



AMERICAN INDEPENDENT
Business Coalition

**Pro Level
Membership Overview**



***Lighting
The Way***

For Small Businesses, Families & Individuals

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An Important Message for Members

Dear Member:

The American Independent Business Coalition serves thousands of small business owners, self-employed individuals, their employees, and families all across America. Whether you own your own small business, are an employee of a small business, or you support the idea of free enterprise, AIBC applauds your entrepreneurial spirit and is committed to helping you keep more of your hard-earned money.

AIBC leverages the collective purchasing power of our Membership to provide a wide range of benefits, discounts, and privileges. The benefits and privileges of AIBC Membership are specially selected to meet the unique needs of our Members.



Benefits for Your Professional Life

For Members who are entrepreneurs and small business owners, AIBC offers important business benefits and resources to help get the job done on time and under budget.

Benefits for Your Personal Life

For Members who are cost-conscious consumers, AIBC provides money-saving discounts on everyday items to help stretch the household budget further.

Benefits for Your Health and Well-Being

For Members who are concerned about their health and well-being, AIBC delivers a wide variety of medical, fitness and therapeutic resources to help every Member look and feel their best.

In addition to large group purchasing power and targeted benefits, AIBC is "Lighting the Way" for its Members to gain access to some of the most flexible, money-saving innovations for health coverage in America.

AIBC is focused on enhancing three key areas of your life - your career, your personal life and your general health - by removing the financial and knowledge hurdles you face every day. We encourage you to begin using your benefits today, and discover the difference AIBC membership can make for you.

Sincerely,
American Independent Business Coalition

Associations of all types have been a central part of American society since our country began.

"Americans of all ages, all stations in life, and all types of disposition are forever forming associations. There are not only commercial and industrial associations in which all take part, but others of a thousand different types - religious, moral, serious, futile, very general and very limited, immensely large and very minute At the head of any new undertaking, where in France you would find the government or in England some territorial magnate, in the United States you are sure to find an association."

Alexis de Tocqueville
Democracy in America, 1835

Membership available to the residents of the following states: AL, AR, AZ, CO, DE, GA, IA, IL, IN, KY, LA, MO, MI, MS, MT, NC, NE, OH, OK, PA, SC, TN, TX, VA, WI, WV and WY.

Heartland

Do you want more from your payroll provider?

With Heartland, you have access to fast, secure, and simple payroll solutions that can help you do so much more for your business.



Payroll Advantage:

- Payroll processing & tax management
- Recruiting & onboarding
- Work Opportunity Tax Credits
- HR & personnel management
- Rate lock pricing
- Time tracking, scheduling & PTO

Whatever your business type, you know what you need to keep your business thriving. Heartland is here to help you make it happen. Welcome to the partnership that does more for your company. One Business. One Experience.

Penny Wise Office Supplies Discount

Office Supplies

Association members get huge selection, FREE fast delivery and the guaranteed lowest prices on office products from Penny Wise. Penny Wise not only offers the lowest prices, but also provides a huge selection on over 20,000 items. Plus, delivery is free within the contiguous U.S. and next day is virtually guaranteed from Penny Wise's 40 distribution centers nationwide. Members get up to 36% off already discounted prices for savings of up to 80% off suggested list price. Penny Wise also offers an additional 3% savings when orders are placed through its website (www.penny-wise.com). And, members' prices are guaranteed! If a member buys a product from Penny Wise, sees it advertised for less and sends the ad to Penny Wise within 30 days, Penny Wise will refund the difference or credit the member's account.





UPS Discount

Delivery Services

Flat Rate Discounts on Shipping. UPS took the guesswork out, and put the easy in.

Get the flexibility you need to capture the full benefit of growth opportunities: UPS' logistics expertise and tools can help optimize your supply chain and let you react quickly to shifting market needs.

American Independent Business Coalition members now have access to new and improved flat rate pricing - no matter how much you ship, when you ship, or where it's going.

UPS Service	Member Discount
Domestic	
UPS Next Day Air Early®	10%
UPS Domestic Next Day/Deferred	50%
UPS Ground Commercial/Residential	30%
UPS Freight®	Begin at 75% (shipments over 150lbs.)
In addition, members can take advantage of UPS Smart Pickup® service for free.	
International	
Exports	50%
Imports	40%
Canada Standard	25%

Lenovo

Association members save up to 30% on Lenovo products!

Members are eligible to receive discounts of up to 30% off the everyday public web price on a wide range of Lenovo products, including laptops, tablets, desktops, workstations, servers, accessories and more! Take advantage of great deals on top products for the home and office, such as the award-winning ThinkPad laptops and innovative multimode YOGA tablets.

