

Welcome to **NAWP** National Association of Workplace Programs



Membership Guide to Benefits and Discounts



Call us at:
888-748-2636
M-F, 8am-7pm EST



Visit online at
www.nawp.us

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.

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\$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.

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



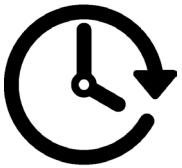
Being overweight is a major risk factor for Sleep Apnea



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.

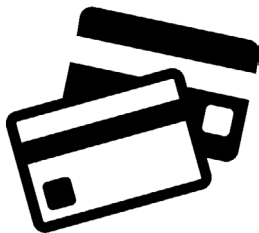
YOU ALSO HAVE ACCESS TO:

- 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.*



GET REWARDED FOR HEALTHY CHOICES.



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.*



WELLCARD PRESCRIPTIONS AND HEALTH SERVICES

As a member of NAWP, you have free access to WellCard Health. This gives you and your family access to pre-negotiated discounts on prescription drugs and a wide range of health care services that are included in your membership!

Save up to 50%

- Prescription Drugs
- Vision
- MRI & Imaging
- Lab

Save up to 45%

- Dental

Save up to 30%

- Medical Bill Help

Save up to 20%

- Doctor Visits

Save up to 15%

- Hearing

Save up to 10%

- Daily Living Products
- Diabetic Care Services
- Vitamins

Save time - 24/7 Doctor

Save when you shop - WellCard Rewards

Over 410,000 Physicians and 45,000 Ancillary Provider Locations Over 59,000 Nationwide Pharmacies Accept WellCard Health with Availability for Mail Order and Specialty Pharmacy



Call for more info
800-562-9625



Online Resources
www.wellcardhealth.com

How to login:

- Click *New User to Get Started.*
- Group ID: *NAWPH*
- Member ID: *Do not Enter Anything and select Continue. This will continue through the registration.*



HEALTH ADVOCATE™

TELEPHONIC ASSISTANCE PROGRAM

Are you dealing with problems related to relationships, stress, or substance abuse? Telephonic EAP provides effective professional counseling and work/life support to help you cope with the ups and downs of life. A simple phone call helps when you are dealing with depression, family conflicts, substance abuse, debt, or worry over finding services for your children or elderly parents.

- *Unlimited 24/7 access to confidential, short term telephonic counseling*
- *Access to EAP+Work/Life partners and licensed professional counselors located in over 150 countries*
- *Referrals for long-term counseling or specialized care*
- *Work/life services address concerns from adoption to eldercare, alcohol and drug abuse, stress management, grief and loss, legal and financial concerns, depression and much more*

EASY TO USE



Call Telephonic EAP
866-799-2998



Online Resources
MyMemberPortal.com

Get Started Now!

Log on to MyMemberPortal.com to start using this benefit.



CHIROPRACTIC BACK OUT OF WHACK?

Back out of whack? Use your membership to save 30% to 50% on X-rays, diagnostic services and treatments at over 3,000 chiropractors nationwide. Get relief from back and joint pain, headaches and more with no limit on the number of visits. How's that for an adjustment?

Savings include:

- *Free initial consultation*
- *50% off diagnostic services and X-rays performed on-site*
- *30% off treatments and other services*
- *Discounts on additional items may be available*

EASY TO USE



Questions?
800-800-7616



Find a provider
MyMemberPortal.com



**Show your card with the
UHS Chiropractic™ logo!**



Chiropractic Video
<https://youtu.be/rBcc0gv4nkM>

Get Started Now!

Log on to MyMemberPortal.com to start using this benefit.



FINANCIAL HELPLINE

NO TRICKS, JUST TIPS!

No tricks, just tips! Financial counselors answer your questions on everything from establishing credit and starting a college fund to exploring retirement options. You'll receive confidential guidance and advice about budgeting, debt consolidation, health care expenses, credit cards, taxes and more.

- *Accredited or Certified Financial Counselors assess issues, discuss options, find the right resources and create a plan of action*
- *Online Financial Resource Center includes interactive calculators, informative articles and resources to help you plan ahead*
- *Access to free, confidential counseling by phone*

EASY TO USE



Access live counselors
800-704-1308



Online Resources
MyMemberPortal.com



Keep your membership
card in your wallet

DID YOU KNOW?

- *The average U.S. household carries \$15,355 in credit card debt. (Source: e than 44% of America full-time workers say they worry about personal finances during work hours. (Source: Harris Poll, 2013)*
- *82% of Americans are carrying debt and four in ten have no savings and are not saving for retirement. (Source: LIMRA, 2015)*

Get Started Now!

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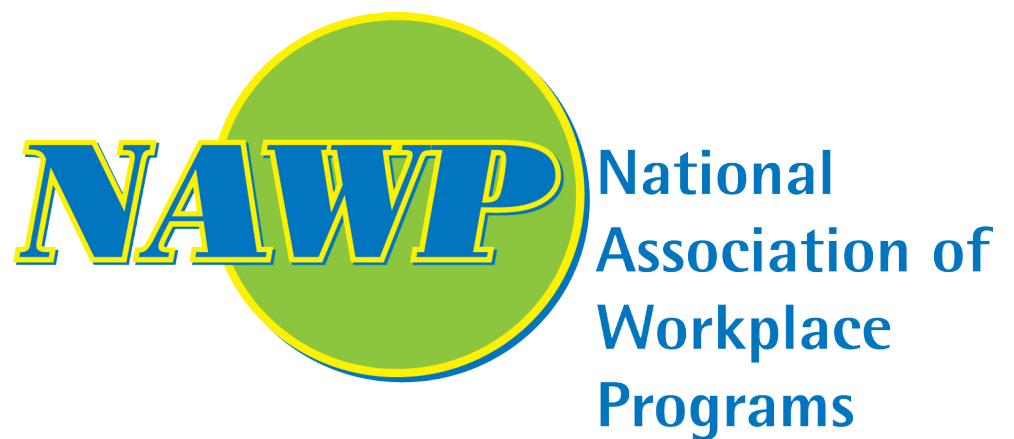


***DISCLOSURES for HEALTH ADVOCATE™ TELEPHONIC ASSISTANCE PROGRAM,
CHIROPRACTIC AND FINANCIAL HELPLINE:***

This plan is NOT insurance. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. **It contains a 30 day cancellation period,** provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is canceled within the first 30 days after the effective date. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com.

Limitations, Exclusions & Exceptions

1. Member is defined as primary member, spouse, and all legal dependents.
2. Providers are subject to change without notice. Programs may vary in some states. Providers and locations may be removed from the network at any time.
3. This is a discount program only. The program may be canceled or modified at anytime. You will receive notice if the plan is canceled or materially modified.
4. Normal business hours are Monday through Friday, 7:00 am to 7:00 pm and Saturday, 8:00 am to 5:00 pm Central Time.
5. The discount company will not reimburse or pay any portion of any provider's fees. These benefits may not be used with any other discount plan or program. Listed or quoted prices are subject to change without notice.
6. Providers may offer products or services to the public at prices lower than the discounted prices. In such event, members will be charged the lower price.
7. Savings are based on the provider's normal fees. Actual savings will vary by location and the services or products purchased.
8. This discount program is a referral plan, and makes no warranties concerning the quality of care received. Providers are responsible for the professional advice and treatment provided to members.



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