VBA Membership

with Accident Coverage & M.D.*hotline*

Triage R.N. & Doctors available 24/7



Congratulations on your new membership!

In addition to your health plan or stand alone, your VBA Membership's benefits will vastly exceed the nominal fee.

Value Benefits of America, is a not-for-profit association that was established for the purposes of promoting the common interest of families by providing educational information regarding health, agriculture, economics and other areas of interest to members. To enhance the quality of life for members by offering benefits and discount services for association members.

Membership includes discounts on Travel, Tickets, Auto, Electronics, Restaurants & More!

It Pays to be a Member!



Member Benefits

M.D.*hotline* 2

Portable Device Protection 4

ID Recovery Pros Benefit 4

Pet Assure 5

Benefit Hub Retail Savings 6

Global Fit 7

VBA Terms & Conditions 8

Certificate of Insurance Enclosed

Please be sure to check your member website for important benefit changes or updates >> VBAMembers.com

M.D.*hotline*™
Your Health Concierge

888-912-1600

24 HOURS A DAY ◆ 365 DAYS A YEAR!

Members receive UNLIMITED calls per year, per family.
Cost of consultations with a M.D.hotline* Doctor is INCLUDED in your membership!



Call the Toll Free number: 888-912-1600

- A registered nurse will verify your membership in the M.D.*hotline* program and document information about your medical history and your current medical concerns.
- Medical information is sent to a licensed doctor in your state of residence.
- You will receive a call back from a M.D.*hotline* Doctor within 3 hours to complete your consultation, including a diagnosis form that will be stored in your Electronic Medical Record for future use.
- M.D.*hotline* Doctors can write a prescription when necessary.



Common Conditions **Treated**

- ✔ Flu and cold
- ✔ Fever
- ✔ Cough
- ✔ Sore throat
- ✔ Nasal congestion
- ✔ Acute cystitis
- ✔ Diabetes
- ✔ Ear ache
- ✔ Weight control
- ✔ High blood pressure
- ✔ Allergies
- ✔ Anxiety

M.D.*hotline*™
Your Health Concierge

M.D.hotline physicians provide medical advice, diagnosis and treatments in one-on-one phone consultations 24 hours a day, 365 days a year.

* M.D.*hotline* is Not Insurance. Benefit Effective 30 Days After Date of Membership. M.D.*hotline* is not a replacement service for medical emergencies. In the event of a life-threatening health emergency, members should call 911 or local emergency services first. No DEA Controlled Substances or Narcotics Allowed.

M.D.*hotline*™
Your Health Concierge

888-912-1600

Physicians providing medical advice, diagnosis and treatments nationwide.

When you should contact M.D.*hotline**

- After hours, weekends or holidays.
- A non-emergency medical issue arises and you can't reach your primary care physician.
- A prescription is needed but the primary doctor is unavailable.
- A medical concern arises and you are on vacation or away on business.
- There is no time to take off work to see the doctor.
- You are uncomfortable discussing a private issue with your primary care physician.

Contact M.D.*hotline* with any questions!



M.D.*hotline* has English and Spanish language services available!

- Physicians available 24 hours a day / 365 days a year.
- No age restrictions.
- Nationwide network of licensed medical doctors.
- Call center staffed with licensed, registered nurses.
- Updated Electronic Medical Records (EMR) provided.
- Fully safe, secure & HIPPA compliant.
- Schedule an appointment to speak with a M.D.*hotline* Doctor at your convenience.
- Over-the-phone non-DEA/non-controlled prescriptions available if needed.
- M.D.*hotline* Doctors can refer members to specialists if necessary.

Count on M.D.*hotline*.

Your personal lifeline for quick, non-emergency healthcare.

Medical Advice you can TRUST!

24 HOURS A DAY ◆ 365 DAYS A YEAR!

M.D.*hotline*™
Your Health Concierge

* M.D.*hotline* is Not Insurance. Benefit Effective 30 Days After Date of Membership. M.D.*hotline* is not a replacement service for medical emergencies. In the event of a life-threatening health emergency, members should call 911 or local emergency services first. No DEA Controlled Substances or Narcotics Allowed.

