AMENDMENT OF ARTICLES OF INCORPORATION UNDER THE MISSOURI NONPROFIT CORPORATION LAW, AND THAT THE ARTICLES OF INCORPORATION OF SAID CORPORATION ARE AMENDED IN ACCORDANCE THEREWITH.

IN TESTIMONY WHEREOF, I HAVE SET MY HAND AND IMPRINTED THE GREAT SEAL OF THE STATE OF MISSOURI, ON THIS, THE 10TH DAY OF OCTOBER, 1997.

Rebecca McDowell Cook
Secretary of State



\$10.00

STATE OF MISSOURI



Richard A. Hanson
DEPUTY
SECRETARY OF STATE

CORPORATION DIVISION
CERTIFICATE OF INCORPORATION
GENERAL NOT FOR PROFIT

WHEREAS, DUPLICATE ORIGINALS OF ARTICLES OF INCORPORATION OF
HEALTH AWARENESS LEAGUE

HAVE BEEN RECEIVED AND FILED IN THE OFFICE OF THE SECRETARY OF
STATE, WHICH ARTICLES, IN ALL RESPECTS, COMPLY WITH THE
REQUIREMENTS OF GENERAL NOT FOR PROFIT CORPORATION LAW;

NOW, THEREFORE, I, RICHARD A. HANSON, DEPUTY SECRETARY OF STATE
OF THE STATE OF MISSOURI, BY VIRTUE OF THE AUTHORITY VESTED IN
ME BY LAW, DO HEREBY CERTIFY AND DECLARE THIS ENTITY A BODY
CORPORATE, DULY ORGANIZED THIS DATE AND THAT IT IS ENTITLED TO
ALL RIGHTS AND PRIVILEGES GRANTED CORPORATIONS ORGANIZED UNDER
THE GENERAL NOT FOR PROFIT CORPORATION LAW.

IN TESTIMONY WHEREOF, I HAVE SET MY
HAND AND IMPRINTED THE GREAT SEAL OF
THE STATE OF MISSOURI, ON THIS, THE
30TH DAY OF DECEMBER, 1994.



Richard A. Hanson
Deputy Secretary of State

\$15.00

BY-LAWS
OF
“AMERIBENEFIT PLAN”

ARTICLE I
PURPOSES

The purpose or purposes of “AmeriBenefit Plan” (“association”) shall be:

To enhance the quality of life for members by offering or providing educational information; to provide members with information regarding all types of goods, products, and services; to provide access to goods, services and discount benefits by using the buying power of all members. To exercise all the powers conferred upon corporations formed under the Missouri Not-For-Profit Corporation Act.

ARTICLE II
OFFICES

The Association shall have and continuously maintain in this state a registered office and a registered agent, and the registered office of the association shall be identical with that of its registered agent. The Association may have other offices within or without the State of Missouri as the Board of Directors may from time to time determine.

ARTICLE III
MEMBERS

Section 1. **Classes of Members.** The Association shall have two (2) classes of members. The designation of such classes and qualifications of the members of such classes shall be as follows:

1. Individual membership: The individual is entitled to participate in all benefit programs offered by the Association.
2. Family membership: The member and his spouse are entitled to participate in all benefit programs offered by the Association.
3. Corporate membership: The corporation is the member and all of its employees are entitled to partnership in all benefit programs offered by the Association.

Section 2. **Voting Rights.** Each member of classes 1, 2, and 3 shall be entitled to one vote on each matter submitted to a vote of the members by the Board of Directors. Voting may be in person or by proxy; provided that no proxy may be used for voting purposes unless the original of

the proxy is filed with the Secretary of the Association at least seven (7) days before the meeting at which it is to be used.

Section 3. Termination of Membership. Any member who shall be in default in the payment of dues for the period fixed in Article XI of the By-Laws is automatically ineligible for membership and loses all privileges and rights of the Association, subject to the discretion of the Board of Directors to extend such time period for the payment of dues.

Section 4. Resignation. Any member may resign by filing a written resignation with the Secretary, 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 Association.

Section 5. Reinstatement. Upon written reapplication a former member may be reinstated to membership in the Association.

Section 6. Transfer of Membership. Membership in the Association is not transferable or assignable.

ARTICLE IV MEETINGS OF MEMBERS

Section 1. Annual Meeting. An annual meeting of the members of the Association shall be held for the purpose of electing Directors and the transaction of any other business as may come before the meeting. The date of the annual meeting shall be determined by the Board of Directors.

Section 2. Special Meeting. Special meetings of the members, for any purpose or purposes, unless otherwise prescribed by law, may be called by the President and shall be called by the Secretary at the direction of a majority of the Board of Directors, or at the request in writing of members representing at least one hundred (100) votes entitled to be cast at such meeting.

Section 3. Place of Meeting. The Board of Directors may designate any place, within or without the State of Missouri as the place of meeting for any annual meeting. The President or the Board of Directors may designate any place within or without the State of Missouri as the place of the meeting for any special meeting. If no designation is made, the place of meeting shall be the registered office of the Association.

