



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



BUSINESS WORKERS OF AMERICA ASSOCIATION

ASSOCIATION

BENEFITS

AS A MEMBER OF BWA

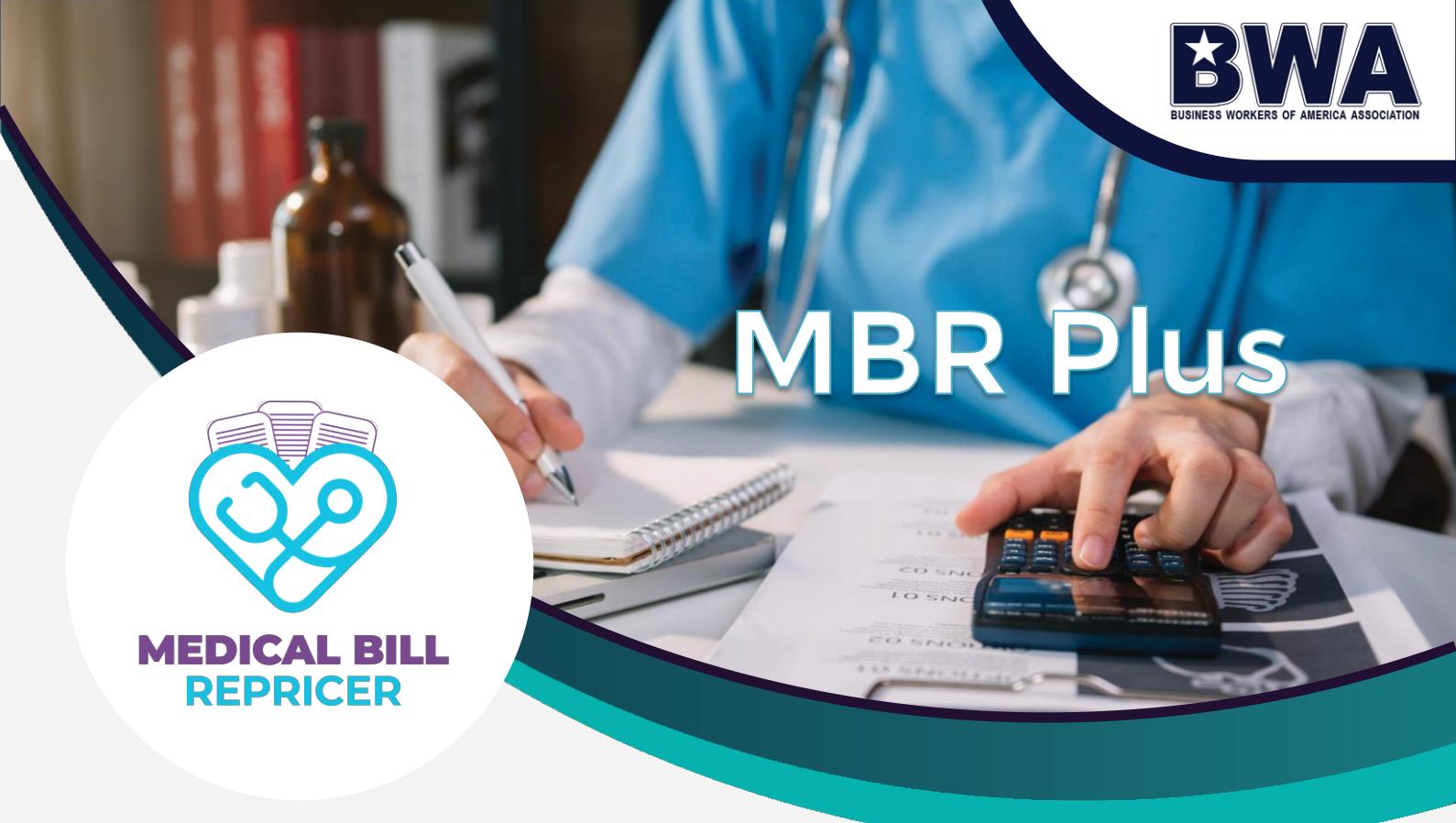
you and your family are entitled to a package of benefits and services. This booklet outlines the benefits included with your membership.