Portable Device Protection Benefit*

800-457-3405

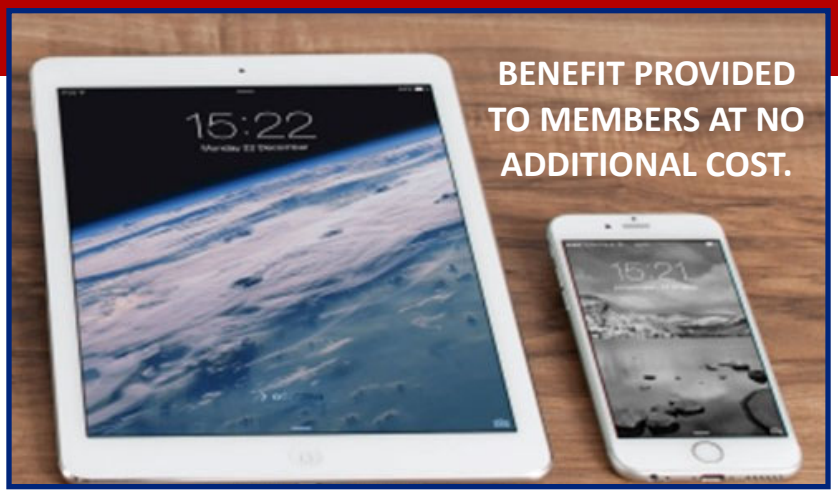
PROTECT YOUR DEVICES & YOUR FAMILY!

AVOID UNEXPECTED COSTS!

Reimbursement for the repair or replacement of your Portable Device (Mobile Phone, Tablet or Hot Spot) in the event it is: Accidentally Damaged or Stolen.

Pays up to $600 per claim ($1,000 per year).

Only $25 co-payment per claim.



*Primary member paying for no less than 60 consecutive days may qualify. The benefit is subject to the Portable Device Protection Terms & Conditions provided in your membership materials.

ID Recovery Pros

800-457-3405

Providing immediate and complete assistance in resolving ALL threats if your identification or credit has been compromised.



- Three generation family coverage: *Includes member's parents and children under the age of 25 living in the same household*
- Personal Advocate assigned to you after a compromise
- Personalized Recovery Plan
- Post-recovery follow-up for 12 months AFTER resolution
- Unlimited Discovery Period
- Online access to case status 24/7

Helping you to protect your family and your good name.
Identity Restoration is fully managed for you!

Your Membership ALSO INCLUDES Complete Recovery of:

- Compromised Credit Cards
- Identity & Social Security Number
- Passport
- Medical & Personal Information

ID Recovery Pros also covers Domestic Partners, Self-employed persons, unknown ID theft events that occurred prior to effective date of plan, Family Fraud and Acts of Terrorism. Benefit managed by Merchants Information Solutions, Inc. *100 years experience and over 10 Million customers served in theft recovery and credit card fraud resolution.*

ENROLL TODAY!

Pet Assure®

Guaranteed Savings!

INSTANT 25% VETERINARIAN SAVINGS!

888-789-7387

Features

- 25% off ALL veterinary medical services
- Works with ALL pre-existing conditions
- Use same day- no waiting period
- No deductibles - save on your first visit
- No paperwork - instant savings
- No age, health or medical exclusions
- Up to 50% off pet products and services
- Free lost pet recovery service with free 24/7 monitoring



It's Simple!

NO forms to fill out, NO waiting for reimbursements and NO denials of coverage.

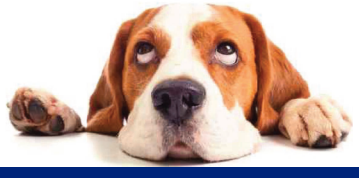
ALL pets in your household are covered - even older pets or pets with pre-existing conditions!

