

Protection PLUS Life

Guaranteed Issue Term Life

WAOA Membership Benefit Plan Handbook



MEMBERSHIP BENEFIT INFORMATION



Protection PLUS Life Guaranteed Issue Term Life

Included in your WAOA membership benefit package:

<p>Association Membership</p>	<p>* <i>Wellness Plan of America</i></p>	
<p>Non-Insured Benefits</p>	<ul style="list-style-type: none"> * <i>Wellness Assessment</i> * <i>Natrupathic & Wellness Doctors</i> * <i>Weight Loss Programs</i> * <i>Weight Management</i> * <i>Natural Allergy Management</i> * <i>Vitamins & Supplements</i> * <i>Diabetic Care Services and Daily Living Products</i> 	<ul style="list-style-type: none"> * <i>Prescription Discount</i> * <i>Dental Care</i> * <i>Vision Care</i> * <i>Lab Testing</i> * <i>24/7 Doctor</i> * <i>Hearing Care</i> * <i>Medical Bill Help</i>
<p>Insured Benefits</p>	<ul style="list-style-type: none"> • <i>Guaranteed-Issue Term Life Underwritten by LifeShield National Insurance Company</i> 	

Questions - For assistance with your monthly membership billing, payment method updates, address or beneficiary changes contact your Member Services Team @ 1-800-478-9120.

Association Benefits



Wellness America is a comprehensive membership designed to address your everyday health and wellness needs. This program was created to assist our members in making the necessary lifestyle changes critical to long term health through free ongoing services in addition to member's only savings on wellness benefits. What makes the Wellness Association unique is that we provide access to our highly trained Wellness Doctors as you make the journey to good health and wellness...*for your lifetime.*

OUR MISSION

To improve our member's quality of life by offering programs and lifestyle benefits supported by trained wellness doctors who promote good health and wellness... for your lifetime.

**WELLNESS ASSOCIATION
OF AMERICA**
2920 Ronald Reagan Blvd,
Suite 115
Cumming, GA 30041

WELLNESS ASSOCIATION OF AMERICA MEMBERSHIP HANDBOOK

As a WAOA member you will have access to:

- ✓ Free Wellness Assessment....To jump start your journey to a healthy lifestyle you have access to a free in-depth on line Wellness Assessment.
- ✓ Free one on one Consultation..... With our experienced renowned Naturopathic Doctor to recommend a treatment plan to improve the quality of your life naturally.
- ✓ Weight Loss Program..... Our Naturopathic Doctor will recommend a weight loss program specialized just for you.
- ✓ Lifetime Weight Management..... As you reach your goal our Naturopathic Doctor will suggest a weight management program to help you maintain your desire weight.
- ✓ Natural Allergy Management..... Our Naturopathic Doctor will suggest you how to manage your seasonal or yearlong allergies with natural supplements.
- ✓ Vitamins and Supplements..... WAOA gives you 15% savings and access to high quality Vitamins and Supplements to create a healthier you with an affordable, simple and practical approach.
- ✓ Wellness Resources and Articles..... Receive weekly articles which provide advice on how to overcome the most common health problems such as type 2 diabetes, obesity, thyroid issues and other metabolic issues.

WELLNESS FOR YOUR LIFETIME

A NATURAL APPROACH

LET'S GET STARTED....THE WELLNESS ASSOCIATION OF AMERICA IS A NATURAL INDIVIDUALIZED APPROACH TO GOOD HEALTH AND WELLNESS. IT IS BASED ON THESE TWO IMPORTANT PRINCIPLES;

- *Your body has the ability to heal itself and remove the causes of illness through natural treatment & lifestyle changes, rather than eliminate or suppress symptoms, as is the primary treatment in America today.*
- *Your body changes as you move through the journey of life, which requires you making*
- *Lifestyle changes to maintain your long term good health.*



WELLNESS ASSESSMENT

To jumpstart your journey to a healthy lifestyle simply log into www.America4wellness.com and fill out your free in-depth wellness assessment.

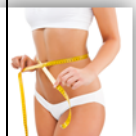


NATUROPATHIC & WELLNESS DOCTORS

As a WAOA member you'll gain access to our experienced Naturopathic & Wellness Doctors for a one on one consultation to recommend a treatment plan to improve the quality of your life, 'naturally'. Naturopathic medicine is founded on the belief that our body has the ability to heal itself. It is the role of our Naturopathic and Wellness Doctors to facilitate and enhance this process with the aid of 'natural' non-toxic therapies.