Members also receive:

- Free Ground Shipping on all web orders
- Monthly Limited-Time Special Offers
- Award-Winning Service & Support
- Access to Energy-Efficient Green Technologies





1-800-Flowers Discount

Gifts & Flower Arrangements

As an association member, you can save 15%* when you order flowers and/or gifts from 1800Flowers.com, one of America's top providers of floral and specialty gifts.

You'll enjoy top-quality customer service with same-day delivery on many items. 1800Flowers.com and its gourmet food brand, 1800baskets.com, offers a wide range of gifts: flowers, plants, plush toys, and balloons, plus gourmet food, gift baskets, cookies, brownies, popcorn, fruit, wine and spa products. Whether for Get Well, New Baby, Just Because or Bereavement, 1800Flowers.com has the right gift for the right occasion.

**Prices & Discounts are exclusive of applicable service and shipping charges and taxes. Items may vary and are subject to availability, delivery rules and times. Offers available online and by phone. Offers cannot be combined, are not available on all products and are subject to restrictions, limitations and blackout periods. Prices and charges are subject to change without notice. Void where prohibited. © 2011 1800FLOWERS.COM, INC*

Moving Van Lines Discount

Relocation Services

Our Association has a special agreement with Cord North American, an agent for North American Van Lines, that applies to relocation services for all members. This agreement provides a substantial discount for our members. Cord North American was selected to provide this relocation benefit to members because of their ability to offer reduced costs while still providing the highest level of service and customer satisfaction. Association Members gain access to the certified Home-To-Home Handling program and a single source of contact through North American Van Lines. The Home-To-Home Process includes professional packing, loading, and transportation by North American's top drivers, as well as unloading and unpacking. Each relocation can be itemized to help with your needs, wants and/or budget. Cord North American is proud to present relocation discounts, features and benefits designed for our members. Estimates/Quotes are always free of charge!

Other Services Available:

- Office Moving
- Record Retention
- Logistics
- Warehousing
- Distribution
- International Services



Safelite® AutoGlass

Vehicle Windshield Repair & Replacement

Association members can save \$10 on rock chip repair or \$20 on glass replacement orders through Safelite AutoGlass.

Safelite has more than 70 years of experience providing windshield and auto glass service to 6 million customers each year. Not only do they have certified technicians who can get the job done quickly, their auto glass service uses innovative technology and is built for your convenience.



Auto Rental Discount

Car, Van & Truck Rentals

Take advantage of affordable auto rental rates from Budget®, and AVIS® Car Rental. Save up to 25% off Budget®, and AVIS® base rates plus get other great offers.

When you rent a car, you shouldn't need a handbook. Why not choose simple, smart and easy on the wallet? Then you can focus on getting there and having fun doing it.

Note: Some blackout dates and restrictions may apply. 24-hour advance reservations are required.

Saving Benefit Perks Program

Discounts and Exclusive Perks

Saving Benefit Perks Program provides association members with exclusive perks and over \$4,500 in savings on everything from pizza and the zoo, to movie tickets, oil changes, hotels, and car rentals!

And, with over 102,000 available discounts across 10,000 cities in the United States and Canada, you'll never be far from savings!



4 Tips To Get You Started

- 1. Easy Mobile Access:** Drop an app icon on your phone or download our iPhone app
- 2. Perks 101 Support:** Register for the next perks webinar and watch our "How To" videos
- 3. Monthly Emails:** Subscribe to our newsletters and be the first to know about new discounts and giveaways
- 4. Connect:** Share your savings stories and ideas with us at [Facebook.com/Abenity](https://www.facebook.com/Abenity) and [Twitter.com/Abenity](https://twitter.com/Abenity) using #LifeHasPerks



Nearby Offers
Use our show & save mobile coupons to quickly access savings on the go.



Mobile Access
Save an app icon to your phone's home screen for quick access to discounts.



Monthly Giveaways
Win cash, movie tickets, electronics and more with our monthly contests.



Hotel Engine

Booking hotels for business travel has never been so simple!

Hotel Engine, a private hotel booking platform, connects affinity organizations and their members to deeply discounted hotel rates.

Top benefits of your complimentary membership include:

- An average savings of 26% off public rates at 150,000+ hotels globally
- No contracts, annual fees, or spending minimums
- 24/7, U.S.-based customer support



HOTELENGINE.

