

VBA Membership Includes:



VBA 24 Hour Benefits

Including a Discount Plan for



➔ **Dental** ➔ **Vision**
➔ **Hearing** ➔ **Rx Prescriptions**

Available all ages

Also Includes:

Need to talk to a doctor or Triage R.N. 24/7?
Need a prescription called in to your pharmacy?
Need a doctor on the weekends and evenings?

Call MD™

Up to 12, ten minute phone consultations per year for you and your family included in your membership! No co-pays or deductibles!

Available all ages



More Included Benefits and Discounts Inside!
Visit www.vbamembers.com to discover all of our great plans and programs!

**Value
Benefits
of America**
a Not-For-Profit Association

VBA membership includes:

**24 HOUR ACCIDENTAL DEATH and DISMEMBERMENT ("AD&D")
and ACCIDENT MEDICAL EXPENSE INSURANCE***



	Basic	Basic Plus	Basic Premier	Premier
<i>AD&D Maximum Benefit Amount¹</i>	\$5,000	\$5,000	\$7,500	\$10,000
<i>Accident Medical Expense Benefit Amount</i>	\$2,500	\$5,000	\$7,500	\$10,000
<i>Accident Medical Expense Deductible</i>	\$195	\$195	\$275	\$275

¹The benefit amount shown is your accidental death benefit amount. The benefit amount for accidental dismemberment is a percentage of the accidental death amount. The benefit amount for your spouse/domestic partner is 50% of your amount and for your dependent children is 20% of your amount. If you have no dependent children, your spouse/domestic partner's benefit amount is equal to 60% of your amount. If you have no spouse/domestic partner your dependent children's benefit amount is equal to 25% of your amount.

**Accident Medical Expense benefits are excess
of all other insurance you may have.**

Highlights of the Accident Medical Expense benefit include:

Helps pay medical expenses that result from an accident including ER, hospital, ambulance, lab tests and more.

You may choose any ER, Hospital or Doctor.

Benefits paid directly to you or your provider.

*Please see the enclosed Summary of Benefits for a complete description of the benefits, exclusions and limitations.

Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions & Limitations Apply. **This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 85%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.** Chubb, Box 1615, Warren, N.J. 07061-1615.

VBA membership includes:

EMERGENCY HELICOPTER AIR AMBULANCE WORLDWIDE COVERAGE

Most medical plans only cover ground ambulance.

If, as a result of injury, a member suffers from a "Covered Injury" that requires emergency medical transportation by helicopter, in accordance with EMS protocols, the program will reimburse the participant up to a maximum of: **\$4000.00 per occurrence per individual or \$16,000.00 per occurrence per family.**

Benefit in excess of all other valid collectable insurance.



Have You Ever...

- *Needed a doctor in the evenings or on the weekends?*
- *Needed a prescription called in to your pharmacy?*
- *Needed to talk to a doctor about a non-emergency illness?*
- *Needed to talk to a doctor or a Triage R.N. 24/7?*

**AVOID
unnecessary &
costly Urgent Care
or ER visits simply
by contacting
CallMD!**



CallMD physicians provide medical advice, diagnosis and treatments in one-on-one phone consultations 24 hours a day, 7 days a week.

CallMD Doctors can write prescriptions! **

- Cost of consultations with a **CallMD** Doctor is **INCLUDED** in your VBA membership.*
- Save time at work or while at home when a doctor consultation is needed for you or members of your family.
- Electronic medical record maintained in a highly secured Internet accessible environment available to network doctors prior to consultation.

Did You Know...

In 2009, The National Association of Community Health Centers determined that the annual cost of unnecessary trips to Emergency Rooms was more than \$18 billion!

Feel better today. Stay healthy for tomorrow.

CallMD is Not Insurance. Benefit Effective 30 Days After Date of VBA Membership. CallMD is not a replacement service for medical emergencies. In the event of a life-threatening health emergency, members should call 911 or their local emergency services first. *UP to the maximum of 12 per year/per family OR 6 per year/per individual. **No DEA Controlled Substances or Narcotics Allowed.