Section 4. Notice of Meetings. Written or printed notice stating the place, day and hour of any regular or special meeting of the Association members shall be delivered, either personally, by mail or through the internet, to each member, not less than seven (7) or more than forty (40) days before the date of such meeting, by or at the direction of the President, or Secretary, or the Board of Directors or person calling the meeting. In the case of special meetings, the purpose for which the meeting is called shall be stated in the notice. If mailed, the notice of meeting shall be deemed delivered when deposited in the United States mail addressed to the member at this address as it appears on the records of the Association, with postage thereon paid. Notice of meetings may be included in any publication that is distributed to the member.

Section 5. Quorum. There shall be no minimum number of members necessary to be present at any regular meeting or special meeting, in order to constitute a quorum. Those members present shall therefore constitute a quorum.

Section 6. Manner of Acting. The act of a majority of the members present at any regular or special meeting shall constitute the act of the members.

Section 7. Informal Action by Members. Upon approval by the directors, any action required to be taken at a meeting of the members of the Association or any other action which may be taken at a meeting, may be taken without a meeting if consents in writing, setting forth the action so taken, shall be signed by a majority of the members with respect to the subject matter thereof.

Section 8. Parliamentary Procedures. Parliamentary Procedure for all meetings of members, directors, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these By-Laws.

Section 9. Voting. At all meetings of the members, each member of records shall be entitled to one (1) vote. A vote may be cast either orally or in writing in person or by proxy. A "member of record" is a person who is a member in good standing of the Association as of the close of business on a date, selected by the Board of Directors, not less than forty (40) days nor more than fifty (50) days before the date of the meeting (the "record date"). When a quorum is present at any meeting, the vote of the holders of a majority of members present shall decide any questions brought before such meeting, unless the questions are ones upon which, by express provision of law or of the Association's Articles of Incorporation, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10. Matters Reserved to Membership Vote. The following matters shall be authorized only upon a vote "thereon" by the members at a meeting called to consider such matter:

1. An amendment to the Association's Articles of Incorporation;
2. The election of the Board of Directors; and
3. Any other matter which the Board of Directors, in their sole discretion, by resolution shall commit to a vote of the members.

ARTICLE V BOARD OF DIRECTORS

Section 1. General Powers. The affairs of the Association shall be managed by its Board of Directors.

Section 2. Number, Tenure and Qualifications. The number of directors shall be no fewer than three (3) and no more than twenty-five (25) and may be changed from time to time by resolution of the Board of Directors. The Board of Directors shall appoint a committee to nominate successor directors. The directors shall be elected at an annual meeting of the members, except as provided in Section 8 of this Article, and each director elected shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. Directors shall be residents of the United States of America and be members of the association.

Section 3. Regular Meetings. A regular annual meeting of the Board of Directors shall be held each year immediately after the annual meeting of the members of the Association for the purpose of electing officers and for the transaction of such other business as may come before the meeting. The regular annual meeting of directors shall be held without other notice than these By-Laws. The Board of Directors may provide by resolution the time and place, within or without the State of Missouri for the holding of additional regular meetings of the Board of Directors.

Section 4. Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) directors. All special meetings shall be held at the registered office of the Association unless otherwise agreed upon by a majority of the Board of Directors in attendance at the meeting.

Section 5. Notice. Notice of any special meeting of the Board of Directors and the business to be transacted shall be given at least five (5) days previously thereto by written notice delivered personally, by mail or through the internet to each director at his address shown on the records of the Association. If notice be given by mail, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the director. Any director may waive notice of any meeting. The attendance of a director at any meeting shall constitute a waiver of notice of such meeting, except where a director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the Board of Directors shall be specified in the notice of such meeting.

Section 6. Quorum. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors provided that if less than a majority of the directors are present at said meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

Section 7. Manner of Acting. The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors, except where otherwise provided by law or these By-Laws.

Section 8. Vacancies. Vacancies created by the death, resignation, or removal of a director may be filled by a majority vote of the directors then in office though less than a quorum, and each director so chosen shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. A director may be removed at any time, with or without cause, by a vote of a majority of the remaining directors. If there are not directors in office, then an election of directors may be held in the manner provided by law. Newly created directorships shall be filled by election at an annual meeting or special meeting called for that purpose.

Section 9. Compensation. Directors as such shall not receive any stated salaries for their services, but by resolution of the Board of Directors, a fixed sum and expenses of attendance, if any, may be allowed for attendance at each meeting of the Board of Directors. Nothing herein contained shall be construed to preclude any director from serving the Association in any other capacity and receiving compensation therefor upon approval by the Board.

Section 10. Telephonic Participation in Meeting. The members of the Board of Directors, or of any committee designated by the Board of Directors, may participate in a meeting of the Board of Directors or committee by means of conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other, and participation in a meeting in this manner shall constitute presence in person at the meeting.