Wyndham Hotels Discount

Whether you are looking for an upscale hotel, an all-inclusive resort or something more cost effective, association members can save on rooms at nearly 7,000 participating hotels worldwide. Wyndham Hotels are offering association members 25% off the "Best Available Rate" at participating locations every time you travel.



Red Roof Inn

Get comfort at an economical price at over 650 pet-friendly properties globally. Association members receive a 15% discount on stays at all Red Roof Inn locations.

Motel 6 Discount

Motel 6 offers all association members a 10% discount!

Anytime that you are traveling, whether it is for business or pleasure, take advantage of the member benefit discount. Since Motel 6 is the lowest priced hotel of national brand, the discount will help save you even more!



Choice Hotels

Connect the world through the power of hospitality!

Association members can save up to 20% off the Best Available Rate at participating Choice Hotels.





Clever RX

Never overpay for prescriptions again!

Download the FREE Clever RX App. From your app store search “Clever RX” and hit download.

Find where you can save on your medication. Using your zip code, when you search for your medication, Clever RX checks which pharmacies near you offer the lowest price. Savings can be up to 80% compared to what you are currently paying.

24-Hour Nurse Helpline Plan

Nurse Advice

The 24-Hour Nurse Helpline is designed to help members become more informed about their healthcare. The Nurse Helpline is a 24/7 confidential telephone service that allows members to ask questions and receive information about their health, illnesses and medications. There is no cost to use the Helpline.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The benefits include:

- **Toll-free, confidential availability to registered nurses 24 hours a day.**
- **Explanations on what to expect during medical tests**

Help from a registered nurse who can answer questions regarding:

- **Diagnostic and surgical procedures**
- **Recently diagnosed medical conditions**
- **Prescription and over the counter medication information**

This is not insurance.



Figo Pet Insurance



Quality, affordable pet insurance can help pay for unexpected veterinary bills. As an association member you are eligible to receive a discount of up to 10% off plans through Figo Pet Insurance.

How Does it Work and What Does it Cover?

If your pet becomes sick or injured, seek treatment from any licensed veterinarian in the world. Then submit your bill for reimbursement on the following:

- Emergency & Hospitalization
- Surgeries
- Veterinary Specialists
- Hereditary & Congenital Conditions
- Chronic Conditions
- Dental Illness and Injury
- Prescriptions
- Imaging
- Knee Conditions
- Prosthetics & Orthopedics
- Hip Dysplasia

Policies are underwritten and issued by the insurer, Independence American Insurance Company, 485 Madison Avenue, New York, NY 10022. Policies and claims are administered by Figo Pet Insurance, LLC, 540 N Dearborn Street #10873, Chicago, IL 60610. Insurance availability may vary by region or state. Discounts and savings vary by state.



MDHearing

Because you deserve medical-grade hearing aids for 90% less

Founded on the idea that everyone deserves to hear, MDHearing manufactures affordable, high-quality, FDA-registered medical devices that are designed, programmed, and tested by our in-house team of audiologists and hearing professionals.

Our goal is to bring the hearing clinic experience to you—for thousands less than a traditional clinic. From our online hearing test to our video consultations and licensed support professionals, we're 100% dedicated to making your experience with us a good one.

Blanket Group Specified Disease/Illness & Accident Insurance

Blanket Group Specified Disease/Illness & Accident Insurance is available to paid Members of AIBC for the Primary Member, Spouse of the Primary Member, and Eligible Dependent Children¹ of the Primary Member. Coverage commences for Members immediately following the receipt, by the association, of the Membership enrollment application and the payment by the Member of the first month's dues and continues as long as dues are paid, subject to the Company's rights to adjust future premiums and cancel coverage. Coverage is underwritten and administered by National Foundation Life Insurance Company (in AL, AR, AZ, CO, DE, GA, IA, IN, KY, LA, MO, MS, MT, NC, NE, OH, OK, PA, SC, TN, TX and WY), Freedom Life Insurance Company of America (in IL, MI, VA and WV), and Enterprise Life Insurance Company (in WI). This coverage is not available to members who are residents of any other states. Coverage is subject to the definitions, terms, limitations and exclusions contracted in the Blanket Group Policy.

AIBC Blanket Group Specified Disease/Illness Insurance Benefits & Blanket Group Accident Insurance Benefits

Specified Disease/Illness Plan*	Accident Plan	Benefit Description	Pro
✓	✓	Hospital Room & Board Expenses Incurred	
		Daily Max Up To 30 days	\$400
✓	✓	Elimination Period	1 day

***Benefits also include:**

Outpatient Medical Foods - Inherited Metabolic Disorders Benefit - 50% of expenses incurred daily for Medical Foods received on an Outpatient basis, Up To \$5,000

Outpatient Diabetes - Membership Year Maximum up to \$15 for each of the following: Outpatient Diabetes Equipment, Outpatient Diabetes Self-Management Training, and Outpatient Diabetes Supplies.

