



# MEMBERSHIP PACKAGE



# OUR MISSION

The mission of the Business Workers of America Association, a not-for-profit member association founded in 2001, is to assist in improving the lives of American workers and their families.

The association will accomplish this mission through the following activities and/or services:

- Providing valuable information and education about their trade or profession
- Representing American Worker's interest in influencing both Federal and State legislation that will directly benefit the individuals and their families in attaining a better lifestyle, higher incomes, lower cost of health care or supplemental health benefits
- Supporting trade colleges or institutions that provide free or low cost higher education and skill training programs
- Providing scholarships or grants to members or family members who want to attend a college or trade school that will teach them a skill or trade and allow them to enter an apprentice or startup professional program
- Directing and assisting members to federal or state programs available to them that would aid in acquiring financial assistance and improving their life opportunities
- Making available health care, supplemental benefits and wellness programs that would improve their family's overall health and wellness
- Supporting institutions that educate and train workers to better accomplish the demands of their workplace or profession
- Supporting the charities that are dedicated to accomplishing the same goals and mission of the association



# ASSOCIATION

## BENEFITS

### AS A MEMBER OF BWA

you and your family are entitled to a package of benefits and services. This booklet outlines the benefits included with your membership.





## MEDICAL BILL REPRICER

**MBR simplifies the process when visiting  
a Primary Care Doctor or Specialist.**

**\$25** pre-pay for Primary Care Office Visits.

**\$25** pre-pay for Urgent Care Facility Visits.

Most Urgent Care Facilities provide consultations, lab testing, x-rays and more.

**\$50** pre-pay for Specialist Doctor Visits.

**\*Choose a network physician for maximum savings**

**To locate a PHCS network provider,  
call 888-371-7427 or visit [www.MultiPlan.com](http://www.MultiPlan.com)**

MBR helps lower medical bills by utilizing PPO Networks, Reference-Based Pricing, and Direct Bill Negotiation. Please note that while we strive to assist, we cannot guarantee the outcome of any claim or the amount of savings on any bill.  
\*A majority of the time, MBR reprices bills to amounts exceeding Medicare's allowable rate, but medical providers may still decline to honor this service. Please have your provider call MBR at **877-278-4668** with any questions they may have.

**Members receive significant discounts on all medical bills submitted by doctors or hospitals who agree to participate in our Referenced Based Pricing system.**

## HOW IT WORKS

### FIRST

**1st**

we recommend that you call MBR prior to visiting a provider, so our team can provide all necessary documents and instructions. This is not required.

**2nd**

### SECOND

Visit your provider and show them your MBR card at the time of service.

**3rd**

### THIRD

Pay a **\$25 Pre-Pay** for Primary Care Office Visits and **\$50 Pre-Pay** for Specialist Office Visits and then your provider should mail all remaining medical bills to MBR for repricing.

**4th**

### FOURTH

You should complete your insurance claim forms to receive Insured Benefits. The MBR team can provide those forms and provide instructions on how to complete them.

**5th**

### FIFTH

Once bills are submitted for repricing, both you and your healthcare provider will receive a detailed Explanation of Benefits (EOB) from MBR through traditional mail. This document will specify the billed amount and any discounts applied.

**6th**

### SIXTH

You should expect to receive a final bill from your medical provider, which should align with the amount due on the EOB you have already received. Additionally, your insurance company may provide you with additional funds to help cover any outstanding balances.

**Remember, the MBR team is here to help you through the entire process**

# Additional MBR Services

## MANAGED CARE

### Q. What is the Primary Service Managed Care Provides?

A. MBR will help reprice and reduce medical providers bills.

### Q. How Does MBR Reprice Medical Bills?

A. MBR uses one of the nation's largest provider networks to provide members with access to quality, affordable health care. Members have access to more than 5,500 hospitals, over 164,000 ancillary facilities, and over 1.3 million health care providers in the United States, including Puerto Rico. The network covers over 95% of the US population.

### Q. What are the Advantages for the Member?

A. Helps reduce out of pocket cost for the member.

## WHITE GLOVE ADVOCACY

### Q. What is the Primary Service White Glove Advocacy Provides?

A. Advocacy medical specialists assists members both before and after visiting a provider.

### Q. How Does Advocacy Assist Members?

A. MBR Advocacy Specialists can help members find a low-cost provider in advance of their visit. For members who have a remaining balance on their medical bills after discounts and insurance benefits are applied, MBR Advocates negotiate with hospital or providers to help reduce the balance.

### Q. What Other Service Does White Glove Advocacy Perform?

A. Advocates negotiate to reduce any medical bill balance after insurance is applied. They use advanced software technology, and their expertise in billing rules and financial assistance to sometimes even eliminate the remaining balance completely.

**To locate a PHCS network provider,  
call 888-371-7427 or visit [www.MultiPlan.com](http://www.MultiPlan.com)**

## Are you financially prepared?



Hospital indemnity insurance may help cover the costs of an unexpected illness or serious accident that results in a hospital stay, outpatient surgery or treatment in a doctor's office. Focus on recovery, not your finances, with a hospital indemnity plan from APL.

## How it works

-  **1** **CHOOSE** the plan that best helps protect you and your family.
-  **2** **RECEIVE** treatment in a covered facility.
-  **3** **FILE** your claim online or mail it in. You'll receive benefit funds to use however you wish.

