

# LIFE ESSENTIALS

COMPLETE PEACE OF MIND



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PEACE OF MIND  
COLLECTION

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# 24/7 TELEMEDICINE

Imagine you or your child wake up feeling sick – maybe a runny nose, a cough and congestion. You already know that getting an appointment with your doctor means missing work, and sitting in an urgent care waiting room will take hours, not to mention the associated expenses.

With Telemedicine, you can pick up the phone and call a board certified medical physician who will review your health history, diagnose you, and if appropriate, even prescribe medication.

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## OVERVIEW\*

- ✓ **24/7 ACCESS TO BOARD CERTIFIED PHYSICIANS**
- ✓ **INFORMATIONAL CONSULTATION OR DIAGNOSTIC**
- ✓ **MEMBER AND IMMEDIATE FAMILY MEMBERS**
- ✓ **ELECTRONIC MEDICAL INFORMATION**
- ✓ **DIAGNOSTIC CONSULTATIONS INCLUDE PRESCRIPTIONS**
- ✓ **NON-CONTROLLED MEDICATIONS**
- ✓ **VIDEO CONFERENCE CONSULTATIONS WHERE AVAILABLE**
- ✓ **NO ADDITIONAL FEES FOR SERVICES**



\* Not available in the State of Washington



# EMERGENCY ROADSIDE ASSISTANCE

Whether you're driving around town or on a long trip, emergency roadside assistance gives you peace of mind knowing that if your battery dies or you get locked out of your car – help is only a phone call away. Coverage includes towing, flat tire assistance, fuel delivery, battery jumps and lock-out assistance.

If you need help just call the 24-hour toll free number and a service operator will be dispatched. Once they arrive you simply “Sign and Go”, or you can call the garage of your choice and receive a reimbursement of up to **\$100**. Coverage for your every car in your household!

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## OVERVIEW

- ✓ **INCLUDES TOWING, BATTERY JUMP START, EMERGENCY FUEL AND TIRE CHANGE, WINCHING, LOCK OUT SERVICE**
- ✓ **“SIGN & GO” SERVICE (NO PAYMENT REQUIRED)**
- ✓ **\$100 LIMIT PER OCCURRENCE**
- ✓ **ADDITIONAL BENEFITS INCLUDE BAIL BONDS UP TO \$25,000, STOLEN VEHICLE REWARD UP TO \$5,000, ATTORNEY FEE REIMBURSEMENTS OF UP TO \$2,000**



My wife and I were driving to Chandler to visit her parents and we hit a pothole. The tire was completely shot. Thank goodness we had the Emergency Roadside Assistance service that we could call. Within 20 minutes, a service provider drove to us and very quickly replaced our wheel with the spare. It was quick, painless and happened without a glitch.

-- Frank M., Las Vegas NV



# 24/7 TOTAL HOME TECH SUPPORT

Never be concerned with computer issues and viruses again – Total Home Tech Support is only a phone call away. Using remote access you can sit back and relax as our certified techs solve your technology frustrations. Our team of trained experts have experience with all types of electronic devices and all types of hardware and software issues. We're just a call away in case you encounter any trouble. Every area of computer troubleshooting, hardware repairing, software maintenance, reinstallation, data backups, and network issues can be taken care of.

- » Diagnose cause of issues and problems
- » Remotely repair and reinstall driver software for computers
- » Help you take backup of valuable data and prevent data loss
- » Fix the computer issues which occur while you work on your PC
- » Recommend software and tools to prevent data loss and improve productivity

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## OVERVIEW

- ✓ **NO COST CONSULTATIONS ON TECHNOLOGY ISSUES**
  - ✓ **24/7 IMMEDIATE ACCESS WHEN YOU NEED IT MOST**
  - ✓ **FREE ANTI-VIRUS SOFTWARE**
  - ✓ **RECEIVE BEST PRACTICES ASSESSMENT**
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Today I called the technology support line hoping we could have our small business tax software working on just a second computer after installing a corrupted version of the program to our network. Our technician not only has it working on two, we are back to the full network. He had the patience for the Job and absolutely awesome computer skills.

-- Robert D., Atlanta GA



# IDENTITY THEFT PROTECTION

Millions of Americans have their identity stolen every year! With Identity Theft Protection, now you have somewhere to turn for help.

Our highly skilled agents are committed to making a stressful situation as easy as possible and we will be there to help you through the recovery process from beginning to end.

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## OVERVIEW

- ✓ **EMERGENCY RESPONSE KIT**
  - SENT TO YOU DIRECTLY
  - INCLUDES INFORMATION TO FILE ALL PAPERWORK
- ✓ **ACCESS TO FRAUD RESOLUTION SPECIALIST**
- ✓ **CONSULTATION WITH ATTORNEY**
- ✓ **UP TO \$25,000 ID THEFT REIMBURSEMENT POLICY**
  - PAYS FOR EXPENSE RELATED TO YOUR ID THEFT
  - INCLUDES LOST WAGES UP TO \$2,000





# LEGAL ACCESS PLUS

With Legal Access Plus, members are entitled to FREE 60 minute consultations on an unlimited number of legal issues. Whether your legal requirements are big or small, advice and assistance from an attorney is only a phone call away.

Our attorney network consists of 22,000 legal professionals ready to help and serve you.