¹Eligible Dependent Children of Primary Member means an unmarried dependent child of the Primary Member who is under the age of nineteen (19) years (twenty-four (24) if enrolled as a Full-Time Student). A Full-Time Student means an individual, under the age of twenty-four (24), who is enrolled in at least twelve (12) credit hours per semester at an accredited college or university.

The Blanket Group Specified Disease/Illness & Accident Insurance forms BLKACCUP2-2014-P-FLIC/BLKACCUP2-2014-P-NFL/BLKACCUP2-2014-P-ELIC; and BLKSDUP2-2014-P-FLIC/BLKSDUP2-2014-P-NFL/BLKSDUP2-2014-P-ELIC are underwritten and issued by Freedom Life Insurance Company of America, National Foundation Life Insurance Company, and Enterprise Life Insurance Company and issued to AIBC. The Blanket Group coverage is available to each individual enrolled member of AIBC who has timely and properly paid their monthly dues to AIBC and who has been identified by AIBC to Freedom Life Insurance Company of America, National Foundation Life Insurance Company, or Enterprise Life Insurance Company (as applicable) as an authorized and enrolled member of AIBC. The Blanket Group Specified Disease/Illness & Accident Insurance is subject to the definitions, terms, conditions, limitations, and exclusions set forth in the master group policy, issued to AIBC, which is summarized and provided in your membership materials and terminates at the end of the policy period of the master group policy issued to AIBC unless renewed by the mutual agreement of AIBC and Freedom Life Insurance Company of America, National Foundation Life Insurance Company, or Enterprise Life Insurance Company. THE COVERAGE UNDER THE BLANKET GROUP SPECIFIED DISEASE/ILLNESS & ACCIDENT INSURANCE POLICIES DOES NOT PROVIDE MAJOR MEDICAL INSURANCE COVERAGE, AND IS NEITHER MINIMUM ESSENTIAL COVERAGE UNDER FEDERAL LAW NOR WORKERS' COMPENSATION INSURANCE UNDER STATE LAW. THESE POLICIES PROVIDE ONLY SPECIFIED DISEASE/ILLNESS AND ACCIDENT-ONLY INSURANCE COVERAGE THAT PAYS IN ADDITION TO ANY OTHER IN-FORCE COVERAGE. IF INSURED DO NOT HAVE MINIMUM ESSENTIAL COVERAGE UNDER FEDERAL LAW, AN ADDITIONAL PAYMENT WITH THEIR TAXES MAY BE REQUIRED UNDER FEDERAL LAW.

Mandatory Dispute Resolution

The Blanket Specified Disease/Illness and Accident plans contain a Mandatory Dispute Resolution Procedures for the prompt, fair, and efficient resolution of a dispute. This provision provides for the parties to first attempt to achieve resolution of any Dispute through negotiation. If the parties cannot reach an agreement through negotiation, the provision provides for resolution to be then attempted through non-binding mediation. Finally, if the parties cannot reach an agreement through mediation, this provision provides for a neutral arbitrator to assist the parties with resolution through mandatory, binding arbitration.

AIBC Health & Well-Being Benefits

Claims for benefits shall be administered based on the Blanket Group Policies issued to American Independent Business Coalition. A copy of the Blanket Group Policies is available from the association upon request.

For Claim Assistance, contact:
(in AL, AR, AZ, CO, DE, GA, IA, IN, KY, LA, MO, MS, MT, NC, NE, OH,
OK, PA, SC, TN, TX & WY)

National Foundation Life Insurance Company
American Independent Business Coalition
Blanket Coverage Claims Unit
P.O. Box 549 Fort Worth, TX 76101 **1-800-221-9039**

(in IL, MI, VA & WV)

Freedom Life Insurance Company of America
American Independent Business Coalition
Blanket Coverage Claims Unit
P.O. Box 1719 Fort Worth, TX 76101 **1-800-387-9027**

(in WI)

Enterprise Life Insurance Company
American Independent Business Coalition
Blanket Coverage Claims Unit
P.O. Box 1719 Fort Worth, TX 76101 **1-800-606-4482**