Section 11. Action by Written Consent. Any action which is required to be or may be taken at a meeting of the directors, or of any committee of the directors, may be taken without a meeting if consents in writing, setting forth the action so taken are signed by all of the members of the Board of Directors or of the committee as the case may be. The consents shall have the same force and effect as a unanimous vote at a meeting duly held. The Secretary shall file the consents with the minutes of the meetings of the Board of Directors or of the committee as the case may be.

ARTICLE VI OFFICERS

Section 1. Officers. The Officers of the Association shall be a President, one or more Vice Presidents (the number thereof to be determined by the Board of Directors), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Directors may elect or appoint 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 the duties prescribed, from time to time, by the Board of Directors. Any two or more offices may be held by the same person, except the offices of President and Secretary.

Section 2. Election and Term of Office. The Officers of the Association shall be elected annually by the Board of Directors at the regular annual meeting of the Board of Directors. If the election of Officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new officers created and filled at any meeting of the Board of Directors. Each Officer shall hold office until his successor shall have been duly elected and shall have qualified.

Section 3. Removal. Any Officer or Agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interests of the Association would be served thereby.

Section 4. Vacancies. A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

Section 5. President. The President of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the

Association. He shall preside at all meetings of the Association members and the Board of Directors. He shall countersign all checks together with the Treasurer.

Section 6. Vice President. In the absence of the President, or in the event of his inability or refusal to act, the Vice President 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 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.

Section 7. Treasurer. The Treasurer or Assistant Treasurer shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article VIII of these By-Laws.

Section 8. Secretary. The Secretary or Assistant Secretary of the Association shall keep the minutes of the meetings of the members and of the Board of Directors in one or more books provided for that purpose; see 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 Association; see that the seal of the Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these By-Laws; keep a register of the post office 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.

ARTICLE VII COMMITTEES

Section 1. Committees of Directors. The Board of Directors, by resolution adopted by the 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 Association; but the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it or him by law. The President shall be an ex-officio member of all committees of directors.

Section 2. Other Committees. Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of the Association will be served by such removal. One member of each committee shall be a director.

Section 3 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.

Section 4. Quorum. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the whole 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.

Section 5. Rules. Each committee may adopt rules for its own government not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

ARTICLE VIII CONTRACTS, CHECKS, DEPOSITS, AND FUNDS

Section 1. Contracts. The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. 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 administrative and other services and functions necessary for the Association to achieve its purpose.

Section 2. Checks, Drafts, Etc. All checks, drafts, or other orders for payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officer or officers, agent or agents of the Association and in such manner as shall from time to time be determined by the resolution of the Board of Directors. In the absence of such determination by the Board of Directors, such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or Vice President of the Association.

Section 3. Deposits. All funds coming into possession of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.

Section 4. Gifts. The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests, or device for the general purpose or for any special purpose of the Association.

Section 5. Loans. The Association 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 Association is reasonably able to repay.

ARTICLE IX
CERTIFICATES OF MEMBERSHIP

Section 1. Certificates of Membership. The Board of Directors may provide for the issuance of certificates evidencing membership in the Association which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and shall be sealed with the seal of the Association, if any. The name and address of each member and the date of issuance of the certificate shall be entered on the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefor upon such terms and conditions as the Board of Directors may determine.

Section 2. Issuance of Certificates. When a member has applied for and is eligible for membership and has paid any initiation fee and dues that may then be required, a certificate of membership shall be issued and delivered to him by the Secretary, if the Board of Directors shall have provided for the issuance of certificates of membership under the provisions of Section 1 of this article.

ARTICLE X
BOOKS AND RECORDS

The Association shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its members, Board of Directors and committees having any of the authority of the Board of Directors, and shall keep at the registered or principal office a record giving the names and addresses of the members entitled to vote. All books and records of the Association may be inspected by any member, or his agent or attorney for any purpose at any reasonable time.

ARTICLE XI
DUES AND INITIATION FEE

Section 1. Annual Dues. The Board of Directors may determine from time to time the amount of annual dues payable to the Association by members of each class.

Section 2. Payment of Dues. Dues shall be payable in advance.

Section 3. Default and Termination of Membership. When any 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, such member shall be automatically dropped from membership unless the Board of Directors, in its discretion, extends the time for payment of dues.

Section 4. Initiation Fee. Each member may be required to pay, in addition to applicable dues, the amount of any initiation fee designated by the Board of Directors as a prerequisite to membership. The Board of Directors may provide that the initiation fee is waived for members who are part of a group where the sponsor pays a stated initiation fee on behalf of all group members.

ARTICLE XII
FISCAL YEAR

The fiscal year of the Association shall begin the first day of January and end on the last day of December in each year.

ARTICLE XIII
SEAL

The Board of Directors may provide a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the corporation and the words "Corporate Seal".

ARTICLE XIV
WAIVER OF NOTICE

Whenever any notice is required to be given under the provisions of the General Not-For-Profit Corporation Law of Missouri under the provisions of the Articles of Incorporation or the By-Laws of the Association, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XV
AMENDMENT OF BY-LAWS

These By-Laws may be altered, amended or repealed and new By-Laws may be adopted by a two-thirds (2/3) majority of the directors present at any regular meeting or any special meeting, provided that at least seven (7) days' written notice is given of intention to alter, amend or repeal or to adopt new By-Laws at such meeting.