Our goal is to prevent disease and promote optimal health. Your Wellness Doctor will use his/her expertise to recommend 'natural' treatment to help alleviate the severe symptoms that are causing you trouble. Our job is to eliminate the cause of your illness and mitigate the recurrence of your symptoms. This is done through all natural foods, allergen elimination, lifestyle changes, proper supplementation and exercise. WAOA now offers important professional services that support your journey to wellness for your lifetime.

GENERAL WELLNESS DOCTOR CONSULTATION: This is an informational call that gives you the opportunity to have a general discussion on any specific wellness issues and/or questions you may have with an experienced Wellness Doctor who will give you a recommendation as to the next 'natural' steps on your path to wellness.



WEIGHT LOSS PROGRAMS

If you decide to take the next step in weight loss....we have the answer for you, a tried and proven program with **everyday wellness pricing!** A Naturopathic or Wellness doctor will recommend a weight loss program based on how much weight you want to lose. The WAOA program is designed to help you lose your desired weight with natural supplementation.



WEIGHT MANAGEMENT

A Naturopathic or Wellness doctor will recommend a weight management program to help maintain your desired weight level once you have achieved your proper weight goal for your lifetime. Your Wellness doctor will support you in a healthy weight management plan specially design for you.



NATURAL ALLERGY MANAGEMENT

Whether it's currently allergy season or if you suffer from allergies all year round, we have the natural solution for you with our allergy management supplement kits which provide an effective way of supporting the immune system and boosting the body's natural defenses. **ALLERGIES?** Not this year....enjoy **saving 15%** on the Allergy Kit as a WAOA Member. ***No more off the shelf pharmacy drugs, only a Doctor ordered Allergy Supplement Kit which consists of:***

- ✓ **Allerplex** - Fast, effective way in easing symptoms of allergies by supporting a strong immune system to help boost the body's **natural defenses** (*Instead of Zyrtec!*)
- ✓ **Antronex** -Supports the body's natural histamine function (*Instead of Claritin!*)
- ✓ **Fen-Gre** - Stimulates healthy function of the sinuses and the bronchial tubes (*Instead of Mucinex!*)



VITAMINS & SUPPLEMENTS

WAOA membership gives you **15% savings** and access to high quality vitamins and supplements to create a healthier you with an affordable, simple, and practical approach. The concept proven over centuries is that given the proper nutrition your body has the amazing ability of keeping itself healthy. There are three key vitamin and supplement products for healthy living – multi-vitamins, essential fatty acids, and trace minerals.

- The enzymes in multivitamins help digestion by breaking down carbohydrates and fats.
- Omega-3 fatty acids are essential at the molecular level and reduce inflammation that can lead to chronic conditions such as arthritis.
- Mineral supplements support proper organ and gland function to keep hormones in balance.

These high-quality vitamins and supplements are available only through our Wellness Doctors. WAOA provides you access to one of its Wellness Doctors if you need advice on what vitamins and supplements may be appropriate for you. Please call your Personal Wellness Concierge at 1-770-743-9764 with any question.

HEALTH AND WELLNESS CARD

Our health and wellness card gives you and your family access to savings on a wide range of health care products and services.

- **Prescription Discount**
- **Dental Care**
- **Vision Care**
- **Lab Testing**
- **24/7 Doctor**
- **Hearing Care**
- **Medical Bill Help**
- **Diabetic Care Services and Daily Living Products**
- **WellCard Rewards**

Request a card please visit www.America4wellness.com or call our personal wellness Concierge at 1-888-474-8505 Monday through Friday 9:00 am to 6:00Pm EST.



Prescription Advocacy Plan(COMING SOON)

Prescription Advocacy plan is a comprehensive RX solution program that utilizes a network of RX resources to obtain a prescription medication for their members at prices they can afford. Your Personal Prescription advocates will walk you through the necessary steps to realize these savings. The volatility of prescription medication process requires expertise navigating the program to ensure the lowest prices consistently. Our team has extensive experience navigating these prescription programs.

For more info please visit www.America4wellness.com or call our personal prescription Advocates 1-855-311-9262 Monday through Friday 9:00 am to 6:00Pm EST.