Specified Disease/Illness Limitations At A Glance

Coverage under the Blanket Group Specified Disease/Illness Insurance Policy is limited as provided by the definitions, limitations, exclusions, and terms contained in each and every Section of the Blanket Group Specified Disease/Illness Insurance Policy, as well as the following limitations and waiting periods:

- Any treatment, medical service, surgery, medication, equipment, claim, loss or expense received, purchased, leased or otherwise incurred as a result of an Insured's Pre-existing Condition is not covered under the Blanket Group Specified Disease/Illness Insurance Policy unless such treatment, medical service, surgery, medication, equipment, claim, loss or expense constitutes Covered Expenses incurred by such Insured more than twelve (12) months after the Issue Date, and such treatment, medical service, surgery, medication, equipment, claim, loss or expense are not otherwise limited or excluded by the Blanket Group Specified Disease/Illness Insurance Policy or any riders, endorsements, or amendments attached to the Blanket Group Specified Disease/Illness Insurance Policy;
- Covered Medical Services Benefits under the Blanket Group Specified Disease/Illness Insurance Policy for any Insured who is eligible for or has coverage under Medicare, and/or amendments thereto, regardless of whether such Insured is enrolled in Medicare shall be limited to only the Usual and Customary Expenses for services, supplies, care or treatment covered under the Blanket Group Specified Disease/Illness Insurance Policy that are not or would not have been payable or reimbursable by Medicare and/or its amendments (assuming such enrollment), subject to all provisions, limitations, exclusions, reductions and maximum benefits set forth in the Blanket Group Specified Disease/Illness Insurance Policy; and
- Any Covered Medical Services payable under the Blanket Group Specified Disease/Illness Insurance Policy will be reduced by fifty percent (50%) when the applicable Insured is age sixty-five (65) or older, based on the Insured's most recent birthday, on the date the Benefit becomes payable.

Specified Disease/Illness Non-Covered Items At A Glance

Coverage under the Blanket Group Specified Disease/Illness Insurance Policy is limited as provided by the definitions, limitations, exclusions, and terms contained in each and every Section of the Blanket Group Specified Disease/Illness Insurance Policy. In addition, the Blanket Group Specified Disease/Illness Insurance Policy does not provide coverage for the amount of any professional fees or other medical expenses or charges for treatments, care, procedures, services or supplies incurred for the diagnosis, care or treatment charged to an Insured or any payment obligation for Us under the Blanket Group Specified Disease/Illness Insurance Policy for any of the following, all of which are excluded from coverage:

- any cost item, charge or expense which does not constitute Covered Expenses;
- any Bodily Injuries suffered by an Insured;
- any disease, ailment, illness or sickness that is not a Specified Disease/Illness;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured before the Blanket Group Specified Disease/Illness Insurance Policy Issue Date and the Primary Insured Effective Date;
- any treatments, care, procedures, services or supplies which are not specifically enumerated in the SPECIFIED DISEASE/ILLNESS BENEFITS AND CLAIM PROCEDURES section of the Blanket Group Specified Disease/Illness Insurance Policy;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured after an Insured's coverage under the Blanket Group Specified Disease/Illness Insurance Policy terminates, regardless of when the sickness or disease occurred;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured and contained on a billing statement to the Insured which exceeds the amount of the Maximum Allowable Charge;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured, which You or Your covered family members are not required to pay;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured for which the Insured and/or any covered family members are not legally liable for payment;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured for which the Insured and/or any covered family members were once legally liable for payment, but from which liability the Insured and/or family members were forgiven and released by the applicable Provider without payment or promise of payment;
- Specified Diseases/Illnesses due to any act of war (whether declared or undeclared);
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured from any state or federal government agency, including the Veterans Administration unless, by law, an Insured must pay for such services, except for Medicaid;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured as a result of experimental procedures or treatment methods not approved by the American Medical Association or other appropriate medical society;