ARTICLE XVI
INDEMNIFICATION

The Association shall provide for indemnification by the Association of any and all of its directors of officers or former directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit, or proceeding, in which they or any of them are made parties, or a party, by reason of having been directors or officers of the Association, except in relation to matters as to which such director or officer or former director or officer shall be adjudged in such action, suit, or proceeding to be liable for gross negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for gross negligence or misconduct.

ARTICLE XVII
DISSOLUTION

The Association shall use its funds only to accomplish the objectives and purposes specified in these By-Laws, and no part of said funds shall inure, or be distributed, to the members of the Association. On dissolution of the Association any funds remaining shall be distributed to one or more regularly organized and qualified charitable, educational, scientific, or philanthropic organizations to be selected by the Board of Directors.

AmeriBenefit Plan Association operates under a set of Articles and Bylaws which serve the same purpose as a Constitution.

Group Accident Insurance Policy



ZURICH AMERICAN INSURANCE COMPANY

1400 American Lane
Schaumburg, Illinois 60196

In return for the payment of premium expressed in the Schedule, **We** agree to pay the benefits of this **Policy** to the persons insured hereunder, subject to the terms and conditions which follow. **We** have issued this **Policy** to the **Policyholder**. This **Policy** is executed as of the Policy Inception Date shown in the Schedule which is its date of issue, and from which anniversary dates are measured.

RENEWAL. This **Policy** will automatically renew for an additional twelve-month period unless either party expresses its intent not to renew as specified in the Termination of Insurance provisions shown in Section VII.A.

This **Policy** is delivered in, and subject to the laws of the state of Missouri.

THIS GROUP ACCIDENT INSURANCE POLICY PROVIDES ACCIDENT COVERAGE

We and the **Policyholder** have agreed to all the terms of this **Policy**.

This is a legal contract between the **Policyholder** and **Us**.

IN WITNESS WHEREOF, this **Company** has executed and attested these presents and, where required by law, has caused this **Policy** to be countersigned by its duly Authorized Representative(s).

Handwritten signature of Nancy D. Muelles in black ink.

President

Handwritten signature of Dan J. Koenig in black ink.

Corporate Secretary

PLEASE READ THIS POLICY CAREFULLY

NON-PARTICIPATING

TABLE OF CONTENTS

SECTION	DESCRIPTION
Section I	SCHEDULE
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Section V	GENERAL LIMITATIONS
Section VI	PREMIUMS
Section VII	TERMINATION OF INSURANCE
Section VIII	HOW TO FILE A CLAIM
Section IX	PAYMENT OF CLAIMS
Section X	GENERAL POLICY CONDITIONS
Section XI	COVERAGES

SECTION I - SCHEDULE

- I. **POLICYHOLDER:** AmeriBenefit Plan
16476 Wild Horse Creek Rd
Chesterfield, MO 63017
- II. **POLICY NUMBER:** MCG 9341001
- III. **POLICY INCEPTION DATE:** January 1, 2011
- IV. **POLICY PERIOD:** Continuous
(All Insurance begins and ends at 12:01 a.m. at the **Policyholder's** address)
- V. **CONTRACT SITUS:** Missouri
- VI. **ELIGIBILITY AND CLASSIFICATION OF INSUREDS:**

The following individuals are eligible to become **Insureds** upon the submission of completed enrollment material, if required:

Class I: **Active Members** of the **Policyholder**

Class II: **Dependents of Active Members**

If a **Covered Person** suffers a **Covered Injury** resulting in a **Covered Loss**, and he or she is covered under more than one Class, **We** will pay only one benefit, the largest benefit.

VII. PRINCIPAL SUM:

Class I: A member may purchase an amount of **Principal Sum** from a minimum of \$2,500 to a maximum of \$20,000.

The **Principal Sum** for covered **Dependents** will be a percentage of the **Insured's Principal Sum**, on the date of **Accident**, determined by multiplying **Your Principal Sum** by the percentage below.

<u>Plan Selected</u> <u>Spouse/Domestic Partner and</u> <u>Dependent Child(ren);</u>	<u>% Spouse/Domestic Partner</u>	<u>% Child(ren)</u>
	50%	25%

VIII. COVERAGES:

COVERAGE	CLASS COVERED	COVERAGE AMOUNT
Accidental Death and Dismemberment Coverage	All	Accidental Death 100% of Principal Sum
		Loss of:
		1. Both Hands or Both Feet 100% of Principal Sum
		2. One Hand and One Foot 100% of Principal Sum
		3. One Hand or One Foot plus the loss of Sight of One Eye 100% of Principal Sum
		4. Sight of Both Eyes 100% of Principal Sum
		5. Speech and Hearing 100% of Principal Sum
		6. Speech or Hearing 50% of Principal Sum
		7. One Hand; One Foot; or Sight of One Eye 50% of Principal Sum
		8. Thumb and Index Finger of the same Hand 25% of Principal Sum
		9. Hearing in One Ear 25% of Principal Sum
Exposure and Disappearance Coverage	All	100% of Principal Sum
Critical Illness Coverage	All	100% of Principal Sum

