

VBA Membership

with Accident Coverage
& M.D.hotline

Triage R.N. & Doctors available 24/7



BCS Telephone benefit available to all employees on payroll deduction basis per two weeks

\$5000 accident and accidental death benefit \$20 employee only, \$22.50 employee /family
\$10,000 accident and accidental death benefit \$27.50 employee only \$32.50 employee / family

***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.

**Membership includes discounts on Travel, Tickets,
Auto, Electronics, Restaurants & More!**

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



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Certificate of Insurance Enclosed

Please be sure to check your member website for important benefit changes or updates >> VBAMembers.com

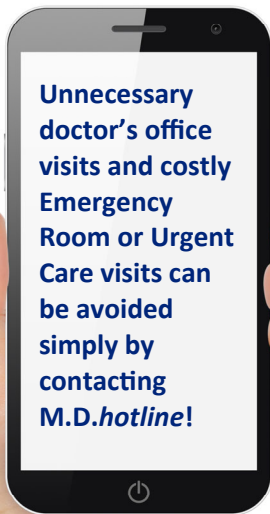
24 HOURS A DAY ♦ 365 DAYS A YEAR!

**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.



Common Conditions Treated

- ✓ Flu and cold
- ✓ Fever
- ✓ Cough
- ✓ Sore throat
- ✓ Nasal congestion
- ✓ Acute cystitis
- ✓ Diabetes
- ✓ Ear ache
- ✓ Weight control
- ✓ High blood pressure
- ✓ Allergies
- ✓ Anxiety



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

* M.D.hotline is Not Insurance. Benefit Effective 30 Days After Date of Membership. M.D.hotline is not a replacement service for medical emergencies. In the event of a life-threatening health emergency, members should call 911 or local emergency services first. No DEA Controlled Substances or Narcotics Allowed.

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.

**Medical Advice
you can TRUST!**

Portable Device Protection Benefit*

800-457-3405

PROTECT YOUR DEVICES & YOUR FAMILY!

AVOID UNEXPECTED COSTS!

Reimbursement for the repair or replacement of your Portable Device (Mobile Phone, Tablet or Hot Spot) in the event it is: Accidentally Damaged or Stolen.

Pays up to \$600 per claim
(\$1,000 per year).

Only \$25 co-payment per claim.



BENEFIT PROVIDED TO MEMBERS AT NO ADDITIONAL COST.

*Primary member paying for no less than 60 consecutive days may qualify. The benefit is subject to the Portable Device Protection Terms & Conditions provided in your membership materials.

ID Recovery Pros

800-457-3405

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



→ 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

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

Your Membership ALSO INCLUDES Complete Recovery of:

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

ID Recovery Pros 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. Benefit managed by Merchants Information Solutions, Inc. 100 years experience and over 10 Million customers served in theft recovery and credit card fraud resolution.



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!

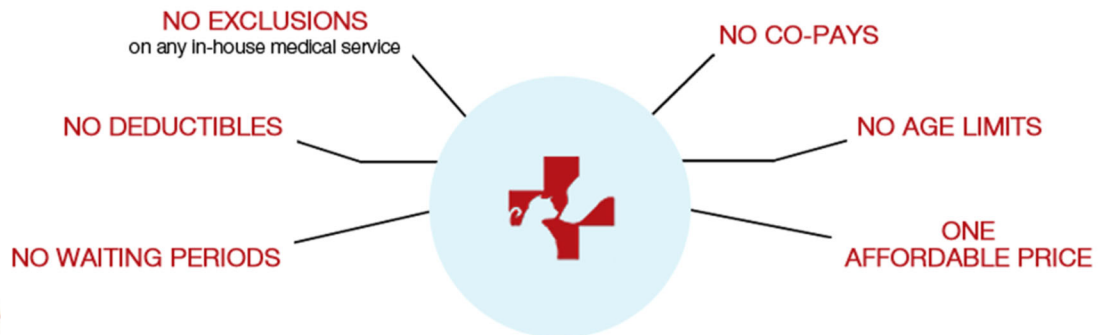


Pet Assure's Pet Discount Plan is INCLUDED in your membership!

Call to sign up your pet today! 888-789-7387

Membership covers ALL the pets in your family!

Don't Wait! Call Today!



INSTANT 25% VETERINARIAN SAVINGS!

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

Real Savings. Every Day.



Travel



Tickets



Auto



Electronics



Food

See for yourself. Start saving now!

THESE AND
MANY
MORE!

