

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.

***It Pays
to be a Member!***

**Membership includes discounts on Prescriptions
& Dental, Vision, Hearing & More!**



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Certificate of Insurance Enclosed

VBAMembers.com

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.



Get the APP!



DOWNLOAD THE SMARTPHONE APP

& Get instant access to M.D.hotline on the go!

Also get instant access to **EBC Savings** (see pages 5-6) and much more!

iPhone users:

search "VBA-NEA MD Hotline" in the iTunes Store

Android users:

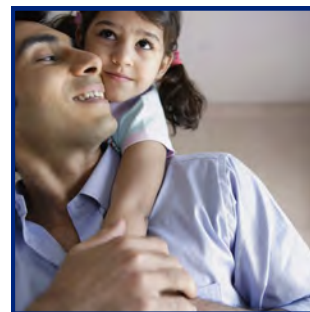
search "VBA-NEA MDHL" in the Google Play Store

**It's
FREE!**

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

Unnecessary doctor's office visits and costly Emergency Room or Urgent Care visits can be avoided simply by contacting M.D.hotline!

M.D.  **hotline**TM
 Your Health Concierge



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.*



Common Conditions Treated

- | | | |
|----------------|--------------------|--------------|
| ✓ Flu and Cold | ✓ Sore Throat | ✓ Ear ache |
| ✓ Fever | ✓ Nasal Congestion | ✓ Bronchitis |
| ✓ Cough | ✓ Diabetes | ✓ Allergies |



Guaranteed 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!

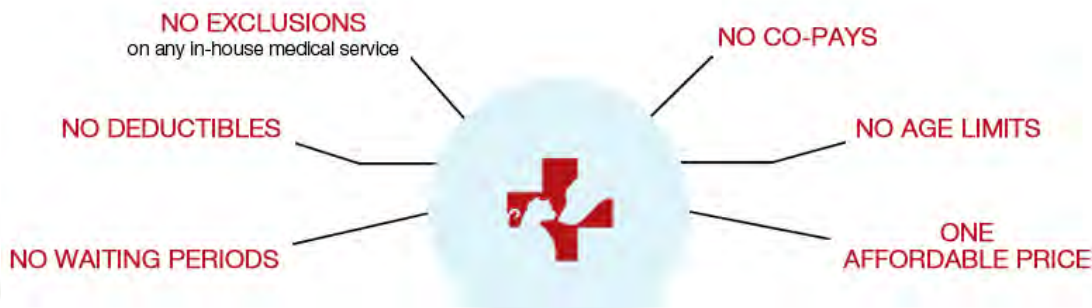


Pet Assure's Pet Discount Plan is INCLUDED in your membership!

**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

The Enhanced Benefits Card

EBCcard.com

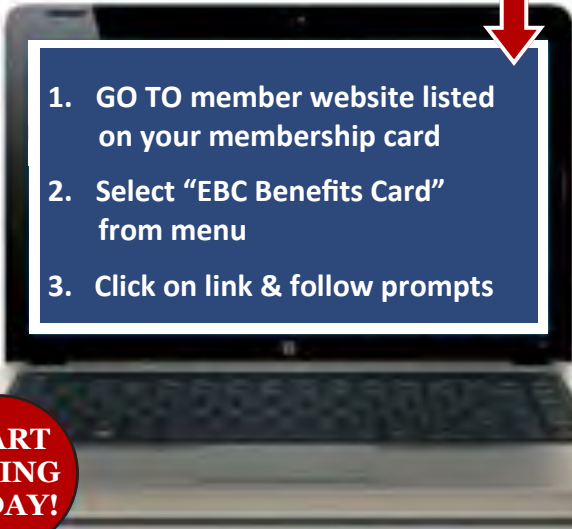
Sign up & start receiving your discounts TODAY!

Savings for your entire family on Prescriptions, Dental & Vision, Hearing, Lab Tests & More!



Everyone in your family can save with the Enhanced Benefits Card*. There is no paper-work to fill out and there is no cost to enroll. Simply print your Enhanced Benefits Card, and present it at any participating pharmacy every time you have a prescription filled.

Quick & Easy Access *online* or by using the *M.D.hotline* App

- 
1. GO TO member website listed on your membership card
 2. Select "EBC Benefits Card" from menu
 3. Click on link & follow prompts

**START
SAVING
TODAY!**



The Enhanced Benefits Card's discounts and savings are available to anyone—member or non-member.

***THIS IS NOT INSURANCE. THIS IS A DISCOUNT AND SAVINGS PLAN. DISCOUNT BENEFITS ARE NOT INSURANCE AND ARE NOT AVAILABLE IN ALL STATES.**

MULTI-PRODUCT SAVINGS PROGRAM!

Enhanced Benefits Card*

The Enhanced Benefits Card

EBCcard.com



Savings for your entire family on Prescriptions, Vision, Lab Tests, Hearing & More!