X. BENEFIT RIDER:

BENEFIT	CLASS COVERED	BENEFIT AMOUNT	FORM NUMBER
Accident Excess Integrated Medical Expense Benefit	All	\$2,500 - \$20,000 Maximum Benefit per Covered Person per Covered Accident 100% Principal Sum for all Covered Person's	U-GMC-121-A-MO

XI. REPORTING AND NOTICE ADDRESSES:

Claim Reporting:
Claims Department
Zurich American Insurance Company,
P.O. Box 968041, Schaumburg, IL. 60196
1-877-287-4805

Last Name	First Name	Address 1	Address 2	City	State	Zip Code
JUDITH	STILL	379 E.HWY 14		Lead Hill	AR	72644
CAYDEN	HALL	6300 HUSSEY LN		Benton	AR	72019
DAVID	PARKMAN	PO BOX 389		Lead Hill	AR	72644
COTTON	ROBERTS	PO BOX 1975		Forrest City	AR	72336
JILL	HINRICHS	C/O DEAN	2827 COUN	East Cotter	AR	72635
BOBBIE	CHALOUPK	1216 DAVE CREEK PKW		Fairfield Ba	AR	72088
GUY	GILBERT	9278 HWY 206 W		Harrison	AR	72602
GENEDA	GILBERT	6424 HWY 43 S		Harrison	AR	72602
DENISE	REED	12369 N WEDINGTON		Lincoln	AR	72744
MELINDA	FREEMAN	207 CASTLEGATE LOOP		Russellville	AR	72802
JOSEPH	STILES	40360 PRITCHETT ROAD		Lepanto	AR	72354
ROBIN	TERRY	405 N BROADWAY		Blytheville	AR	72315
BRENDA	HARTNESS	PO BOX 241489		Little Rock	AR	72223
JUSTIN	KEENER	P O BOX 241489		Little Rock	AR	72223
KATHREN	CURRIE	9808 TREASURE HILL R		Little Rock	AR	72205
STEPHANIE	ASHLEY	17 CREPE MYRTLE		Little Rock	AR	72210
LOYD	GREEN	6615 SOUTH STATE LN		Okay	AR	71859
MACKIE	SMITH	819 E. WASHINGTON AV		Jonesboro	AR	72401
JUDITH	WATTS	206 PINEVIEW AVE		SHERWOOD	AR	72120
Colleen	Blevins	44 N. Ridge Drive		Heber Springs	AR	72543
Barbara	Westlake	217 West Fifth St.		Plainview	AR	72857
REBA	BARNES	3305 WIRSING		Fort Smith	AR	72904
JEFFERY	BROWN	% POST BIL ATTN-SGT		North Little	AR	72199
BRUCE	WILSON	322 HWY 18		MANILA	AR	72442
SHERI	MICHELETTI	1436 VAN ASCHE		Fayetteville	AR	72704
HIGGINS	WILLIAM	2100 W NE APT 803		ROGERS	AR	72758

STATE OF MISSOURI



Matt Blunt
Secretary of State
CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

*AmeriBenefit Plan
N00051460*

Formerly,

HEALTH AWARENESS ASSOCIATION

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 24th day of June, 2003.


Secretary of State



STATE OF MISSOURI



Rebecca McDowell Cook
Secretary of State

CORPORATION DIVISION
CERTIFICATE OF AMENDMENT
OF A
MISSOURI NONPROFIT CORPORATION

WHEREAS,

HEALTH AWARENESS ASSOCIATION

FORMERLY,

HEALTH AWARENESS LEAGUE

A CORPORATION ORGANIZED UNDER THE MISSOURI NONPROFIT CORPORATION LAW HAS DELIVERED TO ME DUPLICATE ORIGINALS OF ARTICLES OF AMENDMENT OF ITS ARTICLES OF INCORPORATION AND HAS IN ALL RESPECTS COMPLIED WITH REQUIREMENTS OF LAW GOVERNING THE AMENDMENT OF ARTICLES OF INCORPORATION UNDER THE MISSOURI NONPROFIT CORPORATION LAW, AND THAT THE ARTICLES OF INCORPORATION OF SAID CORPORATION ARE AMENDED IN ACCORDANCE THEREWITH.

IN TESTIMONY WHEREOF, I HAVE SET MY HAND AND IMPRINTED THE GREAT SEAL OF THE STATE OF MISSOURI, ON THIS, THE 10TH DAY OF OCTOBER, 1997.