MBR Plus



**MEDICAL BILL
REPRICER**



MBR is a service that combines medical bill repricing, healthcare advocacy, and bill negotiation into one. With MBR PLUS, members have the flexibility to seek medical care from any licensed healthcare provider.

- ④ Members pay a **\$25 Pre-Pay** for Primary Care Office Visits. (See page 2 for details)
- ④ Concierge Style Healthcare Advocacy
- ④ Medical Bill Repricing and Direct Bill Negotiations
- ④ Guidance on how to obtain Financial Assistance.

At MBR, our mission is to serve as a concierge-style service, helping our members navigate the complex and often overwhelming healthcare system. We strive to ensure that you receive the highest quality care at the most competitive prices. To that end, we offer bill negotiation services to assist our members in lowering their medical bills. Our dedicated support team is committed to guiding you through the entire process, from financial aid to negotiating your bills directly. While we cannot guarantee the outcome of any claim or bill, our team of experts is dedicated to making your experience as stress-free and enjoyable as possible.

Our system, known as the Reference Based Pricing System, reprices healthcare bills to between 150% to 200% of the "Medicare Allowable Rates." This approach is widely accepted in the Healthcare Self-Insured Group Marketplace, with over 70% of employer groups in America using it to lower medical service rates. By utilizing this cost-containment method, we can typically achieve even lower provider fees and reduce out-of-pocket medical expenses for our members, often surpassing the savings offered by common PPO networks.

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

① FIRST

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.

② 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.

④ 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.

③ SECOND

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

⑤ 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.

⑥ LASTLY

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.

If you require assistance, feel free to contact MBR's dedicated support team at 877-278-4668.

MBR helps lower medical bills by utilizing Referenced Based Pricing, and Direct Bill Negotiation. Please note that while we strive to help, we cannot guarantee the outcome of any claim or the amount of savings on any bill. Medical providers may decline to honor this service.



Insured Benefits

Pages 7-9



Group Affordable Choice

Cash benefits paid to you

Group Affordable Choice will pay cash benefits directly to your Members in addition to other insurance coverage. Benefits can be used however they choose: to help pay medical bills and cover everyday expenses. It can help them get back on their feet and back to work.

Here are some more benefits to you

- Receive a cash benefit regardless of any other insurance you have.
- Don't worry about a physical exam; it's not required.
- Premiums are included in your monthly membership dues.

Here's how it works

Insureds will be reimbursed a specified amount for covered services due to Sickness or Injury. Benefits are paid directly to the insured, and they may use the cash however they want. It's that simple.

Coverage Type	Group Affordable Choice is a group Hospital Indemnity policy form that is designed to work. Provide coverage for everyday medical expenses for you and your family.		
Product	Policy Type:	Group	
	Policy Name:	Group Affordable Choice	
	Policy Form:	AN7002	
Eligibility	Issue Age:	Member:	18-70
		Spouse:	18-70
		Child:	Under age 26.
Eligibility	Criteria:	<ul style="list-style-type: none"> • Member is benefit eligible, actively at work full-time, working at least 20 hours per week. Spouse and children not eligible if Member is not issued coverage. • Spouse includes domestic partner where allowed by state and Association. 	
	Termination Age:	<ul style="list-style-type: none"> • EE: Age 71. • SP: when Member terminates • Child: Age 26 or when Member terminates, whichever is earlier. 	
		Coverage Tier	Guarantee Issue
Underwriting Offer		Member:	Guarantee Issue
		Spouse:	Guarantee Issue
		Child(ren):	Guarantee Issue

To file a claim please call 877-278-4668.

This is not a complete disclosure of plan qualifications and limitations. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS. Underwritten by ManhattanLife Insurance and Annuity Company. Applications will not be accepted under this offer until written acceptance of this offer, the Employer agreement and minimum Participation Requirements are received in ManhattanLife Insurance and Annuity Company's New Business Department.



ManhattanLifeTM

Standing By You. Since 1850.