## Key features

- You may be covered for doctor's office visits, urgent care, outpatient surgery, hospital stays and more!
- You decide how to use the benefit funds—for medical and non-medical expenses
- Guarantee Issue with no medical questions or exams
- Cost-effective premiums with convenient payroll deduction

THE INSURANCE POLICY UNDER WHICH THIS CERTIFICATE IS ISSUED IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. YOU SHOULD CONSULT YOUR EMPLOYER TO DETERMINE WHETHER YOUR EMPLOYER IS A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM.

## Summary of Benefits for Business Workers of America Assn.

Plan 4	
HSA Compatible	No
Spouse Coverage	Available
Dependent Child(ren) Coverage	Available
Pre-Existing Condition Period/Pre-Existing Condition Exclusion Period	Not applicable
Pregnancy Coverage	Included
<b>Hospital Admission Benefit</b>	\$2,000 per day; max of 1 day(s)
<b>Hospital Confinement Benefit</b>	\$500 per day; max of 30 day(s)
<b>Intensive Care Unit Admission Benefit</b>	\$2,000 per day; max of 1 day(s)
<b>Intensive Care Unit Benefit</b>	\$500 per day; max of 30 day(s)
<b>Accident &amp; Sickness Surgery Benefit</b>	
Inpatient Surgery	\$750 per day; max of 1 day(s)
Outpatient Surgery in a Hospital, Outpatient Facility or Freestanding Outpatient Surgery Center	\$400 per day; max of 1 days(s)
<b>General Anesthesia Benefit</b>	\$300 per day
<b>Outpatient Accident &amp; Sickness Treatment Benefit</b>	
Emergency Room	\$500 per day; max of 2 day(s)
Urgent Care Facility	\$75 per day; max of 5 day(s)
Physician's Office	\$75 per day; max of 5 day(s)

# MedChoice™ Group Hospital Indemnity Insurance



Plan 4	
Physical, Speech or Occupational Therapy Facility	\$75 per day; max of 5 day(s)
<b>Minor Diagnostic Exam Benefit</b>	\$100 per day; max of 1 day(s)
<b>Major Diagnostic Exam Benefit</b>	\$500 per day; max of 1 day(s)
<b>Ambulance Benefit</b>	
Ground	\$500 per day; max of 1 day(s)
Air	\$1,000 per day; max of 1 day(s)
<b>Additional Rider(s)</b>	
Portability Option Rider	Included
Occupational Exclusion Rider	Not included
Continuity of Coverage Amendment Rider (Takeover)	Not included
<b>Additional Treatment</b>	
Treatment for Serious Mental Illness	Not included
Treatment for Alcohol or Drug Addiction	Not included

**Refer to the Summary of Benefits for details specific to each plan.**

Benefits are per day, up to the maximum number of days per calendar year, per covered person, with the exception of the general anesthesia benefit and critical illness rider benefit. The general anesthesia benefit is payable per day. The critical illness rider benefit is payable once per covered person, per calendar year. Benefit amounts may vary based upon place of service. Benefits will only be paid for a covered loss incurred while covered under the certificate. No benefits are payable during the defined pre-existing condition exclusion period following the covered person's effective date for any loss resulting from a pre-existing condition.

A covered person means a person who is eligible for coverage under the policy and for whom coverage is in force. An eligible dependent means your lawful spouse and/or your child (natural, adopted or step) who is under 26 years of age and/or any minor under your charge, care and control, who has been placed for adoption and is under 26 years of age. Eligible dependent child also includes: any child under 26 years of age for whom the insured must provide medical support under an order issued under Section 14.061, Family Code, or enforceable by a court in Texas; grandchildren if those children are dependents for federal income tax purposes; and any minor if the insured is a party in a suit in which the adoption of the child is sought.

A hospital is not an institution, or part thereof, used as a place for rehabilitation, a place for rest or for the aged, a nursing or convalescent home, a long-term nursing unit or geriatrics ward or an extended care facility for the care of convalescent, rehabilitative or ambulatory patients.

**Hospital Admission Benefit** - Payable only once per period of confinement if a covered person is admitted and confined as an inpatient in a hospital due to an injury or covered sickness. Not payable for outpatient treatment, emergency room treatment or a stay of less than 18 hours in an observation unit.

**Hospital Confinement Benefit** - Must be confined as an inpatient to a hospital due to an injury or covered sickness. This benefit is not payable on any day a hospital admission benefit is payable.

**Intensive Care Unit (ICU) Admission Benefit** - Must be admitted to and confined in an ICU due to an injury or covered sickness. Payable only once per period of confinement in an ICU.

**Intensive Care Unit (ICU) Benefit** - Must be confined in an ICU due to an injury or covered sickness. If the plan is Non-HSA compatible, benefits will be paid beginning the first day of ICU confinement when confinement begins after the certificate effective date. If the plan is HSA compatible, this benefit is not payable on any day an intensive care unit admission benefit is payable.

**Accident & Sickness Surgery Benefit** - Surgical procedure must be performed as an inpatient surgery or outpatient surgery in a hospital, outpatient facility, a freestanding outpatient surgery center or a physician's office due to an injury or covered sickness.

**General Anesthesia Benefit** - Accident surgery benefit and/or accident and sickness surgery benefit must be payable and general anesthesia must be received during the surgery for accident and/or accident and sickness for this benefit to be payable.