Rebecca McDowell Cook
Secretary of State



\$10.00

STATE OF MISSOURI



Richard A. Hanson
DEPUTY
SECRETARY OF STATE

CORPORATION DIVISION
CERTIFICATE OF INCORPORATION
GENERAL NOT FOR PROFIT

WHEREAS, DUPLICATE ORIGINALS OF ARTICLES OF INCORPORATION OF
HEALTH AWARENESS LEAGUE

HAVE BEEN RECEIVED AND FILED IN THE OFFICE OF THE SECRETARY OF
STATE, WHICH ARTICLES, IN ALL RESPECTS, COMPLY WITH THE
REQUIREMENTS OF GENERAL NOT FOR PROFIT CORPORATION LAW;

NOW, THEREFORE, I, RICHARD A. HANSON, DEPUTY SECRETARY OF STATE
OF THE STATE OF MISSOURI, BY VIRTUE OF THE AUTHORITY VESTED IN
ME BY LAW, DO HEREBY CERTIFY AND DECLARE THIS ENTITY A BODY
CORPORATE, DULY ORGANIZED THIS DATE AND THAT IT IS ENTITLED TO
ALL RIGHTS AND PRIVILEGES GRANTED CORPORATIONS ORGANIZED UNDER
THE GENERAL NOT FOR PROFIT CORPORATION LAW.

IN TESTIMONY WHEREOF, I HAVE SET MY
HAND AND IMPRINTED THE GREAT SEAL OF
THE STATE OF MISSOURI, ON THIS, THE
30TH DAY OF DECEMBER, 1994.



Richard A. Hanson
Deputy Secretary of State

\$15.00

BY-LAWS
OF
“AMERIBENEFIT PLAN”

ARTICLE I
PURPOSES

The purpose or purposes of “AmeriBenefit Plan” (“association”) shall be:

To enhance the quality of life for members by offering or providing educational information; to provide members with information regarding all types of goods, products, and services; to provide access to goods, services and discount benefits by using the buying power of all members. To exercise all the powers conferred upon corporations formed under the Missouri Not-For-Profit Corporation Act.

ARTICLE II
OFFICES

The Association shall have and continuously maintain in this state a registered office and a registered agent, and the registered office of the association shall be identical with that of its registered agent. The Association may have other offices within or without the State of Missouri as the Board of Directors may from time to time determine.

ARTICLE III
MEMBERS

Section 1. Classes of Members. The Association shall have two (2) classes of members. The designation of such classes and qualifications of the members of such classes shall be as follows:

1. Individual membership: The individual is entitled to participate in all benefit programs offered by the Association.
2. Family membership: The member and his spouse are entitled to participate in all benefit programs offered by the Association.
3. Corporate membership: The corporation is the member and all of its employees are entitled to partnership in all benefit programs offered by the Association.

Section 2. Voting Rights. Each member of classes 1, 2, and 3 shall be entitled to one vote on each matter submitted to a vote of the members by the Board of Directors. Voting may be in person or by proxy; provided that no proxy may be used for voting purposes unless the original of

the proxy is filed with the Secretary of the Association at least seven (7) days before the meeting at which it is to be used.

Section 3. Termination of Membership. Any member who shall be in default in the payment of dues for the period fixed in Article XI of the By-Laws is automatically ineligible for membership and loses all privileges and rights of the Association, subject to the discretion of the Board of Directors to extend such time period for the payment of dues.

Section 4. Resignation. Any member may resign by filing a written resignation with the Secretary, 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 Association.

Section 5. Reinstatement. Upon written reapplication a former member may be reinstated to membership in the Association.

Section 6. Transfer of Membership. Membership in the Association is not transferable or assignable.

ARTICLE IV MEETINGS OF MEMBERS

Section 1. Annual Meeting. An annual meeting of the members of the Association shall be held for the purpose of electing Directors and the transaction of any other business as may come before the meeting. The date of the annual meeting shall be determined by the Board of Directors.

Section 2. Special Meeting. Special meetings of the members, for any purpose or purposes, unless otherwise prescribed by law, may be called by the President and shall be called by the Secretary at the direction of a majority of the Board of Directors, or at the request in writing of members representing at least one hundred (100) votes entitled to be cast at such meeting.

Section 3. Place of Meeting. The Board of Directors may designate any place, within or without the State of Missouri as the place of meeting for any annual meeting. The President or the Board of Directors may designate any place within or without the State of Missouri as the place of the meeting for any special meeting. If no designation is made, the place of meeting shall be the registered office of the Association.

Section 4. Notice of Meetings. Written or printed notice stating the place, day and hour of any regular or special meeting of the Association members shall be delivered, either personally, by mail or through the internet, to each member, not less than seven (7) or more than forty (40) days before the date of such meeting, by or at the direction of the President, or Secretary, or the Board of Directors or person calling the meeting. In the case of special meetings, the purpose for which the meeting is called shall be stated in the notice. If mailed, the notice of meeting shall be deemed delivered when deposited in the United States mail addressed to the member at this address as it appears on the records of the Association, with postage thereon paid. Notice of meetings may be included in any publication that is distributed to the member.

Section 5. Quorum. There shall be no minimum number of members necessary to be present at any regular meeting or special meeting, in order to constitute a quorum. Those members present shall therefore constitute a quorum.

Section 6. Manner of Acting. The act of a majority of the members present at any regular or special meeting shall constitute the act of the members.