Specified Disease/Illness Non-Covered Items At A Glance, cont'd

- drugs or medication not used for a Food and Drug Administration (“FDA”) approved use or indication;
- administration of experimental drugs or substances or investigational use or experimental use of Prescription Drugs except for any Prescription Drug prescribed to treat a covered chronic, disabling, life-threatening Specified Disease/Illness, but only if the investigational or experimental drug in question: (a) has been approved by the FDA for at least one indication; and (b) is recognized for treatment of the indication for which the drug is prescribed in: (1) a standard drug reference compendia; or (2) substantially accepted peer-reviewed medical literature. (c) drugs labeled “Caution – limited by Federal law to investigational use”;
- any professional and medical services Provided an Insured in treatment of a Specified Disease/Illness caused or contributed to by such Insured's being intoxicated or under the influence of any drug, narcotic or hallucinogens unless administered on the advice of a Provider, and taken in accordance with the limits of such advice;
- any eyeglasses, contact lenses, radial keratotomy, lasik surgery, hearing aids and exams for their prescription or fitting;
- any Cochlear implants;
- Specified Disease/Illness while serving in one of the branches of the armed forces of the United States of America;
- Specified Disease/Illness while in a foreign country and serving on active duty in one of the branches of the armed services of the United States of America;
- Specified Disease/Illness while serving on active duty in the armed forces of any foreign country or any international authority;
- any voluntary abortions, abortifacients or any other drug or device that terminates a pregnancy;
- any medical condition excluded by name or specific description by either the Blanket Group Specified Disease/Illness Insurance Policy or any riders, endorsements, or amendments attached to the Blanket Group Specified Disease/Illness Insurance Policy;
- any cosmetic surgery or reconstructive procedures, except for Medically Necessary cosmetic surgery or reconstructive procedures performed under the following circumstances: (i) where such cosmetic surgery is incidental to or following surgery resulting from Bacterial Infection or Viral Infection, (ii) to correct a normal bodily function in connection with the treatment of a covered Specified Disease/Illness, or (iii) such cosmetic surgery constitutes Breast Reconstruction that is incident to a Mastectomy; provided any of the above occurred while the Insured was covered under the Blanket Group Specified Disease/Illness Insurance Policy;
- Prescription Drugs or other medicines and products used for cosmetic purposes or indications;
- Outpatient Prescription Drugs that are dispensed by a Provider, Hospital or other state-licensed facility;
- Prescription Drugs produced from blood, blood plasma and blood products, derivatives, Hemofil M, Factor VIII, and synthetic blood products, or immunization agents, biological or allergy sera, hematinics, blood or blood products administered on an Outpatient basis;
- Prescription Drugs that are classified as anabolic steroids or growth hormones;
- allergy kits intended for future emergency treatment of possible future allergic reactions;
- replacement of a prior filled Prescription for Prescription Drugs that was covered and is replaced because the original Prescription was lost, stolen or damaged;
- Prescription Drugs that are classified as psychotherapeutic drugs, including antidepressants;
- any treatment, care, procedures, services or supplies for breast reduction or augmentation or complications arising from these procedures;
- any treatment, care, procedures, services or supplies for voluntary sterilization, reversal or attempted reversal of a previous elective attempt to induce or facilitate sterilization;
- any treatment, care, procedures, services or supplies for treatment of infertility, including fertility hormone therapy and/or fertility devices for any type of fertility therapy, artificial insemination or any other direct conception;
- any treatment, care, procedures, services or supplies for any operation or treatment performed, Prescription or medication prescribed in connection with sex transformations or any type of sexual or erectile dysfunction, including complications arising from any such operation or treatment;
- any treatment, care, procedures, services or supplies (including Prescription Drugs) incurred for the diagnosis, care or treatment of Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD);
- any treatment, care, procedures, services or supplies for appetite suppressants, including but not limited to, anorectics or any other drugs used for the purpose of weight control, or services, treatments, or surgical procedures rendered or performed in connection with an overweight condition or a condition of obesity or related conditions;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of Mental, Nervous and Emotional Disorders;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of autism spectrum disorder;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of Alcoholism, addiction to illegal drugs or substances, and/or abuse of illegal drugs or substances;
- any treatment care, procedures, services or supplies incurred for the diagnosis, care or treatment of cirrhosis of the liver;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of routine maternity or any other expenses related to normal labor and delivery, including routine nursery charges and well-baby care;
- any contraceptives, oral or otherwise, whether medication or device, regardless of intended use;
- any fluoride products;
- any intentional misuse or abuse of Prescription Drugs, including Prescription Drugs purchased by an Insured for consumption by someone other than such Insured;
- any programs, treatment or procedures for tobacco use cessation;
- any charges for blood, blood plasma, or derivatives that has been replaced;
- compounded Prescription Drugs;
- level one controlled substances;
- any treatment, care, procedures, services or supplies of Temporomandibular Joint Disorder (TMJ) and Craniomandibular Disorder (CMD);
- any treatment received outside of the United States;
- any services or supplies for personal convenience, including Custodial Care or homemaker services, except as provided for in the Blanket Group Specified Disease/Illness Insurance Policy; and
- any spinal manipulations.