**Outpatient Accident & Sickness Treatment Benefit** - Treatment must be in an emergency room, urgent care facility, physician's office or physical/speech/occupational therapy facility due to an injury or covered sickness.

**Major Diagnostic Exam Benefit** - Exam must be for the purpose of diagnosing an injury or covered sickness. If applicable to coverage, when more than one minor diagnostic exam, major diagnostic exam or invasive diagnostic exam occurs on the same day, only the highest benefit is payable. Covered exams are defined in your certificate.

**Ambulance Benefit** - Must be transported by air or ground ambulance to a hospital or from one medical facility to another where the covered person is admitted as an inpatient and hospital confined. A licensed ambulance company must provide the ambulance service. If air and ground ambulance service are both required in the same day, the higher benefit will be paid.

**Exclusions**

No benefits are payable for any loss resulting from or caused, whether directly or indirectly, by: hernia, adenoids, tonsils, varicose veins, appendix, disorder of the reproduction organs within six months after the certificate effective date unless due to an emergency; any act of war, declared or undeclared, or any act related to war, or active service in the armed forces, or military service for any country at war (If coverage is suspended for any covered person during a period of military service, we will refund the pro-rata portion of any premium paid for any such covered person upon receipt of the policyholder's written request.); dental treatment or routine vision services unless due to injury and if performed within 12 months of the date of the covered accident or due to congenital defect or birth anomaly of a covered newborn child; an intentionally self-inflicted injury or sickness; committing, or attempting to commit, an illegal act that is defined as a felony (felony is as defined by the law of the jurisdiction in which the act takes place); an injury or sickness incurred while engaging in an illegal occupation; cosmetic care, except when the hospital confinement is due to medically necessary reconstructive plastic surgery (medically necessary reconstructive plastic surgery is defined as: surgery to restore a normal bodily function, surgery to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect or birth anomaly, breast reconstruction following mastectomy); being intoxicated or under the influence of any narcotic unless administered by a physician or taken according to the physician's instructions (intoxication means that which is determined and defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred); experimental treatment, drugs or surgery, except in connection with an approved cancer clinical trial; immunizations; artificial insemination,

# MedChoice™ Group Hospital Indemnity Insurance



in vitro fertilization, test tube fertilization, sterilization, tubal ligation or vasectomy, and reversal thereof; participation in any sport for pay or profit; serious mental illness without demonstrable organic disease, if not applicable to the plan; alcoholism or drug addiction treatment, if not applicable to the plan; services for which payment is not legally required, except for: Medicaid; treatment of non-service connected disabilities in Veterans Administration hospitals and care rendered to armed services retirees and dependents in military medical facilities of the United States Government; pregnancy or childbirth, except complications of pregnancy, if not applicable to the plan; voluntary abortion except, with respect to you or your covered eligible dependent spouse: where you or your dependent spouse's life would be endangered if the fetus were carried to term or where medical complications have arisen from abortion; pregnancy of an eligible dependent child; participating in a riot, insurrection, rebellion, civil commotion, civil disobedience or unlawful assembly (this does not include a loss which occurs while acting in a lawful manner within the scope of authority); participation in a contest of speed in power driven vehicles, parachuting or hang gliding; air travel except as a fare-paying passenger on a commercial airline on a regularly scheduled route or as a passenger for transportation only and not as a pilot or crew member; sex changes; a diagnosis or treatment received outside the United States, or its territories, that cannot be confirmed by a physician licensed and practicing in the United States. The covered person, at his or her own expense, is responsible for obtaining such confirmation. If the plan includes occupational exclusion rider, the following is applicable: accident and sickness arising out of and in the course of any occupation for compensation, wage or profit for which loss qualifies for benefits under Workers' Compensation, an Employers Liability Law, benefits provided by the Federal Employee Liability Act or similar law. This does not apply to those sole proprietors or partners not covered by Workers' Compensation, or for claims that were denied under such laws.

## Termination of Certificate

Insurance coverage under the certificate, including any attached riders, will end on the earliest of these dates: the date the policy terminates; the date the renewal premium became due once the grace period has ended if the premium remains unpaid; the date you no longer qualify as an insured or the date of your death.

## Termination of Coverage

Insurance coverage under the policy and/or any attached riders for a covered person will end as follows: the date the policy terminates; the date the certificate terminates; the date the renewal premium became due once the grace period has ended if the premium remains unpaid; the end of the policy period in which we receive a written request from you to terminate the covered person's coverage; the date a covered person no longer qualifies as an insured or eligible dependent or the date of the covered person's death. APL may end coverage of any covered person who submits a fraudulent claim.

## Additional Rider(s)

All riders are part of the policy/certificate to which it is attached and are subject to all the provisions of the policy/certificate that are not in conflict with the provisions of the rider.

## Portability Option Rider

You may elect portability coverage when coverage ends under the policy for reasons other than non-payment of premium. The requirements for election of portability, election of dependent portability and termination of portability will be defined in portability option rider attached to your certificate. When elected, APL will notify you of the amount of premium due, the frequency of the premium payments and the premium due dates.



2305 Lakeland Drive | Flowood, MS 39232

If the hospital indemnity insurance premium is paid on a pre-tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding tax treatment of your policy benefits.