**OVER 70,000
PHARMACY
LOCATIONS
NATIONWIDE!**

**OVER 120,000
DENTAL
LOCATIONS
NATIONWIDE!**

- Hearing Savings up to 15%
- **RX Prescription Savings up to 65%**
- Lab Tests Savings of 10%-50%
- Vision & LASIK Savings of 10%-50%
- **Dental Savings of 15% - 40%**
- Diabetic Supplies Savings of 15%-50%
- X-Rays & Imaging Savings of 10%-50%

**START
SAVING
TODAY!**

MULTI-PRODUCT SAVINGS PROGRAM

Save on most prescriptions not covered by Insurance, Medicare or Medicaid.



The Enhanced Benefits Card's discounts and savings are available to anyone—member or non-member.

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The EBC Card Lab & Imaging discount gives you access to immediate savings; typically between 10-50% on virtually all lab and imaging procedures— making tests easy, accessible and affordable.

Simply call our scheduling department and they will make the arrangements with the provider— allowing you to access the “Member’s Only” discount pricing schedule.

There are numerous tests that can be performed to determine if you have any undetected condition. Tests are available to check cholesterol, prostate cancer, uterine cancer and numerous other conditions that can be treated effectively—if detected early.

Hundreds of tests available including MRI, CAT Scans and most other Lab & Imaging procedures.

Prices vary by geographic location.

Examples of estimated savings listed below.

TEST	NORMAL PRICE	MEMBER PAYS
Cholesterol	\$34.00	\$17.30
Thyroid Profile	\$108.00	\$37.50
Cancer Antigen	\$122.00	\$40.00—\$68.00
Prostate (PSA)	\$114.00	\$33.00—\$73.00
TEST	NORMAL PRICE	MEMBER PAYS
Basic MRI	\$1,536.00	\$545.00
Basic CAT Scan	\$960.00	\$310.00



The Enhanced Benefits Card’s discounts and savings are available to anyone—member or non-member.

***THIS IS NOT INSURANCE. THIS IS A DISCOUNT AND SAVINGS PLAN. DISCOUNT BENEFITS ARE NOT INSURANCE AND ARE NOT AVAILABLE IN ALL STATES.**

IMMEDIATE SAVINGS!

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

IDENTITY RESTORATION FULLY MANAGED!

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

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

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.

**Your VBA Membership ALSO INCLUDES
Complete Recovery of:**

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



Optional Credential Vault is also available—keeping all sensitive personal information in a secure online location. Option allows you to store up to 50 personal credentials. One phone call is all it takes to ensure immediate action from any form of ID theft or fraud.

Dividend Club™

Save enough money each month while eating out to more than pay for your membership! Members save an extra 20% on top of Restaurant.com's dining deals that are already as high as 60% off!

You may save thousands of dollars each year by shopping the hundreds of Dividend Club Merchants as an Association Member. There are merchants and products for almost all you could need or imagine.

Dividend Club Registration Code: 21850605



Printing & Shipping

Membership also includes discounts on products and services at FedEx Office.

Enjoy a 30% discount on copy services as well as a 10% discount on additional FedEx Office products and services.



Auto Rental Savings

Receive discounts from both Avis and Alamo.

AVIS offers Members great money-saving coupons on top of special rates! Take advantage of year-round savings!

Alamo offers year-round discounts on value-added promotions on leisure or business travel.



RETAIL SAVINGS & MORE!

Activate Your GlobalFit Benefit



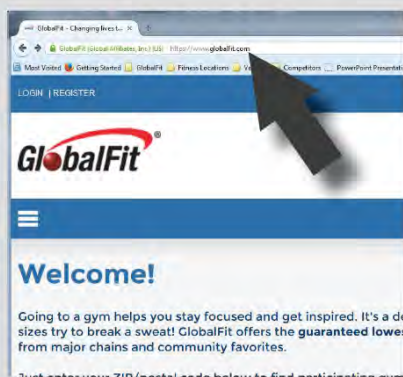
GlobalFit offers Value Benefits of America members:

- 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!



Follow these three easy steps.

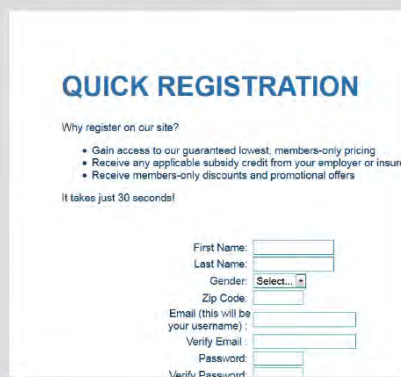
Step 1: Visit Your Custom Benefits Page.



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

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

Step 2: Activate Your Benefit.

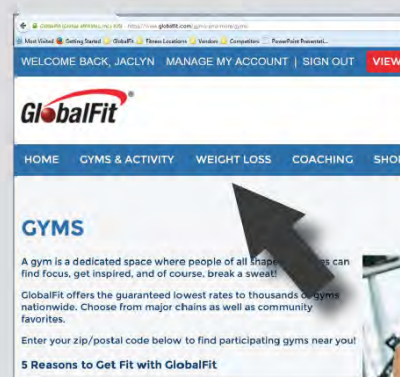


Use the links at the top left of the screen to register or login:

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 GlobalFit 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.



Powered by GlobalFit

VBA Terms and Conditions

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 than 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