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## OVERVIEW

- ✓ 60 MINUTE FREE CONSULTATION WITH NETWORK ATTORNEY
- ✓ 24 HOUR EMERGENCY SERVICES
- ✓ FREE WILL PREPARATION
- ✓ 25% DISCOUNT OFF FEES FOR ONGOING LEGAL WORK
- ✓ UNLIMITED ACCESS TO LEGAL DOCUMENTS THROUGH WEBSITE

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**SOME OF THE MATTERS YOU CAN GET HELP WITH**  
FAMILY LAW | REAL ESTATE | BUSINESS | INJURY



**MWR** *Life*



# FINANCIAL COACHING

Our money coaches are only a phone call away and provide the advanced education, accountability, and support you need to overcome financial hurdles that often times stand between you and success.

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## OVERVIEW

- ✓ **NO COST CONSULTATIONS ON AN UNLIMITED NUMBER OF SUBJECTS**
  - ✓ **MATTERS SUCH AS CREDIT COUNSELING, DEBT AND BUDGET ASSISTANCE, TAXES, PURCHASE PLANNING AND MORE ARE ALL COVERED**
  - ✓ **COACHING SESSIONS ARE CONVENIENT AND CONFIDENTIAL**
  - ✓ **FINANCIAL EXPERTS ON-CALL FOR EVERY IMMEDIATE FAMILY MEMBER**
  - ✓ **COACHES WILL NEVER TRY TO SELL YOU ANYTHING**
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I called the financial coaching line to get advice about applying for a home mortgage. My coach was a Certified Financial Planner and provided very practical advice and information that helped me to get on the right track. She asked all the relevant questions and made me feel at ease. I felt comfortable sharing my financial information. This service is really professional.

-- Betsy P., Chicago IL



# TAX HOTLINE

Having Tax Hotline is like living next door to a tax expert. Members get quick, honest answers to their tax questions. Tax Hotline offers clear explanations of any tax implications for personal and business financial decisions, no matter how routine or complex the situation.

Members know the tax impact of buying a home instead of renting an apartment. They'll learn how much of their child care expenses are tax-deductible. They'll have the information they need to decide whether they can afford to set up a home office. From a tax perspective, they'll know how to time the sale of stock or other appreciated assets. Best of all, Tax Hotline offers free annual state and federal tax returns!

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## OVERVIEW

- ✓ **UNLIMITED ASSISTANCE FROM TAX PROFESSIONALS FOR BUSINESS & PERSONAL TAX NEEDS**
  - ✓ **FREE ANNUAL STATE & FEDERAL TAX RETURNS**
  - ✓ **FREE REVIEW OF PREVIOUS YEAR'S RETURN**
  - ✓ **\$1 MILLION LIABILITY POLICY**
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As a retired CEO, I find the Tax Hotline an invaluable adjunct to services provided by my CPA and tax attorney. My questions about deductions, dependents, and applicability of tax regulations are answered quickly, courteously and reliably. I recommend it to taxpayers in every income level.

-- George W., Austin TX





# WORLDWIDE AIR MEDICAL EVACUATION

Imagine you or a loved one is injured while on vacation and you need medical transportation. Our team is here to coordinate and arrange safe transportation. Across the country and around the world.

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## OVERVIEW

- ✓ **POWERED BY UNITED HEALTHCARE, ONE OF THE LARGEST PROVIDERS WORLDWIDE**
  - ✓ **PATIENT AIR TRANSFERS: EVERY DETAIL IS TAKEN TO ENSURE OF A SMOOTH TRANSITION, WITH EXPERIENCED MEDICAL TEAM**
  - ✓ **TRAVELING IN THE US OR OVERSEAS**
  - ✓ **RETURN OF DEPENDENT CHILDREN**
  - ✓ **PROFESSIONAL MEDICAL TEAM ASSISTANCE**
  - ✓ **TRANSPORTATION TO JOIN A HOSPITALIZED PARTICIPANT**
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I can't describe in words the amount of stress you have taken from an already stressful situation. The work you do is amazing... you are as valuable as the doctors and paramedics as far as helping in a foreign country, no lie. I can't imagine also having to worry about the financial strain in addition to worrying about my husband getting surgery in a rural hospital where we don't understand the language.

-- Lisa M., Grand Rapids MI

# FREQUENTLY ASKED QUESTIONS

## Q: ARE ALL 8 SERVICES AND BENEFITS INCLUDED IN THE ONE PLAN?

A: Absolutely! That's what makes the **Life Essentials Plan** so great.

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## Q: ARE THERE ANY SERVICE FEES REQUIRED TO USE ANY OF THE SERVICES?

A: No, there are no deductibles or services associated with any of the services.

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## Q: AM I LOCKED INTO A LONG TERM CONTRACT?

A: The Life Essentials plan is a month to month service and requires no long term contract.

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## Q: CAN I CANCEL MY PLAN?

A: You can cancel any time, but you won't want to.

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## Q: IS LIFE ESSENTIALS AVAILABLE TO EVERYBODY IN MY HOME?

A: Every service is available for the subscribing member and each immediate family member, with exception of Identity Theft Protection, which is limited to 2 people.

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## Q: WHO PROVIDES AND ADMINISTERS THE VARIOUS BENEFITS OFFERED?

A: We have partnered with a best-in-class selection of service providers to perform and facilitate the various benefits offered with the **Life Essentials Plan**. A full list of partners is available in the program terms and conditions.

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## Q: HOW DO I USE THE SERVICES?

A: Simply call our toll-free membership phone number and follow the prompts to select the **Life Essentials** service you need. You will automatically be connected with a customer care professional trained to take care of your immediate needs.