Underwritten by American Public Life Insurance Company. This product contains Limitations, Exclusions and Waiting Period. For complete benefits and other provisions, please refer to the policy/certificate/rider. All Riders are subject to all the Provisions, Conditions, Limitations and Exclusions of the Policy to which it is attached, which are not in conflict with those of the Rider. This coverage does not replace Workers' Compensation Insurance. **This product is inappropriate for people who are eligible for Medicaid coverage.** This policy is considered an employee welfare benefit plan established and/or maintained by an association or employer intended to be covered by ERISA, and will be administered and enforced under ERISA. Group policies issued to governmental entities and municipalities may be exempt from ERISA guidelines. Policy Form GHI17/GHI21 Series including AMD1547APL Series | Texas | **Limited Benefit Group Hospital Indemnity Insurance Policy** | (01/22)

# PRESCRIPTION SAVINGS!

## Free Rx Coupon Card

Compliments of:



### PROGRAM HIGHLIGHTS

Save up to 80% on prescriptions

Free pharmacy coupon card

Accepted at over 68,000 pharmacies nationwide

Discounts on brand & generic drugs

No restrictions & HIPAA compliant



The card below is pre-activated and can be used immediately to save up to 80% on your prescription drugs.

- » Bring the discount coupon card to your pharmacy. «
- » Present the coupon card to the pharmacist when paying. «
- » Save on your prescriptions! «



Prescription Savings Coupon  
Retail Pharmacy Card

MBR ID: Enter Year & Time  
(Example: Year 2021; Time 9:14; Enter ID 2021914)

RxGRP: BWAARX

RxBIN: 610709

Compliments of:



Pharmacy Helpline: 800-223-2146

Customer Service: 877-321-6755

This program is not insurance.

This is a point-of-sale discount program.

#### PARTICIPATING PHARMACIES



NOTE: This card is being provided to you at NO COST. There are no forms to fill out. Simply take this card into a participating pharmacy with your Rx to use for discounts on qualified medications. This card has been pre-activated for immediate use!

FRONT

THIS PROGRAM IS NOT INSURANCE.

BACK



# HealthWearhouse.com



America's Trusted Online Pharmacy

BWA is proud to partner with HealthWarehouse to provide affordable prices on prescription medications

**SAVE 30 TO 90%  
ON YOUR  
PRESCRIPTION  
MEDICATION**



**HOW TO ORDER:  
CHECK YOUR  
MEDICATION  
PRICES ONLINE  
OR GIVE US  
A CALL**

**888 - 706 - 7608**

**[HTTPS://TRY.HEALTHWAREHOUSE.COM/BWA/](https://try.healthwarehouse.com/bwa/)**

With our focus on technology and sourcing, we are able to remove layers of cost between the **manufacturer and the customer**. Our proprietary software allows us to process prescription products **efficiently and cost effectively**.

We don't have the substantial overhead costs of traditional retail pharmacy chains, nor the requirement to artificially keep prescription drug costs higher in order to maintain insurance reimbursements. Therefore, we are able to keep our cost low, and pass along the savings to our patients!

HealthWarehouse is here for you through **Compassion, Convenience, and Transparency**.

# LAB SERVICES

## HOW DO I USE THIS SERVICE?



SERIOUS MEDICAL CONDITIONS SUCH AS HEART DISEASE, PROSTATE CANCER, DIABETES, THYROID DISEASE AND MORE, CAN GO UNDETECTED FOR UP TO TWO YEARS—WITHOUT NOTICEABLE SYMPTOMS. THE EARLIER A PROBLEM IS DETECTED, THE EASIER AND MORE LIKELY IT IS TO BE TREATABLE. YOU NOW HAVE DIRECT ACCESS TO MAJOR CLINICAL LABS ACROSS THE USA\* FOR THOSE IMPORTANT BLOOD TESTS – AND AT DISCOUNTED PRICES. TAKE CHARGE OF YOUR HEALTH AND FITNESS TODAY! IT IS SIMPLE: A DOCTOR'S APPOINTMENT IS NOT NECESSARY. ALL BLOOD TESTS ARE OFFERED AT A SAVINGS OF UP TO 80% OFF TYPICAL LAB COSTS AND THROUGH THE SAME CLIA-CERTIFIED ACCREDITED LABS USED BY YOUR PHYSICIAN.

DIRECTLABS SERVICES INCLUDE: BLOOD, URINE, SALIVA, HAIR AND FECAL TESTS.

### ORDERING ONLINE

- ④ **Create Account:** Go to <https://directlabs.com/4members> and click Register at the top right corner. Complete the information and submit your registration.
- ④ **Your MyDLS account** will allow you to place orders, sign HIPAA forms, print requisitions, and view and print results, all online. Keep your username and password that you created in a safe place.
- ④ **Print your Documents:** After ordering your tests, DirectLabs® will generate a requisition and upload it to your online account. An email will be sent notifying you that it is available for you to print. If an “at home” kit is ordered, it will be mailed to the address provided in the order.
- ④ **Go to Lab Location:** Using the Lab Locator\*\*, find a patient service center location convenient to your home or work.
- ④ **Results:** Results are available online within 24-48 hours for most tests. You will receive an email letting you know when they are available. If you would like your results sent to your Health Care Provider, you must log into your account and submit the HIPAA form.