WAOA MEMBER TERMS & CONDITIONS

1. **LIFESTYLE & WELLNESS PROGRAMS BENEFITS DISCLOSURES.** WAOA offers its Members several Lifestyle and Wellness programs. These programs offer members enhanced wellness opportunities, personal advice and discount savings on selected non-medical services.
2. **WAOA PAYMENTS TO PROVIDERS.** WAOA does not make payments to the providers of medical services.
3. **WAOA FEES.** WAOA fees are due monthly on either the 5th or 20th day of each month (the "Billing Date"). Payment will be automatically processed monthly based on the method of payment you selected at the time of enrollment and verified with you for your protection.
4. **MEMBER ACTIVATION.** Your plan will become active on your initial Effective Date (the "Effective Date"). The Effective Date is either the 1st or the 15th day of each month and is determined by the date the initial payment is received, including the enrollment fee.
5. **TERMINATION.** WAOA reserves the right to terminate a plan without notice for non-payment of monthly plan fees. In the event you need assistance with payment terms, please contact your Personal Services Concierge at 1- 888-474-8505 and we will gladly assist you. Monthly fee payments, made by check that are not honored by member's financial institution for reasons including, but not limited to, insufficient funds, will incur a returned check fee of \$25.00 imposed by WAOA. This returned check fee and associated monthly member fee shall be due and payable immediately by member. Failure by member to pay the returned check fee and associated monthly membership fee could result in termination of member's WAOA plan, without notice to member, for non-payment.
6. **CANCELLATION POLICY.** You may cancel your plan within your 15 day Trial Period, which begins on your first Effective Date, and receive a refund of your initial fee provided you have not used any benefits in the WAOA plan. The enrollment fee is NON-REFUNDABLE.
To cancel your plan during the Trial Period, formal written notice of cancellation must be received by WAOA by the last day of the Trial Period.
 - To cancel your plan after the Trial Period, formal written notice of cancellation must be received by WAOA 10 days prior to your next monthly Billing Date otherwise your next month's fee will be automatically processed based on the method of payment you selected at the time of enrollment and verified for your protection. Please note that the enrollment fee is non-refundable after your Trial Period. Refunds will be processed within ten (10) days of cancellation.
 - For your protection, WAOA will not process your membership cancellation request without your written authorization and signature on the cancellation document. Please include your membership ID number on any correspondence including the cancellation document.
 - To cancel your program, please send written notice of cancellation to:
Protection PLUS Membership
Wellness Association of America
11175 Cicero Drive, Suite 100
Alpharetta, GA 30022
7. **QUESTIONS/ISSUE RESOLUTION.** If you have any questions about your WAOA membership, please call your Personal Concierge Services at 1-888-474-8505. Concierge Services representatives will be happy to assist you.
8. **CHANGE IN TERMS AND CONDITIONS.** The WAOA membership may be discontinued or modified and/or subject to additional terms and conditions. WP reserves the right to change or terminate any terms, conditions, services or benefits without limitation. Prior notice of any material change will be provided

to you whenever possible, if required by law. Lifestyle & Wellness Features and Benefits availability are subject to state regulation.

9. OTHER TERMS AND CONDITIONS.

- WAOA is not licensed insurers, HMO or underwriters of healthcare services. No portion of provider's fees will be reimbursed or paid by WAOA, nor will payments be made directly to a provider.
- Participating providers may change without notice and programs may vary by state.
- This program and contract are not protected by any state Health and Life Guarantee Association.
- The member acknowledges that the provider networks may have access to personal information protected by Health Insurance Portability and Accountability Act (HIPAA) and approves the limited use of such information by the networks.

10. WAOA does not warrant any professional services and the participating providers and facilities are solely responsible for the professional advice, services and treatment rendered to Members and their affiliates expressly disclaim any liability with respect to such matters.

- WAOA are not licensed insurers, HMO or underwriters of healthcare services. No portion of provider's fees will be reimbursed or paid by WAOA, nor will payments be made directly to a provider.
- Participating providers may change without notice and programs may vary by state.
- This program and contract are not protected by any state Health and Life Guarantee Association.
- The member acknowledges that the provider networks may have access to personal information protected by Health Insurance Portability and Accountability Act (HIPAA) and approves the limited use of such information by the networks.