Accident Limitations At A Glance

Coverage under the Blanket Group Accident Only Insurance Policy is limited as provided by the definitions, limitations, exclusions, and terms contained in each and every Section of the Blanket Group Accident Only Insurance Policy, as well as the following limitations and waiting periods:

- Any treatment, medical service, surgery, medication, equipment, claim, loss or expense received, purchased, leased or otherwise incurred as a result of an Insured's Pre-existing Condition is not covered under the Blanket Group Accident Only Insurance Policy unless such treatment, medical service, surgery, medication, equipment, claim, loss or expense constitutes Covered Expenses incurred by such Insured more than twelve (12) months after the Effective Date, and such treatment, medical service, surgery, medication, equipment, claim, loss or expense are not otherwise limited or excluded by the Blanket Group Accident Only Insurance Policy or any riders, endorsements, or amendments attached to the Policy;
- Covered Medical Services Benefits under the Blanket Group Accident Only Insurance Policy for any Insured who is eligible for or has coverage under Medicare, and/or amendments thereto, regardless of whether such Insured is enrolled in Medicare shall be limited to only the Usual and Customary Expenses for services, supplies, care or treatment covered under the Policy that are not or would not have been payable or reimbursable by Medicare and/or its amendments (assuming such enrollment), subject to all provisions, limitations, exclusions, reductions and maximum benefits set forth in the Policy; and
- Any Covered Medical Services payable under the Blanket Group Accident Only Insurance Policy will be reduced by fifty percent (50%) when the applicable Insured is age sixty-five (65) or older, based on the Insured's most recent birthday, on the date the Benefit becomes payable.

Accident Non-Covered Items At A Glance

Coverage under the Blanket Group Accident Only Insurance Policy is limited as provided by the definitions, limitations, exclusions, and terms contained in each and every Section of the Blanket Group Accident Only Insurance Policy. In addition, the Blanket Group Accident Only Insurance Policy does not provide coverage for the amount of any professional fees or other medical expenses or charges for treatments, care, procedures, services or supplies incurred for the diagnosis, care or treatment charged to an Insured or any payment obligation for Us under the Blanket Group Accident Only Insurance Policy for any of the following, all of which are excluded from coverage:

- any cost item, charge or expense which does not constitute Covered Expenses;
- any disease, ailment, illness or sickness suffered by an Insured, except a covered Bacterial Infection;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured before the Blanket Group Accident Only Insurance Policy Issue Date and the Primary Insured Effective Date;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured after an Insured's coverage under the Blanket Group Accident Only Insurance Policy terminates, regardless of when the Bodily Injury occurred;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured and contained on a billing statement to the Insured which exceeds the amount of the Maximum Allowable Charge;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured, which You or Your covered family members are not required to pay;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured for which the Insured and/or any covered family members are not legally liable for payment;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured for which the Insured and/or any covered family members were once legally liable for payment, but from which liability the Insured and/or family members were forgiven and released by the applicable Provider without payment or promise of payment;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured from any state or federal government agency, including the Veterans Administration unless, by law, an Insured must pay for such services, except for Medicaid;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured as a result of experimental procedures or treatment methods not approved by the American Medical Association or other appropriate medical society;
- Bodily Injury due to any act of war (whether declared or undeclared);
- services provided by any state or federal government agency, including the Veterans Administration unless, by law, an Insured must pay for such services;
- drugs or medication not used for a Food and Drug Administration ("FDA") approved use or indication;
- administration of experimental drugs or substances or investigational use or experimental use of Prescription Drugs except for any Prescription Drug prescribed to treat a covered chronic, disabling, life-threatening Bodily Injury, but only if the investigational or experimental drug in question: (a) has been approved by the FDA for at least one indication; and (b) is recognized for treatment of the indication for which the drug is prescribed in: (1) a standard drug reference compendia; or (2) substantially accepted peer-reviewed medical literature. (c) drugs labeled "Caution – limited by Federal law to investigational use";
- intentionally self-inflicted Bodily Injury, suicide or any suicide attempt while sane or insane;
- Bodily Injury while serving in one of the branches of the armed forces of the United States of America;
- Bodily Injury while in a foreign country and serving on active duty in the United States Army, Navy, Marine Corps or Air Force Reserves or the National Guard;