### ORDERING BY PHONE

- ④ **Call 1-800-908-0000** and provide code R-CALSTAR.
- ④ **Your MyDLS account** will be created for you automatically and you will receive an email with your username and password to access your account.  
  
You will provide your personal information for your order along with your credit card information for payment.
- ④ **Print your Documents:** After ordering your tests, DirectLabs® will generate a requisition and upload it to your online account. An email will be sent notifying you that it is available for you to print. If an “at home” kit is ordered, it will be mailed to the address provided in the order.
- ④ **Go to Lab Location:** Using the Lab Locator\*\*, find a patient service center location convenient to your home or work.
- ④ **Results:** Results are available online within 24-48 hours for most tests. You will receive an email letting you know when they are available. If you would like your results sent to your Health Care Provider, you must log into your account and submit the HIPAA form..

The discount program is NOT health insurance. The plan provides discounts for lab tests only. All tests are prepaid - out of pocket

\*\*Members may only use locations that are listed on the website. Using a non-participating location may result in member being turned away or billed\*\*

Services not available in NJ, NY, and RI



# Learn All Year Long



## Save 10% on ALL Live Online Seminars



Train in **20+ business** training categories (Communication, Excel, HR, Leadership, Project Management and more).



Earn NASBA, OSHA, PMI, and SHRM **certification**—CEU, CPE, HRCI, PDC, and PDU **credits**



**Flexible scheduling** with half- and full-day seminars



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Express Code  
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to receive pricing  
changes in the cart

Visit: [www.pryor.com/training-seminars](http://www.pryor.com/training-seminars) to register



PRYOR  
Learning





We believe what you do is important and you deserves the best quality products and service from a caring provider. Our goal is to equip students and medical professionals from head to toe for ultimate convenience and value.

To Access Member Discounts visit:  
<https://www.allheart.com/>  
And enter the code: **1237310FS**



## EMPOWERED EQUIPPED OUTFITTED

We are the uniform experts, and we love what we do. Our mission is to make your group look and feel their very best



### Dedicated Account Manager

We work closely with you to learn your business and become a true partner in helping you develop a program your business can be proud of



### Customer Logo & Embroidery

Enhance your group's professional look with your company logo. Create a consistent image across your facility and increase your company brand.



### Personalized Ordering Options

From working directly with your account manager to a customized ordering website, we've got you covered to ensure timely delivery and complete satisfaction.



### On-Site Fittings

No guess work in sizes or colors, we have multiple programs options to make sure you get the right product in the right color and the right size.



### One-Stop Shop

We have the largest in stock selection of medical apparel and equipment, including scrubs, lab coats, stethoscopes, and diagnostic tools.



# about

# ALLHEART GROUP SOLUTIONS

At allheart we are the uniform experts. Our main goal is to help your team look and feel their best. We make it easy with dedicated account managers, who know you and your needs to guide you through a uniform program. Along with our high-quality embroidery to help empower your look, we also help you every step along the way. We pride ourselves on being as reliable and helpful as possible when you need us the most. Our job is to make sure the people who care the most look the best.

We believe that your team deserves the very best products combined with quality service from a caring provider



## WE TAKE THE HEADACHE OUT OF **the uniform program**

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**MANAGEMENT MADE SIMPLE**

Oversee product inventory and customize shipping options through a user-friendly portal.

To Access Member Discounts visit:  
**<https://www.allheart.com>**  
And enter the code: **1237310FS**

# Echo-Sigma Emergency Systems



## 10% Savings

Echo-Sigma was born of the belief that you do not need to be "prepper" to be geared out like one. Echo-Sigma makes true handbuilt enthusiast style kits that don't require extensive training to use yet don't insult your intelligence at the same time.

## 100% Satisfaction Guaranteed

If you aren't completely, 100% satisfied with any Emergency Kit purchase you receive from Echo-Sigma, for any reason, return it for a full refund within 60 days. No hassle, no nonsense, no problem. We won't bog you down in endless paperwork, we'll even pay your return postage. Your complete satisfaction with each and every emergency kit we sell is what's most important to us.

We are of the firm belief that once you open up your order and see all of the thought, attention and quality that went into it, you'll know that you've made the right decision.



VISIT: [WWW.ECHO-SIGMA.COM](http://WWW.ECHO-SIGMA.COM)  
GET 10% Discount with Coupon Code: **ESFRIENDS**



# Access your Employee Perks Program Today!

## working ADVANTAGE



**More Perks. More savings.  
More of what makes you happy.**

We're here to support your personal and financial well-being through exclusive deals and limited-time offers on the products, services and experiences you need and love.

### Start Saving on

- |               |                 |                      |
|---------------|-----------------|----------------------|
| ④ Electronic  | ④ Gift Cards    | ④ Fitness Membership |
| ④ Appliances  | ④ Groceries     | ④ Rental Cars        |
| ④ Apparel     | ④ Hotels        | ④ Special Events     |
| ④ Cars        | ④ Movie Tickets | ④ And More           |
| ④ Theme Parks | ④ Flowers       |                      |

**New to working Advantage?  
Getting Started is Easy**

01 visit:  
[workingadvantage.com](http://workingadvantage.com)

02 Click  
Become a Member

03 Enter your company code  
or work email to create  
an account

» **your company code  
BWAAPERKS** «



## **Additional**

# **Discount Benefits and Services**

Thank you for choosing to become a new member of Business Workers of America (BWA), is a not-for-profit member association dedicated to improving the lives of American Workers and their families, and improve their communities .