VBA membership includes:

Enhanced Benefit Card



DENTAL

**Almost 100,000
Dentists
Nationwide!
Save up to 40%
or more!**



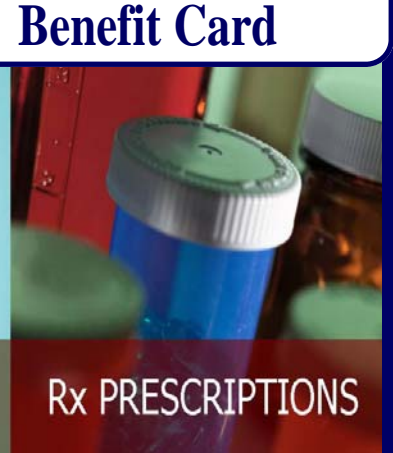
VISION

**Thousands of
Providers!
Save 10% - 50%
on Vision & LASIK**



HEARING

**Save up to 65%
on Name Brand
Hearing Aids and
Products**



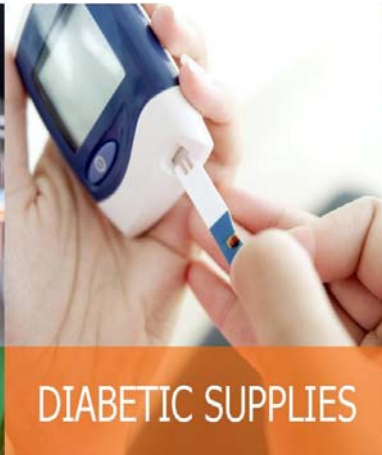
Rx PRESCRIPTIONS

**Almost 60,000
Participating
Pharmacies
Nationwide!
Save up to 20%**



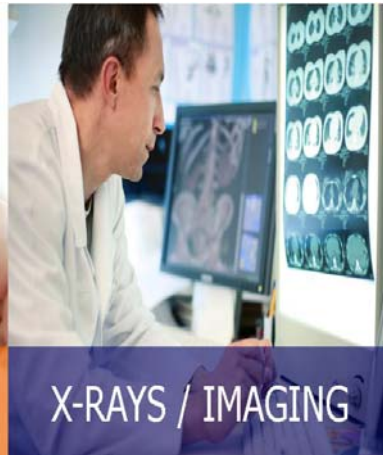
LAB TESTS

**Save 10% - 70%
Hundreds of Tests
Available!**



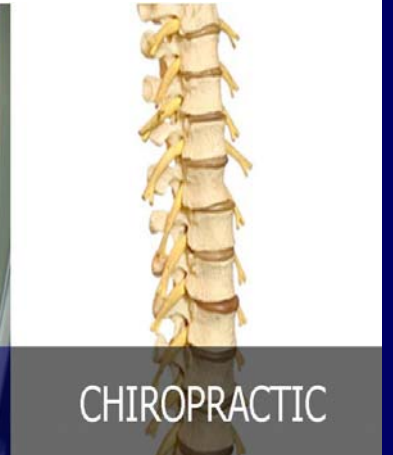
DIABETIC SUPPLIES

Save 15% - 48%



X-RAYS / IMAGING

**Almost 3,000
Participating
Radiology Centers
Nationwide!
Save 10% - 80%**



CHIROPRACTIC

**Almost 17,000
Participating
Locations
Nationwide!
Save 10% - 60%**

The Enhanced Benefits Card's discounts and savings are available to anyone—member or non-member.
Discount Benefits are NOT Insurance. This is a Discount and Savings Plan. Plan not available in all states.

Dividend Club™



Save enough money each month while eating out to more than pay for your membership! Members save an extra 20% on top of Restaurant.com's dining deals that are already as high as 60% off!

You may save thousands of dollars each year by shopping the hundreds of Dividend Club and Member eShop Merchants as a VBA Member. There are merchants and products for almost all you could need or imagine.

Accident Insurance Summary of Benefits

AD&D Insurance provides coverage for accidental loss of life or dismemberment according to the following schedule:	<u>% of Benefit Amount</u>
Accidental loss of: life; or speech & hearing; or speech & one of a hand, foot or sight of an eye; or hearing & one of a hand, foot or sight of an eye; or both hands; or both feet; or sight of both eyes; or a combination of any two of a hand, a foot or sight of an eye.....	100%
Accidental loss of: one hand; or one foot; or sight of one eye; or speech; or hearing.....	50%
Accidental loss of: thumb & index finger of the same hand.....	25%

If an insured person has multiple losses as the result of one accident, the policy will only pay the single largest benefit amount applicable.

24-Hour AD&D insurance: covers you 24 hours a day, 365 days a year, anywhere in the world while at work or at play.