GO TO: vba.benefithub.com | Enter Referral Code: NXPVKU | Complete Registration

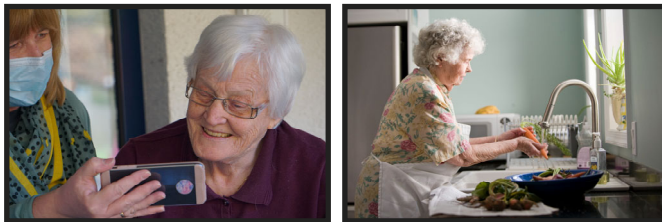


ALOE CARE HEALTH

888-256-3227

MEDICAL ALERT SYSTEM

The World's Most Advanced Medical Alert System



When a medical emergency occurs, a medical alert system can act as a **VITAL LIFE-SAVING TOOL** to assist seniors in their most vulnerable life moments.

\$10 off monthly monitoring and up to \$100 off hardware!

Aloe Care's professional response team is always on-hand, ready to get the right level of support!

- > Voice activated | 24-hour emergency response
- > Secure family app with real-time updates
- > Two-way calling through the Smart Hub
- > Automatic fall and motion detection
- > No contracts. Cancel Anytime.



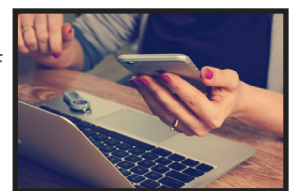
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844-527-0217

SMART HOME ALARM SYSTEM

Association members can get a FREE Doorbell Camera Pro or a FREE \$200 Visa Gift Card

Home security systems are an investment giving you peace of mind while helping to **KEEP YOUR FAMILY SAFE**. You may also be able to lower your homeowners' insurance as many companies offer discounts to those who have a home security system. Control your entire system from a single app!



- > Monitor what's happening at your front door – whether you're home or miles away.
- > Control your lights, thermostat and more.
- > Lock your door remotely.

Membership also includes:

Printing & Shipping Savings at FedEx Office. Auto Rental Savings through AVIS and Alamo.

MULTI-PRODUCT SAVINGS PROGRAMS!

Activate Your GlobalFit Benefit



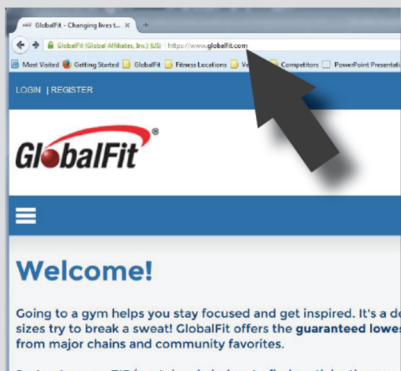
GlobalFit offers Value Benefits of America members:

- 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.



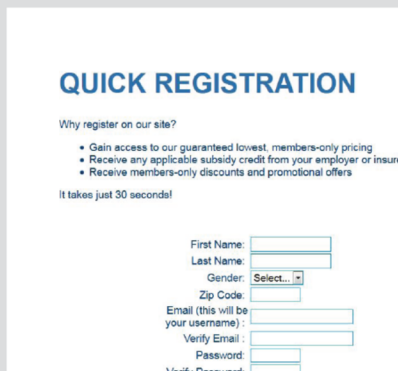
Use your organization's landing page to access your benefits:

Visit your custom benefits page at GlobalFit.com/VBA



Powered by GlobalFit

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.



a Not-For-Profit Association

NO ENROLLMENT FEE

MONTHLY RATES SHOWN

Monthly price varies based upon the AD&D and Excess Accident Medical insurance plan selected. Price indicated is a package price including AD&D insurance. Excess Accident Medical Expense insurance and all other benefits and services included with membership in Value Benefits of America (VBA). For all plans available, the cost of the insurance is no more than 30% of the total package price.

Rates Listed Include a \$9.95 Monthly Administration Fee.

VALUE BENEFITS OF AMERICA ENROLLMENT FORM

Including 24 Hour Accident Benefits



- | | | |
|-----------------|---|---|
| OPTION 1 | <input type="checkbox"/> \$29.95 / Individual | <input type="checkbox"/> \$34.95 / Family |
| OPTION 2 | <input type="checkbox"/> \$39.95 / Individual | <input type="checkbox"/> \$44.95 / Family |
| OPTION 3 | <input type="checkbox"/> \$44.95 / Individual | <input type="checkbox"/> \$54.95 / Family |
| OPTION 4 | <input type="checkbox"/> \$54.95 / Individual | <input type="checkbox"/> \$64.95 / Family |
| OPTION 5 | <input type="checkbox"/> \$74.95 / Individual | <input type="checkbox"/> \$79.95 / Family |
| OPTION 6 | <input type="checkbox"/> \$84.95 / Individual | <input type="checkbox"/> \$89.95 / Family |
| OPTION 7 | <input type="checkbox"/> \$94.95 / Individual | <input type="checkbox"/> \$99.95 / Family |

If you have an I phone you can use the QR code to sign up or for coverage. or you can use the link that show up above this brochure by clicking on it.

This is a benefit that you can keep even if you change employment.