As a valued new member, you and your family are now entitled to a package of benefits. In order for you and your family to take full advantage of your benefits, you need to know:

“HOW TO ACCESS” and “HOW TO USE” your discount benefits .

Detailed information about the benefits and how to utilize them is on our website.

### **HERE'S HOW YOU GET INTO THE WEBSITE:**

1. Click on the following web address: <https://DEFENSE5000.ASSOCIATION-BENEFIT.COM>

2. At the first Sign-In Block enter your Group Number which is: #4405

Group #

3. Enter your Unique Member Number \*find this # on the front of your Member ID Card

Member ID #

4. Enter your Zip Code #

Zip Code

*\*The website will explain each benefit and how to use each benefit. For any questions you can call the Member Service phone number on the back of your member ID card.*

# LETS GET CHECKED



**Members save 25%**  
on most Lets Get Checked  
Home tests

\* COVID TESTS EXCLUDED

## OVERVIEW

**Know your health.  
Know yourself.**

- Choose from 30+ home health tests
- Free shipping both ways
- Accurate lab results in 2-5 days

**SAVE 25%**



# ONLINE FITNESS & NUTRITION



## The Online Fitness Center

**The Online Fitness Center (OFC), in partnership with Leanness Lifestyle University, is an established leader in online lifestyle education for permanent weight management.**

Utilizing progressive, on-going, six-week, step-by-step, wellness-education modules, OFC offers the most comprehensive and effective weight-management program available. Student-members (students) can lose up to 10 pounds their first week, up to 10% of their start weight in six weeks, and up to 89 pounds in just 18 weeks while learning the real strategies of keeping it off for life.

Leanness Lifestyle University was founded in 1999 by author and Certified Wellness Coach, David Greenwalt. Whether a classic Fortune 500 executive, Academy Award winner, doctor, nurse, CPA, attorney, teacher, pilot, or the "executive" in their own household David has helped educate industry leaders worldwide for over 20 years.

Entirely online, the OFC program educates students beyond "calories in and calories out" and teaches them what they need to gain control over their nutrition, activity and lifestyle behaviors to lose the weight one more time—for the last time.



## How Does The Program Work?

There is nothing to download, no software to buy and it's 100% compatible with phones, tablets and desktops. No travel, in-person meetings, special foods, supplements, or diet pills are required.

**Delivered in six-week modules**, week one begins as an orientation to make sure the student gets familiar with the online campus, completes initial lessons and gets their first, personal communication from a Coach. The next five weeks continue the education, accountability and support with a focus on losing excess weight and unwanted fat.

Each subsequent six-week module begins with a transition week and then five more focused weeks of continued education, accountability and support for either maintenance of weight lost or additional loss of unwanted fat.

Progressive lessons on a nutritionally-fit, actively-fit, and (the component missing from most programs) emotionally-fit lifestyle keep students engaged and hitting weight goals they've set with coaching input.

The OFC program isn't a diet. And unlike the so-common **4-week, 8-week and 90-day diets**, the OFC program is **ongoing**. Every six weeks a new module begins. The first week of each module is the transition week and the next five are active engagement weeks. Why? The research and evidence is clear.

Without ongoing education, accountability and support, for several years, the formerly obese or overweight who have lost substantial weight have less than a 20% chance of maintaining the loss. Successful students are encouraged to keep the program and team in place that were integral to them getting to their goal until they have maintained their goal weight for at least four years.



## Coach & Mentoring Support

The OFC program provides students with access to Wellness Coaches and graduate mentors (those who have graduated the program, lost their weight and have kept it off for years) for accountability and answers to questions specific to each participant. Students can ask any nutrition-, exercise- or fitness-related question and expect a personal, qualified response within one business day.

You may be familiar with the popular apps that help users track their weight, food and exercise. What the OFC program provides, that all of the popular apps are missing, is a Coach on the other end to help analyze, understand and provide feedback on the inputs.

The structure and ease to food and activity tracking, personalized feedback, motivation, accountability and lifestyle management, are all facilitated much like successful, in-person group behavioral programs, but at a fraction of the cost.



## Fun Effective Tools and Apps

As an OFC member, you'll stay on track and motivated with text support services:

- ④ About to blow your plan in a tempting situation? We'll send you a text to keep you motivated when you feel tempted to eat or drink the wrong things.
- ④ Need a daily dose of healthy motivation at just the right time? With healthy text messaging we can send you a healthy text message every day at the time you need it most to keep you motivated.

As an OFC member you'll have access to the very best audio for any cardio workout ever created. Our Cardio Coach, Sean O'Malley, will guide you through any cardio-based workout you like using any equipment. You will be motivated to stick with it as the time flies by!

You'll also have access, through the online campus, to audio-guided strength training from the founder, David Greenwalt, as well as tools for creating safe and effective strength-training routines utilizing any equipment or even just your own body as the equipment.



## For the Proactive Member Who Values Their Health

Reducing excess weight (or unwanted fat even if already at a healthy weight) touches every facet of health and wellness other initiatives also focus on. With the exception of smoking cessation, no other wellness initiative equals the impact delivered by living a healthier lifestyle.