Accident Non-Covered Items At A Glance cont'd

- Bodily Injury while serving on active duty in the armed forces of any foreign country or any international authority;
- voluntary abortions, abortifacients or any other drug or device that terminates a pregnancy;
- any medical condition excluded by name or specific description by either the Blanket Group Accident Only Insurance Policy or any riders, endorsements, or amendments attached to the Blanket Group Accident Only Insurance Policy;
- any loss to which a contributing cause was the Insured's being engaged in an illegal occupation or illegal activity;
- participation in aviation, except as fare-paying passenger traveling on a regular scheduled commercial airline flight;
- any Injury which was caused or contributed by an Insured racing any land or water vehicle;
- Prescription Drugs or other medicines and products used for cosmetic purposes or indications;
- Prescription Drugs that are classified as psychotherapeutic drugs, including antidepressants;
- Outpatient Prescription Drugs that are dispensed by a Provider, Hospital or other state-licensed facility;
- Prescription Drugs produced from blood, blood plasma and blood products, derivatives, Hemofil M, Factor VIII, and synthetic blood products, or immunization agents, biological or allergy sera, hematinics, blood or blood products administered on an Outpatient basis;
- level one controlled substances;
- Prescription Drugs that are classified as anabolic steroids or growth hormones;
- compounded Prescription Drugs;
- allergy kits intended for future emergency treatment of possible future allergic reactions;
- replacement of a prior filled Prescription for Prescription Drugs that was covered and is replaced because the original Prescription was lost, stolen or damaged;
- any eyeglasses, contact lenses, radial keratotomy, lasik surgery, hearing aids and exams for their prescription or fitting;
- any Cochlear implants;
- any medical condition excluded by name or specific description by either the Blanket Group Accident Only Insurance Policy or any riders, endorsements, or amendments attached to the Blanket Group Accident Only Insurance Policy;
- any cosmetic surgery or reconstructive procedures, except for Medically Necessary cosmetic surgery or reconstructive procedures performed under the following circumstances: (i) where such cosmetic surgery is incidental to or following surgery resulting from Bacterial Infection or (ii) to correct a normal bodily function in connection with the treatment of a covered Bodily Injury;
- any treatment, care, procedures, services or supplies for breast reduction or augmentation or complications arising from these procedures;
- any treatment, care, procedures, services or supplies for voluntary sterilization, reversal or attempted reversal of a previous elective attempt to induce or facilitate sterilization;
- any treatment, care, procedures, services or supplies for treatment of infertility, including fertility hormone therapy and/or fertility devices for any type of fertility therapy, artificial insemination or any other direct conception;
- any treatment, care, procedures, services or supplies for any operation or treatment performed, Prescription or medication prescribed in connection with sex transformations or any type of sexual or erectile dysfunction, including complications arising from any such operation or treatment;
- any treatment, care, procedures, services or supplies for appetite suppressants, including but not limited to, anorectics or any other drugs used for the purpose of weight control, or services, treatments, or surgical procedures rendered or performed in connection with an overweight condition or a condition of obesity or related conditions;
- any treatment, care, procedures, services or supplies (including Prescriptions) incurred for the diagnosis, care or treatment of Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD);
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of Mental, Nervous and Emotional Disorders;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of autism;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of alcoholism, addiction to illegal drugs or substances, and/or abuse of illegal drugs or substances;
- any treatment care, procedures, services or supplies incurred for the diagnosis, care or treatment of cirrhosis of the liver;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of routine maternity or any other expenses related to normal labor and delivery, including routine nursery charges and well-baby care;
- any contraceptives, oral or otherwise, whether medication or device, regardless of intended use;
- any fluoride products;
- any intentional misuse or abuse of Prescription Drugs, including Prescription Drugs purchased by an Insured for consumption by someone other than such Insured;
- any programs, treatment or procedures for tobacco use cessation;
- any charges for blood, blood plasma, or derivatives that has been replaced;
- any treatment, care, procedures, services or supplies of Temporomandibular Joint Disorder (TMJ) and Craniomandibular Disorder (CMD);
- any treatment received outside of the United States; and
- any services or supplies for personal convenience, including Custodial Care or homemaker services, except as provided for in the Blanket Group Accident Only Insurance Policy.

The association pays fees to certain insurance companies or their affiliates to collect dues in addition to premium. The association has agreed to pay certain member enrollees a fee in exchange for their services.

From time to time the American Independent Business Coalition's board evaluates service and discount proposals from various companies. Services and discounts may be enhanced or reduced based on the board's evaluation. Structure and dues are subject to change based upon the membership size and changes in the services and discounts.

The American Independent Business Coalition continually looks for privileges that maximize your consumer dollars and improve the well being of your business and household. Although the AIBC investigates each of the service providers, it cannot warrant or guarantee their performance. If you have any comments about the providers or their services, please call the toll-free AIBC Membership Services Office @ 1-833-418-0968.

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