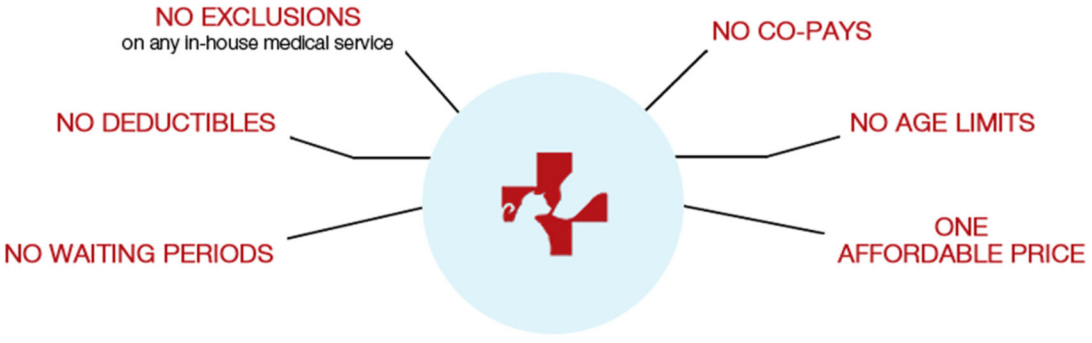
Pet Assure's Pet Discount Plan is INCLUDED in your membership!

Call to sign up your pet today!
888-789-7387

Membership covers ALL the pets in your family!

Don't Wait!
Call Today!





The 25% discount is available only at network providers and applies to in-house medical services only.
Search here for a network vet: www.petassure.com

BENEFIT HUB

866-664-4621

Real Savings. Every Day.

MULTI—PRODUCT SAVINGS PROGRAMS!



Travel **Tickets** **Auto** **Electronics** **Food**

THESE AND MANY MORE!

See for yourself. Start saving now!

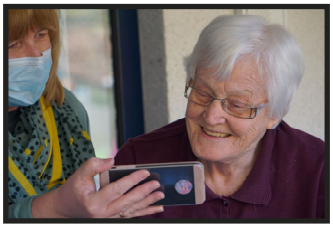
GO TO: vba.benefithub.com | Enter Referral Code: NXPVKU | Complete Registration

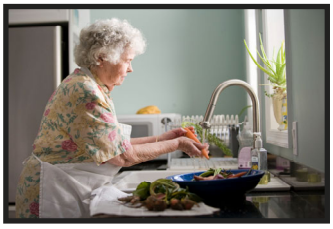
ALOE CARE HEALTH

888-256-3227

MEDICAL ALERT SYSTEM

The World's Most Advanced Medical Alert System





When a medical emergency occurs, a medical alert system can act as a **VITAL LIFE-SAVING TOOL** to assist seniors in their most vulnerable life moments.

$10 off monthly monitoring and up to $100 off hardware!

Aloe Care's professional response team is always on-hand, ready to get the right level of support!

> Voice activated | 24-hour emergency response

> Secure family app with real-time updates

> Two-way calling through the Smart Hub

> Automatic fall and motion detection

> No contracts. Cancel Anytime.



vivint

844-527-0217

SMART HOME ALARM SYSTEM

Association members can get a FREE Doorbell Camera Pro or a FREE $200 Visa Gift Card



Home security systems are an investment giving you peace of mind while helping to **KEEP YOUR FAMILY SAFE**. You may also be able to lower your homeowners' insurance as many companies offer discounts to those who have a home security system. Control your entire system from a single app!

> Monitor what's happening at your front door – whether you're home or miles away.

> Control your lights, thermostat and more.

> Lock your door remotely.

Membership also includes:

Printing & Shipping Savings at FedEx Office. Auto Rental Savings through AVIS and Alamo.

Activate Your GlobalFit Benefit

GlobalFit offers Value Benefits of America members:

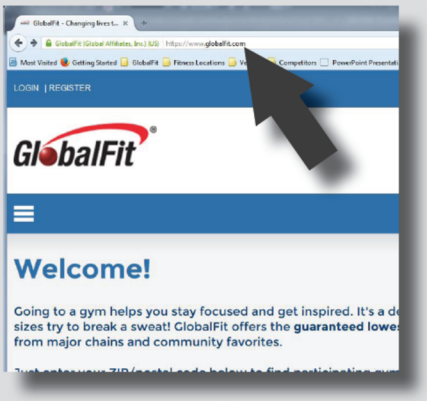
- Fitness and nutrition resources, tips, and tools including training spotlight videos, quick resource guides, podcasts, and webinars
- Access to the GlobalFit Gym Network, which offers membership discounts at 8,000 gyms, fitness centers and studios nationwide
- Ability to purchase multiple memberships across gyms and studios
- Special pricing and exclusive GlobalFit member food discounts at Jenny Craig
- 12 week Health Coaching Programs – $99
- Discounts on spin bikes, stair climbers, and ZUMBA DVD programs in the GlobalFit online store
- Discounts and promotions for your family members
- Announcements so you're first to know about discounts and activation promos
- New Gym Alerts monthly to learn when a new gym, studio, or health club in your area has been added to the GlobalFit Network
- Monthly digital e-magazine
- Coming soon! Looking for guidance on supplement, vitamin and mineral purchases? Take the iHealth Assessment, receive your custom product recommendation and save 10% on product purchases from our newest partner Fitness Formulary!