## A Review of the OFC Benefits

- ④ A proven program since 1999, refined daily ever since, engineered start to finish, to deliver evidence-based lifestyle education for permanent weight management.
- ④ Privacy and anonymity, no in-person meetings to attend, no travel, no special foods, no diet pills.
- ④ Strength and cardio exercise program for optimal calorie burn, strength and mental sharpness.

- ④ Coaches checking on each student for accountability, motivation, feedback and personal support.
- ④ Group support, mentoring and encouragement through the on-campus student lounge and private Facebook group.
- ④ An organized system for recording, tracking and reporting what matters most.
- ④ New friendships that may last a lifetime.

### Start Eating and Moving Better Right Away.

To get you started, you'll receive a **FREE** body-transformation textbook written by David, "The Leanness Lifestyle," as a Nutrition and Exercise Quick Start.

# ONLINE HEALTH MANAGER

## Benefit Description



### Take Better Care of Yourself

Our tools and resources will help you identify and target risk areas, take action and track improvement. Your life is meant to be enjoyed—start now with this total health approach.

Wish your life came with a how-to guide? Losing sleep over angst-filled adolescents? The work world got you down? Ready to take better care of yourself but not sure how? Let's face it; you've got a lot to manage. But how well do you deal with the day-to-day? Find out with our Online Health Manager. Assess what areas of your life negatively



### Online Health Manager

Lifestyle change can be daunting, and once you've identified areas to improve, you'll need support to move forward. Online Health Manager offers a variety of resources including access to hundreds of physician reviewed materials, complete a health assessment to get an overview of your health status, access physician-written weekly health tips, and more.



### Health Information Library

The Health Information Library contains over 1500 physician reviewed topics with each topic having a tutorial, overview, and printable article for your review.



### Health Tracker

More than 140 million people have used MyFitnessPal to live healthier, happier lives. Whether you want to lose weight, tone up, get healthy or just learn more about your eating habits, MyFitnessPal provides the tools, support, and motivation you need to succeed. The key to success on MyFitnessPal is consistent tracking — our data shows that 88% of people who track for seven days in a row lose weight.



### Personal Health Record

Keeping complete, updated and easily accessible health records means you can play a more active role in your healthcare as well as that of family members or others in your care. Just as healthcare providers keep their records of you. The record you keep of your healthcare visits and providers gives a more complete picture of your health history.



### Weekly Health Tips

Weekly Health Tips are authored by physicians and published towards the end of the week. The authors work hard to find relevant topics which include such things as seasonal issues (allergies, sun screen, colds/flu), issues in the news and even reader requests. The health tips are a quick read, easy to understand and many times you find links to further resources should you want to research the topic further. The health portal will also link you to the Weekly Health Tip blog where you can search through past tips and topics.



Live Healthier.Happier.Lives



# MECHANIC HOTLINE



## My Auto Expert

My Auto Expert™ is a mechanic hotline that connects you with ASE Certified Automotive Technicians. Our expert, unbiased, and independent technicians offer general and emergency advice on-demand. My Auto Expert™ ASE Certified Automotive Technicians utilize automotive expertise as well as industry leading tools to assist you with questions related to your vehicle or a vehicle you are driving, including rental cars. My Auto Expert™ provides:



Shop Locator Service



Second Opinion



Repair Cost Estimator



Mechanical Diagnosis



Technical Assistance

My Auto Expert™ Technicians can validate the diagnosis and recommended repairs, ensure charges are at fair market price, help to identify potential issues afflicting the automobile, and they are able to direct you to the nearest affiliate of their nationwide network, providing a minimum 12-Month/12,000-Mile Nationwide Parts & Labor Warranty on qualifying repairs or services.

### How It Works

To speak to a Certified ASE Technician, **call 1-844-481-2247** Monday through Friday from 8am - 8pm ET or Saturday from 8am-4pm ET.



# Health Information Library

Over 1,000 Health Related Topics Immediately Accessible



## Thousands Of Health Related Topics

The Health Information Library provides you access to a comprehensive library of **over 1,000 health-related topics**. This inclusive library is available to you over the phone, and additional resources are accessible through our web portal. Each topic is reviewed by medical authorities on a regular basis to ensure the most accurate and up-to-date information possible is available.



## Available Categories

- |                               |                           |                                 |
|-------------------------------|---------------------------|---------------------------------|
| ➔ Allergies and Immune System | ➔ Eyes                    | ➔ Physical and Sports Medicine  |
| ➔ Blood and Cancer            | ➔ Foot Problems           | ➔ Pregnancy                     |
| ➔ Bones, Muscles and Joints   | ➔ Genes and Heredity      | ➔ Preventive Health             |
| ➔ Brain and Nervous System    | ➔ General Health          | ➔ Respiratory and Lung Problems |
| ➔ Cancer                      | ➔ Heart and Blood Vessels | ➔ Sexual and Reproductive       |
| ➔ Children                    | ➔ Hormones                | ➔ Health                        |
| ➔ Diabetes                    | ➔ Infectious Disease      | ➔ Skin                          |
| ➔ Diet and Exercise           | ➔ Injuries                | ➔ Sleep Disorders               |
| ➔ Digestive System            | ➔ Medicines               | ➔ Social and Family             |
| ➔ Ear, Nose and Throat        | ➔ Men's Health            | ➔ Surgery                       |
| ➔ Women's Health              | ➔ Pain Management         | ➔ Tests and Diagnostic          |