Section 7. Informal Action by Members. Upon approval by the directors, any action required to be taken at a meeting of the members of the Association or any other action which may be taken at a meeting, may be taken without a meeting if consents in writing, setting forth the action so taken, shall be signed by a majority of the members with respect to the subject matter thereof.

Section 8. Parliamentary Procedures. Parliamentary Procedure for all meetings of members, directors, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these By-Laws.

Section 9. Voting. At all meetings of the members, each member of records shall be entitled to one (1) vote. A vote may be cast either orally or in writing in person or by proxy. A "member of record" is a person who is a member in good standing of the Association as of the close of business on a date, selected by the Board of Directors, not less than forty (40) days nor more than fifty (50) days before the date of the meeting (the "record date"). When a quorum is present at any meeting, the vote of the holders of a majority of members present shall decide any questions brought before such meeting, unless the questions are ones upon which, by express provision of law or of the Association's Articles of Incorporation, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10. Matters Reserved to Membership Vote. The following matters shall be authorized only upon a vote "thereon" by the members at a meeting called to consider such matter:

1. An amendment to the Association's Articles of Incorporation;
2. The election of the Board of Directors; and
3. Any other matter which the Board of Directors, in their sole discretion, by resolution shall commit to a vote of the members.

ARTICLE V BOARD OF DIRECTORS

Section 1. General Powers. The affairs of the Association shall be managed by its Board of Directors.

Section 2. Number, Tenure and Qualifications. The number of directors shall be no fewer than three (3) and no more than twenty-five (25) and may be changed from time to time by resolution of the Board of Directors. The Board of Directors shall appoint a committee to nominate successor directors. The directors shall be elected at an annual meeting of the members, except as provided in Section 8 of this Article, and each director elected shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. Directors shall be residents of the United States of America and be members of the association.

Section 3. Regular Meetings. A regular annual meeting of the Board of Directors shall be held each year immediately after the annual meeting of the members of the Association for the purpose of electing officers and for the transaction of such other business as may come before the meeting. The regular annual meeting of directors shall be held without other notice than these By-Laws. The Board of Directors may provide by resolution the time and place, within or without the State of Missouri for the holding of additional regular meetings of the Board of Directors.

Section 4. Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) directors. All special meetings shall be held at the registered office of the Association unless otherwise agreed upon by a majority of the Board of Directors in attendance at the meeting.

Section 5. Notice. Notice of any special meeting of the Board of Directors and the business to be transacted shall be given at least five (5) days previously thereto by written notice delivered personally, by mail or through the internet to each director at his address shown on the records of the Association. If notice be given by mail, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the director. Any director may waive notice of any meeting. The attendance of a director at any meeting shall constitute a waiver of notice of such meeting, except where a director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the Board of Directors shall be specified in the notice of such meeting.

Section 6. Quorum. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors provided that if less than a majority of the directors are present at said meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

Section 7. Manner of Acting. The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors, except where otherwise provided by law or these By-Laws.

Section 8. Vacancies. Vacancies created by the death, resignation, or removal of a director may be filled by a majority vote of the directors then in office though less than a quorum, and each director so chosen shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. A director may be removed at any time, with or without cause, by a vote of a majority of the remaining directors. If there are not directors in office, then an election of directors may be held in the manner provided by law. Newly created directorships shall be filled by election at an annual meeting or special meeting called for that purpose.

Section 9. Compensation. Directors as such shall not receive any stated salaries for their services, but by resolution of the Board of Directors, a fixed sum and expenses of attendance, if any, may be allowed for attendance at each meeting of the Board of Directors. Nothing herein contained shall be construed to preclude any director from serving the Association in any other capacity and receiving compensation therefor upon approval by the Board.

Section 10. Telephonic Participation in Meeting. The members of the Board of Directors, or of any committee designated by the Board of Directors, may participate in a meeting of the Board of Directors or committee by means of conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other, and participation in a meeting in this manner shall constitute presence in person at the meeting.

Section 11. Action by Written Consent. Any action which is required to be or may be taken at a meeting of the directors, or of any committee of the directors, may be taken without a meeting if consents in writing, setting forth the action so taken are signed by all of the members of the Board of Directors or of the committee as the case may be. The consents shall have the same force and effect as a unanimous vote at a meeting duly held. The Secretary shall file the consents with the minutes of the meetings of the Board of Directors or of the committee as the case may be.

ARTICLE VI OFFICERS

Section 1. Officers. The Officers of the Association shall be a President, one or more Vice Presidents (the number thereof to be determined by the Board of Directors), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Directors may elect or appoint 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 the duties prescribed, from time to time, by the Board of Directors. Any two or more offices may be held by the same person, except the offices of President and Secretary.

Section 2. Election and Term of Office. The Officers of the Association shall be elected annually by the Board of Directors at the regular annual meeting of the Board of Directors. If the election of Officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new officers created and filled at any meeting of the Board of Directors. Each Officer shall hold office until his successor shall have been duly elected and shall have qualified.

Section 3. Removal. Any Officer or Agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interests of the Association would be served thereby.