11. **DISPUTE RESOLUTION.** In the unfortunate event of possible contemplation of litigation, and because both the Member and the Association realize that litigation should be avoided whenever possible, it is agreed that litigation should be avoided by following the following steps. First, any controversy or dispute arising out of or relating to a person's membership in the Wellness Association of America shall first be addressed in a good faith face-to-face meeting between the Member and the Association at the Association's office. Second, if the controversy or dispute has not been fully resolved to the satisfaction of the Member within 30 days of said meeting, the Member may request arbitration pursuant to the rules of the American Arbitration Association. In such event the parties will each pick one arbitrator and the third and final arbitrator shall be chosen by the other two.

12. **VENUE AND APPLICABLE LAW.** The Member agrees that his/her membership shall be governed by the laws of the State of Georgia and that appropriate venue for any dispute, judicial, or quasi-judicial proceeding shall be in said State

WAOA does not warrant any professional services and the participating providers and facilities are solely responsible for the professional advice, services and treatment rendered to members and their affiliates expressly disclaim any liability with respect to such matter

Insured Benefits



LIFESHIELD
NATIONAL INSURANCE CO.



LifeShield National Insurance Co.

was incorporated in 1982 as an Oklahoma domiciled insurance company and is part of the Midland Group of Companies that includes MidFirst Bank, one of the largest privately held banks in the nation. Originally, Lifeshield provided optional insurance products to Midland Mortgage. In recent years, Lifeshield has developed a suite of individual and group life and health insurance products that it promotes nationwide to small and mid-sized businesses, school districts and professional associations.

Protection PLUS Life is a Guaranteed Issue Group Term Life benefit, underwritten by LifeShield National Insurance Company. The GI Group Term Life benefit also includes benefits for Accidental Death. This unique combination of benefits provides coverage should the unexpected happen, providing peace of mind to you and your loved ones.

Death Benefit: \$10,000 to \$50,000	
For All Other Deaths	
Certificate Year 1	120% of All Premiums Paid
Certificate Year 2	20% of the Ultimate Face Amount
Certificate Year 3	Ultimate Face Amount
5-Tear Renewable Term	

Death Benefit

Death Benefit The death benefit of this Certificate is shown on the Certificate Schedule. We will pay the death benefit in a lump sum, unless otherwise agreed. This Certificate must be turned in to us when we pay the benefit. Adjustments in the death benefit will be made as provided in the following paragraphs. The death benefit will be paid to the beneficiary, as shown on the Certificate Holder's enrollment form.

Accidental Death

Accidental Death. If the death of the Certificate Holder occurs by accidental means, the Death Benefit will be equal to the ultimate Face Amount as shown on the Certificate Schedule. Accidental death of the Certificate Holder must result from injury, directly and independently of all other causes, and occur within 90 days after the date of the injury. Unless prohibited by law, we shall have the right to examine the body of the Certificate Holder, or perform an autopsy on the body of the Certificate Holder.

Death will not be considered accidental when death of the Certificate Holder results from any of the following causes:

- 1) Bodily or mental infirmity or bacterial infection (other than infection occurring simultaneously with and through a cut or wound caused by an accident) or any kind of disease even though the proximate cause of death was accidental bodily injury;
- 2) Voluntarily taking any kind of poison or drugs or inhaling any kind of gas;
- 3) Medical or surgical treatment;
- 4) Intentional self destruction while either sane or insane;
- 5) Committing or attempting to commit a felony or participating in a riot;
- 6) Operating or riding in or descending from any kind of aircraft if the Certificate Holder:
 - a. was a pilot, officer or member of the crew of such aircraft,
 - b. was giving or receiving any kind of instruction or training, or
 - c. had any duties relating to such flight or was flown for the purpose of descent from such aircraft in flight;
- 7) Service in the armed forces of any country at war; or
- 8) War or insurrection or any act attributable thereto.

“War” means declared or undeclared war. “War” includes armed aggression by one or more countries resisted by or on orders of any country, combination of countries or international organization.

This is a 5 Year Renewable – Convertible Modified Group Term policy issued to the Association. Your monthly membership dues including the renewal of the Term Policy will be based on your age at each renewal date.

Protection PLUS Life is an Association Membership based Guaranteed Issue Group Term Life benefit, underwritten by LifeShield National Insurance Company. The GI Term Life benefit is modified in policy years 1 and 2 as detailed within your personal policy certificate (see enclosed) This unique combination of benefits provides valuable coverage should the unexpected happen, providing peace of mind to you and your loved ones.