

Membership Guide to Benefits and Discounts







BENEFITS YOU CAN COUNT ON

As a member, you receive benefits and discounts that are designed to give you confidence as you plan for the future.

TABLE OF CONTENTS

\$10,00 Basic Term Life Insurance	3
401K(i) Retirement	4
24-Hour Nurse Line	5
Diabetic Supplies	6
Sleep Apnea	7
Identity Theft Protection	
Retail Benefits	9
Prescription Benefits	10
Notes	11



\$10,000 BASIC TERM LIFE INSURANCE BENEFIT



Did you know that 86% of Americans say they haven't bought life insurance because it's too expensive-yet they overestimate it's true cost by more than double.

Don't become that statistic! Our members receive \$10,000 without having to answer any health questions.









Benefit can pay towards a mortgage and even college tuition.



401K(i) Retirement



YOU WORK HARD. PROTECT YOUR FUTURE.

Independent Contractors have an exclusive opportunity to invest in a 401K(i) through Transamerica Life Insurance Company. Everyone has a moment when tomorrow becomes real... It's time to think about your retirement.

Our 401K(i) policy provides the tools and resources that make it easy to plan so you can do more than just think about your future! Plan for a better, brighter future with a **minimum** contribution of **\$50/month**. You've worked hard, now it's time to relax and enjoy traveling.

Don't wait.... Call one of our benefit counselors today to get connected with your retirement kit to begin building a diverse portfolio.

MORE POLICY FEATURES

*Low monthly deposit

*Best Of" Investment Menu

*Dedicated investment advisor team





SAFEGUARDS THAT HELP YOU STAY ONE STEP AHEAD.



TOLL-FREE 24/7 NURSE LINE: 1-800-982-2401

Get in touch with registered nurses 24 hours a day, 7 days a week! This connects you to a team of nurses experienced in providing information on a variety of health topics. They are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive.

YOU HAVE ADDITIONAL ACCESS TO:

- Information about self-care techniques for common symptoms
- A library of audio tapes on over 700 health topics found in the Nurse Helpline Booklet
- Explanations of what to expect during a medical test
- Answers from registered nurses about diagnostic and surgical procedures, recently diagnosed medical conditions, prescriptions and over the counter medication

When calling the toll-free 24/7 Nurse Line please press **OPTION 2**





SAFEGUARDS THAT HELP YOU STAY ONE STEP AHEAD.



DIABETIC SUPPLIES AT A DISCOUNT

Blood glucose management is a critical component of every diabetes management plan. Regular self-monitoring gives information about how your daily management plan is working to control your blood sugar levels.

Our program is designed for everyday testing, product packages are priced from \$29.99 to \$169.99/month -- 60% off average retail prices. Product packages include free: glucose meter, test strips, lancing device, control solution, swabs, manual (log book), battery and carrying case.

HOW TO ACCESS YOUR BENEFITS

Visit www.vipdiabeticplan.com

Or call the toll-free VIP Diabetic Plan line at 1-877-233-9425

Identify yourself as a VIP Health & Wellness Member, and a friendly operator will assist you in determining the best package for you, and your supplies will be shipped directly to your home.

Know that if you ever run low on supplies and need more, give us a call -- we'll offer you additional discounts on all our products.





SAFEGUARDS THAT HELP YOU STAY ONE STEP AHEAD.

SLEEP APNEA MANAGEMENT

20
MILLION

20 million Americans suffer from undiagnosed Sleep Apnea. The program is designed to help you test, treat, and manage sleep disorders without needing to go to a sleep center. After receiving an order from your doctor, a **free sleep testing device** will be shipped to your home via UPS. The package will come with easy to follow instructions, information for the **24-hour support line**, and a return envelope to ship the device back after the test is completed.

The test results are interpreted by a Board Certified Sleep MD and you'll be notified of the recommended next steps. The turnaround time for placing a patient on therapy is quick; if the results are negative for sleep disorder, you'll receive a sleep apnea release letter. 24-hour access to ongoing support will be provided to members undergoing therapy.

COMMON RISK INDICATORS



50% of people who suffer from congestive heart failure have a sleep disorder



Excessive use of alcohol and tobacco puts you at greater risk



Being overweight is a major risk factor for Sleep Apnea



High Blood Pressure





SECURE YOUR PRESENT AND YOUR FUTURE.



EVERY 60 SECONDS, 19 PEOPLE FALL VICTIM TO IDENTITY THEFT.

As a member of NAWP, you have access to Identity Theft Protection services!

ID Resolution is a leader in providing identity management services. This policy offers every victim or suspected victim unlimited access to an assigned fraud specialist who will facilitate the resolution of virtually any identity related problem.

YOU ALSO HAVE ACCESS TO:

Identity Fraud Resolution

Identity Travel Response

Medical Identity Theft

Lost/Stolen Document Response

Home & Auto Invasion Claims Enhancement

Surviving Spousal Services

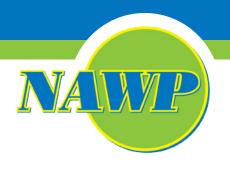
Relocation Assistance

Marriage & Divorce Services

Infant & Minor Identity Risk Mitigation

Deployed Military ID Protection Service

Call **1-877-308-9169** and provide group name: Enrollment First, INC. Calls are monitored 24/7 for emergencies and live support is available Monday - Friday 8:00 AM - 8:00 PM EST.







REWARD YOURSELF

Receive cash back retail benefits through the retail benefits program. Why not get rewarded for everyday online purchases from hundreds of popular stores?

Enjoy rewards for purchasing online from stores such as:

- WalMart
- Target
- Newegg
- Bass Pro Shop
- Gander Mountain
- and many more!

HOW TO USE YOUR RETAIL BENEFIT:

*Go online and visit https://shop.retailbenefits.com/ to sign up.

*Earn an extra 1% to 40% cash back at over 5,000 online retailers.





SAVE MONEY ON PRESCRIPTIONS.

PRESCRIPTION BENEFITS

As a member of NAWP, you have access to our Prescription Benefits Program. This benefit is available to you and your family.

Save up to 75% on drug prices through our nationwide network of over 59,000 pharmacies, including major chains and community pharmacies. All brand name and generics are included. Discounts are applied at time of purchase.

HOW TO USE YOUR CARD

- Present your card and your prescription to a participating pharmacy
- Show your card to the pharmacist when filling prescriptions not covered by your insurance or excluded from Medicare.



BACK