BWA
BUSINESS WORKERS OF AMERICA ASSOCIATION

Business Workers of America

Benefits and Features

	Plan 3
Inpatient Hospital Confinement:	\$300
Intensive Care Confinement:	\$500
Hospital Benefits Year Maximum:	\$1,000,000 Calendar Year Limit
First Day Hospitalization Admission:	\$1,000
Ambulance Benefits:	Ground: \$100 Air: \$300
Emergency Room:	\$200
Surgical Benefit:	1x Surgical Schedule
Ambulatory Outpatient Facility:	\$500
Assistant Surgeon:	1x Surgical Schedule
Anesthesia:	1x Surgical Schedule
Office Visit:	\$75
Wellness Visit:	\$50
Calendar Year Maximum Outpatient:	\$4,000
Lifetime Maximum:	\$5,000,000
Pre-existing Condition:	12/12
Portability:	Included

To file a claim please call **877-278-4668**.

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Definitions

INPATIENT HOSPITAL CONFINEMENT BENEFIT: Pays a daily benefit for each day, to a max of 10 days, there is a charge for Inpatient room and board during a Confinement Period under the orders of a Health Care Practitioner for care of Sickness or Injury. Benefits under this provision are not payable when the confinement is in a Rehabilitation Unit due to Sickness or Injury. This benefit is not paid in addition to the Hospital Observation Benefit or Intensive Care Unit Hospital Confinement Benefit. This Benefit is subject to the Hospital Benefits Calendar Year Maximum.

INTENSIVE CARE UNIT CONFINEMENT: Pays a daily benefit for each day a Covered Person is confined, to a max of 10 days, and there is a charge for room and board for one of the following, an Intensive Care Unit (ICU); a Cardiac Care Unit; or a Burn Unit. This benefit is not paid in addition to the Hospital Observation Benefit or Inpatient Hospital Confinement Benefit. This Benefit is subject to a per day and the Hospital Benefits Calendar Year Maximum.

FIRST DAY HOSPITAL ADMISSION: Pays a benefit for the first day a Covered Person is admitted as Inpatient during a Calendar Year. If one Period of Confinement spans parts of two Calendar Years, only one benefit is payable. This benefit is subject to a Calendar Year Maximum.

AMBULANCE BENEFIT: Pays a per trip benefit when ground or air transportation in an ambulance is used by a Covered Person who needs Emergency Treatment for Sickness or Injury. This benefit is subject to a Calendar Year Maximum of 1 trips per year.

EMERGENCY ROOM BENEFIT: Pays a daily benefit for each day, to a max of 1 day, to a Covered Person receives care in an Emergency Room. This benefit is subject to a Calendar Year Maximum.

SURGERY BENEFIT: Pays a daily benefit, which is determined by the unit(s) shown on the Schedule of Benefits times the amount shown on the applicable surgery column of the Surgical Schedule for a covered surgery, each day a covered surgery is performed on a Covered Person. This benefit is subject to the Surgical Benefits Calendar Year Maximum.

AMBULATORY/OUTPATIENT FACILITY BENEFIT: Pays a daily benefit for each day a Covered Person has a covered surgical procedure in an Ambulatory Surgical Center or Outpatient Hospital Facility. This benefit is subject to the Surgical Benefits Calendar Year Maximum.

ANESTHESIA BENEFIT: Pays a daily benefit, which is determined by the unit(s) shown on the Schedule of Benefits times the amount shown on the applicable anesthesia column of the Surgical Schedule for a covered surgery, each day a Covered Person receives anesthesia for a covered surgical procedure. This benefit is subject to the Surgical Benefits Calendar Year Maximum.

ASSISTANT SURGEON BENEFIT: Pays a daily benefit, which is determined by the unit(s) shown on the Schedule of Benefits times the amount shown on the applicable assistant surgeon column of the Surgical Schedule for a covered surgery, each day a Covered Person receives assistance from an assistant surgeon during a covered surgical procedure. This benefit is subject to the Surgical Benefits Calendar Year Maximum.