Section 4. Vacancies. A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

Section 5. President. The President of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the

Association. He shall preside at all meetings of the Association members and the Board of Directors. He shall countersign all checks together with the Treasurer.

Section 6. Vice President. In the absence of the President, or in the event of his inability or refusal to act, the Vice President 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 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.

Section 7. Treasurer. The Treasurer or Assistant Treasurer shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article VIII of these By-Laws.

Section 8. Secretary. The Secretary or Assistant Secretary of the Association shall keep the minutes of the meetings of the members and of the Board of Directors in one or more books provided for that purpose; see 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 Association; see that the seal of the Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these By-Laws; keep a register of the post office 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.

ARTICLE VII COMMITTEES

Section 1. Committees of Directors. The Board of Directors, by resolution adopted by the 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 Association; but the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it or him by law. The President shall be an ex-officio member of all committees of directors.

Section 2. Other Committees. Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of the Association will be served by such removal. One member of each committee shall be a director.

Section 3 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.

Section 4. Quorum. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the whole 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.

Section 5. Rules. Each committee may adopt rules for its own government not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

ARTICLE VIII CONTRACTS, CHECKS, DEPOSITS, AND FUNDS

Section 1. Contracts. The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. 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 administrative and other services and functions necessary for the Association to achieve its purpose.

Section 2. Checks, Drafts, Etc. All checks, drafts, or other orders for payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officer or officers, agent or agents of the Association and in such manner as shall from time to time be determined by the resolution of the Board of Directors. In the absence of such determination by the Board of Directors, such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or Vice President of the Association.

Section 3. Deposits. All funds coming into possession of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.

Section 4. Gifts. The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests, or device for the general purpose or for any special purpose of the Association.

Section 5. Loans. The Association 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 Association is reasonably able to repay.

ARTICLE IX
CERTIFICATES OF MEMBERSHIP

Section 1. Certificates of Membership. The Board of Directors may provide for the issuance of certificates evidencing membership in the Association which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and shall be sealed with the seal of the Association, if any. The name and address of each member and the date of issuance of the certificate shall be entered on the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefor upon such terms and conditions as the Board of Directors may determine.

Section 2. Issuance of Certificates. When a member has applied for and is eligible for membership and has paid any initiation fee and dues that may then be required, a certificate of membership shall be issued and delivered to him by the Secretary, if the Board of Directors shall have provided for the issuance of certificates of membership under the provisions of Section 1 of this article.

ARTICLE X
BOOKS AND RECORDS

The Association shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its members, Board of Directors and committees having any of the authority of the Board of Directors, and shall keep at the registered or principal office a record giving the names and addresses of the members entitled to vote. All books and records of the Association may be inspected by any member, or his agent or attorney for any purpose at any reasonable time.

ARTICLE XI
DUES AND INITIATION FEE

Section 1. Annual Dues. The Board of Directors may determine from time to time the amount of annual dues payable to the Association by members of each class.

Section 2. Payment of Dues. Dues shall be payable in advance.

Section 3. Default and Termination of Membership. When any 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, such member shall be automatically dropped from membership unless the Board of Directors, in its discretion, extends the time for payment of dues.

Section 4. Initiation Fee. Each member may be required to pay, in addition to applicable dues, the amount of any initiation fee designated by the Board of Directors as a prerequisite to membership. The Board of Directors may provide that the initiation fee is waived for members who are part of a group where the sponsor pays a stated initiation fee on behalf of all group members.

ARTICLE XII
FISCAL YEAR

The fiscal year of the Association shall begin the first day of January and end on the last day of December in each year.

ARTICLE XIII
SEAL

The Board of Directors may provide a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the corporation and the words "Corporate Seal".

ARTICLE XIV
WAIVER OF NOTICE

Whenever any notice is required to be given under the provisions of the General Not-For-Profit Corporation Law of Missouri under the provisions of the Articles of Incorporation or the By-Laws of the Association, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XV
AMENDMENT OF BY-LAWS

These By-Laws may be altered, amended or repealed and new By-Laws may be adopted by a two-thirds (2/3) majority of the directors present at any regular meeting or any special meeting, provided that at least seven (7) days' written notice is given of intention to alter, amend or repeal or to adopt new By-Laws at such meeting.

ARTICLE XVI
INDEMNIFICATION

The Association shall provide for indemnification by the Association of any and all of its directors of officers or former directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit, or proceeding, in which they or any of them are made parties, or a party, by reason of having been directors or officers of the Association, except in relation to matters as to which such director or officer or former director or officer shall be adjudged in such action, suit, or proceeding to be liable for gross negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for gross negligence or misconduct.

ARTICLE XVII
DISSOLUTION

The Association shall use its funds only to accomplish the objectives and purposes specified in these By-Laws, and no part of said funds shall inure, or be distributed, to the members of the Association. On dissolution of the Association any funds remaining shall be distributed to one or more regularly organized and qualified charitable, educational, scientific, or philanthropic organizations to be selected by the Board of Directors.