# Nurse Hot-Line

**24-hours a day, 7 Days a week,  
365 days a year**

## When Should I Call A Nurse?

You should be able to speak with a registered nurse anytime day or night, weekends or holidays. This is what you are able to do when you have this important membership benefit, **Nurse Hot-Line**. When you have a health related question, that merits needing a professional medical opinion, you can call and speak with a nurse and get an immediate answer to your question or advice on how to handle your health decision that might concern you or someone in your family. You might have a child or baby that is running a fever, has a strange rash or is showing some unusual physical symptom. **The doctor's office might be closed and it is 2AM in the morning, on a weekend.**

Wouldn't you like to be able to pick up the phone and call a professional health care expert to advise you on what the danger level might be for your child and whether you should consider taking your child to the Emergency Room?

## A Member Benefit that Makes Sense !

This is just one example of the thousands of medical situations that might arise that would require you to need to speak with a professional registered nurse who could advise you in making important medical decisions. Many of these situations occur when other medical resources are not available and yet, you are faced with making an immediate medical decision. Wouldn't it be better to base your decision on good medical advise rather than rely on your instincts? Your decisions, if they are wrong, could effect you and your families safety and welfare for a long time.

The best part of having the Nurse Hot-Line benefit available anytime you need it, is that this service **COST YOU NOTHING!** No matter how many times you choose to use this benefit, it is absolutely **FREE** to you. It is part of your membership benefit package. You can call to ask a question or get the professional medical advice that you need, whenever you need help.





# Legal Plan

## Save on Legal Fees

With the increasing complexity surrounding marriage, child, elder, civil, and criminal-related issues, an astounding 90% of the population have an unmet need for legal services. When confronted with legal issues, most consumers do not know where to turn to obtain professional guidance, nor can they afford the services they need or deserve. The Legal Plan is a comprehensive legal solution designed to assist consumers with the potentially catastrophic loss caused by escalating legal fees and to provide affordable legal resources to individuals and their families during their time of need. It also gives members access to experienced attorneys, mediators, and legal document assistants to help members through these challenging stages of life.

### The Legal Plan provides members with:

One (1) free, 30-minute office consultation or telephone consultation per separate legal matter. 25% (twenty-five percent) preferred rate reduction from the law firm's normal hourly or flat rate fee. This reduced fee may be utilized by you and your dependents as often as you need while you are covered by this plan.

Virtually all types of legal matters are eligible for these services. An example of the type of legal matters for which a member may benefit by the 25% reduced fees are:

- Adoption & guardianship
- Divorce matters
- Ante nuptial agreement
- Bankruptcy
- Document preparation & review
- Civil/litigation
- Driving under the influence
- Landlord/tenant

- Collection matters
- Name change
- Corporations & partnership
- Real estate
- Criminal matters
- Traffic violations
- Debt collection defense
- Wills & trusts



# Financial Counseling & Resources



## FINANCIAL COUNSELING

In our 20 years of experience, we have offered professional and objective financial counseling and coaching, and have found that education, dedication, and working toward a goal have proven the most effective defense to uncertain financial times.

Together with a professional financial counselor, you can look at any financial question or issue you may have. No question is too small, no situation is hopeless. Financial uncertainty is everywhere, so why run from it when you can do something about it. It's time to get back to the basics of finances and take control of your money before it controls you. Live, confidential, objective guidance from experienced, accredited financial counselors (unlimited access)

## *Free Financial Services*

### THE ADVANTAGES

Live, confidential, objective guidance from experienced, accredited financial counselors (unlimited access)

Direct access to the Financial Resource Center

### WHY FINANCIAL COUNSELING

Knowing who to trust with something as important as your finances isn't easy. Unlike financial planners, as financial counselors, we have no revenue incentives or ancillary services to sell. All we have is the commitment to listen to you and then provide our fact-based recommendations. For us, bringing about fundamental change from your past actions and improving future decision making involves a personal consultation and an analysis of your spending patterns from one of our unbiased financial experts.

# Financial Counseling & Resources



issues, reporting improper solicitation of seniors

## PERSONAL FINANCIAL PHONE SERVICES

Debt – how to pay off debt, dealing with creditors, credit counseling, refinancing or consolidating debt, factors to consider when contemplating bankruptcy or foreclosure, determining and improving credit ratings;

Budgeting – how to put together a budget, managing the stress of financial problems;

Taxes – locating a tax professional, locating resources for general tax information, estimating the tax withholding allowance on your paycheck, determining filing status;

Savings & Retirement Planning – tools to determine savings rate for retirement, tools to determine how much you need to retire, the types of retirement accounts available and how they work, planning and saving for college education, description of services generally offered by financial planners, how to locate a financial planner;

Home Ownership & Mortgages – steps involved in purchasing a first home, programs available to assist with purchasing a home, benefits of renting versus buying a home, home equity loans, the tax consequences of selling a home, foreclosure;

Insurance – how disability can affect cash flow, determining whether to purchase additional life insurance, explanation of the types of life insurance, insurance coverage after retirement, evaluating the need for long-term health care insurance;

Eldercare – where to locate assistance with elder financial



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