OFFICE VISIT BENEFIT: Pays a daily benefit, to a max of 3 days, when a Covered Person receives covered health care in a Health Care Practitioner's office for Sickness or Injury. Office Visits are subject to Calendar Year Maximum. This benefit is not payable in addition to the Wellness Visit Benefit.

WELLNESS BENEFIT: Pays a daily benefit, to a max of 1 day, when a Covered Person undergoes a Wellness Visit with a Health Care Practitioner. This benefit is subject to a Calendar Year Maximum of 1 (one) time. This benefit is not payable in addition to the Office Visit Benefit.

PRE-EXISTING CONDITION: Benefits are not payable for events that result from or are related to a Pre-Existing Condition, or its complications, until the Covered Person has been continuously insured under their Certificate for 12 months. After this period, benefits will be available for Covered Events resulting from or related to a Pre-Existing Condition, or its complications, provided the Covered Event occurs while the Policy and a Covered Person's Certificate is in force.

PORTRABILITY: Portability allows an eligible Member to keep this Policy's Benefits at certain times when His coverage would otherwise end. Subject to the Portability Benefit Conditions and Limitations provision, a covered Member may port benefits when He or She has been continuously covered by this Policy for at least 6 months; is less than Age 70; is not Totally Disabled; and is no longer Actively at Work as a Member. This Policy must be in force on the date that the covered Member ports their coverage. This coverage ends when the Master Policy terminates.

To file a claim please call 877-278-4668.

This is not a complete disclosure of plan qualifications and limitations. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS. Underwritten by ManhattanLife Insurance and Annuity Company. Applications will not be accepted under this offer until written acceptance of this offer, the Employer agreement and minimum Participation Requirements are received in ManhattanLife Insurance and Annuity Company's New Business Department.

Additional Member Benefits

These Benefits are NOT Insurance

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

PRESCRIPTION SAVINGS!

Free Rx Coupon Card

Compliments of:



PROGRAM HIGHLIGHTS

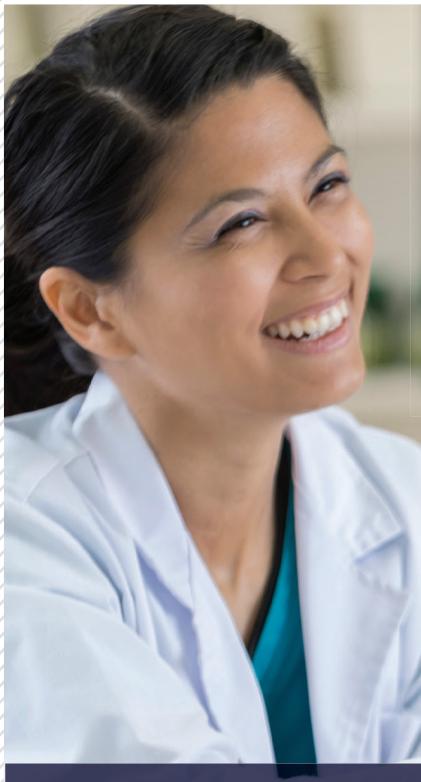
Save up to 80% on prescriptions

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:



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!

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



FRONT

THIS PROGRAM IS NOT INSURANCE.

BACK



HealthWarehouse.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**.

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

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

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

01

visit:
workingadvantage.com

02

Click
Become a Member

03

Enter your company code
or work email to create
an account



your company code
BWAAPERKS





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

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**

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**



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to receive pricing
changes in the cart

Visit: www.pryor.com/training-seminars to register

 PRYOR
Learning



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
GET 10% Discount with Coupon Code: **ESFRIENDS**

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.*

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



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

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

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

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%



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.



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.



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 |

LEGAL PLAN

Save on Legal Fee

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 | ➔ Driving under the influence | ➔ Criminal matters |
| ➔ Divorce matters | ➔ Landlord/tenant | ➔ Traffic violations |
| ➔ Ante nuptial agreement | ➔ Collection matters | ➔ Real estate |
| ➔ Bankruptcy | ➔ Name change | ➔ Wills & trust |
| ➔ Document preparation & review | ➔ Corporations & partnership | |
| ➔ Civil/litigation | ➔ Debt collection defense | |



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)

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.





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