GlobalFit®

Follow these three easy steps.

Step 1:
Visit Your Custom Benefits Page.



Use your organization's landing page to access your benefits:

Visit your custom benefits page at **GlobalFit.com/VBA**

Step 2:
Activate Your Benefit.



Use the links at the top left of the screen to register or login:

To activate your benefit, click **Register** and complete the form to create your user name and password.

If you've already registered, click **Login** and enter your user name and password.

Step 3:
View Products and Services.



Use the top navigation bar to choose from:

Gyms – Access GlobalFit's signature gym network benefit.
Weight Loss – Exclusive GlobaFit member discounts at Jenny Craig.
Coaching – 12 week health coaching programs for $99!
Shop – Get the best rates on home fitness equipment from top brands.
Tips & Tools – Resources to support you on your wellness journey.

GymNetwork
Powered by GlobalFit

VBA Terms and Conditions

VALUE BENEFITS OF AMERICA

1. Member understands that VBA is not an insurance company or program. Accident Benefit Payments are made by the insurance company issuing the blanket coverage to Members.

2. VBA provides savings to its members on services through a number of sources. The current list of benefits may be modified through additions or deletions. A quarterly newsletter, posted on our web site or sent via e-mail, will keep Members up to date on benefits and other pertinent information.

3. Payments for the VBA Program are due in advance. Payments will be drafted on or about 15 days before the due date by **GENERAL AGENT CENTER (GAC).** If you choose to cancel your program, it is your responsibility to call customer service at 1-800-457-3405 and make sure that your membership card and a written request for cancellation are sent to VBA at least 15 days prior to the anniversary of your effective date in order for your account not to be charged for additional fees.

4. Member hereby appoints, Value Benefits of America (VBA) President, or failing this person, an VBA Director, as proxy holder for and on behalf of the member with the power of substitution to attend, act and vote for and on behalf of the member in respect of all matters that may properly come before the meeting of the members of VBA and at every adjournment thereof, to the same extent and with the same powers as if the undersigned member were present at the said meeting, or any adjournment thereof. Annual meetings are to be held in Arizona the second Tuesday of August.

5. VBA reserves the right to terminate any enrollment or deny eligibility in the program for lack of payment to VBA. Returned checks, insufficient notices on bank drafts or denial by the member's credit card company for payment of the membership fee is deemed to be evidence of non-payment by a member. There will be a $10.00 charge to be reinstated in the program after such denial. If reinstatement for non-payment happens more than once, a $20.00 reinstatement fee will apply.

6. In the event of any dispute, member agrees to resolve said dispute solely by binding arbitration that shall be governed by the laws of the state of Arizona and enforceable at Scottsdale, Maricopa County.

7. Membership canceled within the first 30 days of the enrollment date may be eligible for refund if the membership card and written cancellation request are sent to VBA. The administrative fee is not refundable. Approved refunds will be processed approximately 30 days after the cancellation.

8. Membership is effective on the 1st of the month following enrollment acceptance by VBA.

Member Agreement: By signing your enrollment form, Member expresses desire to become a member of Value Benefits of America. Member acknowledges that the discount plans ARE NOT INSURANCE, but membership includes certain limited supplemental insured coverage's. Membership benefits are not a replacement for health insurance coverage nor are they intended as a substitute for health insurance coverage. Membership fees may change for all members, but not individually, with notification.

Billing—Billing will be processed on approximately the 16th of each month. You may see the transaction on your account from that day to a week later due to electronic processing. Initial billings, second drafts or in the case of a banking error we may bill on days other then the 16th.

Cancellation Request – Refer to number 7 of VBA Terms & Conditions.

VBA and GENERAL AGENT CENTER
Administrative Offices
8700 E. VISTA BONITA DRIVE #174
SCOTTSDALE, AZ 85255
PHONE 800-366-2467 FAX 800-471-7996