Accident Medical Expense: This benefit will reimburse up to the maximum amount if accidental bodily injury causes you to first incur medical expenses for care and treatment within 90 days after an accident. The benefit amount for accident medical expense is payable only for medical expenses incurred within 52 weeks after the date of the accident causing the accidental bodily injury. The benefit amount is subject to the deductible and the maximum benefit amount. The benefit amount for accident medical expense is payable on an excess basis. We will determine the reasonable and customary charge for the covered medical expense. We will then reduce that amount by amounts already paid or payable by any other plan and will pay the resulting amount less the deductible. In no event will we pay more than the maximum benefit amount.. The deductible will be deducted from any benefit amount for Accident Medical Expense that is paid. This Deductible applies separately to each Insured Person and each Accident. **Limitation on Accident Medical Expense:** This benefit does not apply to charges and services 1) for which you have no obligation to pay; 2) for any injury where worker's compensation benefits or occupational injury benefits are payable; 3) for any injury occurring while fighting, except in self-defense; 4) for treatment that is educational, experimental or investigational in nature or that does not constitute accepted medical practice; 5) for treatment by a person employed or retained by the Policyholder; or 6) for treatment involving conditions caused by repetitive motion injuries, or cumulative trauma and not as the result of an accidental bodily injury. This insurance applies only to medically necessary charges and services.

Extensions of Insurance: **Exposure** – If an accident causes you to be unavoidably exposed to the elements and as a result of such exposure you have a loss, then such loss will be insured under the policy. **Disappearance** – If you have not been found within 1 year of a disappearance, stranding, sinking, or wrecking of any conveyance in which you were an occupant at the time of the accident, then it will be assumed, that you have suffered loss of life insured under the policy.

Exclusions: Insurance does not apply to any Accident, Accidental Bodily Injury or Loss when the United States of America has imposed any trade sanctions or there is another legal prohibition to providing the insurance, or when caused by or resulting from: **1)** an Insured Person being in/entering/exiting any aircraft: a) owned/leased/operated by the Policyholder or on the Policyholder's behalf; or b) operated by an employee of the Policyholder on the Policyholder's behalf; **2)** an Insured acting/training as a pilot or crew member (unless temporarily performing duties in a life threatening emergency); **3)** an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (unless the bacterial infection is caused by an Accident or by Accidental consumption of a substance contaminated by bacteria), bodily malfunction or medical or surgical treatment thereof; **4)** an Insured Person being incarcerated after conviction; **5)** an Insured Person's participation in active military service (except for the first 60 consecutive days of active military service); **6)** an Insured Person's flight on a rocket propelled/launched aircraft or on any flight which requires a special government permit or waiver; **7)** an Insured Person's suicide or intentionally self-inflicted injury; **8)** a declared or undeclared War.

Description of Coverage: Once you are enrolled in the plan, you will receive a description of coverage.

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverages described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued (Policy # 9906-91-97 & 9906-9198). Exclusions Apply. This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 85%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. **IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.** Chubb, Box 1615, Warren, N.J. 07061-1615

VALUE BENEFITS OF AMERICA (VBA) TERMS AND CONDITIONS G-19001-GE

1. Member understands that VBA is not an insurance company or program. Accident Benefit Payments are made by the insurance company issuing the blanket coverage to Members. 2. VBA provides savings to its members on services through a number of sources. The current list of benefits may be modified through additions or deletions. A quarterly newsletter, posted on our web site or sent via e-mail, will keep Members up to date on benefits and other pertinent information. 3. Payments for the VBA Program are due in advance. Payments will be drafted on or about 15 days before the due date. If you choose to cancel your program, it is your responsibility to make sure that your membership card and a written request for cancellation are sent to VBA at least 15 days prior to the anniversary of your effective date in order for your account not to be charged for additional fees. 4. Member hereby appoints, Value Benefits of America Association (VBA) President, or failing this person, a VBA Director, as proxy holder for and on behalf of the member with the power of substitution to attend, act and vote for and on behalf of the member in respect of all matters that may properly come before the meeting of the members of VBA and at every adjournment thereof, to the same extent and with the same powers as if the undersigned member were present at the said meeting, or any adjournment thereof. Annual meetings are to be held in Arizona the second Tuesday of August. 5. VBA reserves the right to terminate any enrollment or deny eligibility in the program for lack of payment to VBA. Returned checks, insufficient notices on bank drafts or denial by the member's credit card company for payment of the membership fee is deemed to be evidence of non-payment by a member. There will be a \$10.00 charge to be reinstated in the program after such denial. If reinstatement for non-payment happens more than once, a \$20.00 reinstatement fee will apply. 6. In the event of any dispute, member agrees to resolve said dispute solely by binding arbitration that shall be governed by the laws of the state of Arizona and enforceable at Scottsdale, Maricopa County. 7. Membership canceled within the first 30 days of the enrollment date may be eligible for refund if the membership card and written cancellation request are sent to VBA. The administrative fee is not refundable. Approved refunds will be processed approximately 30 days after the cancellation. 8. Membership is effective on the 1st of the month following enrollment acceptance by VBA.

Member Agreement: By signing your enrollment form, Member expresses desire to become a member of Value Benefits of America. Member acknowledges that the discount plans ARE NOT INSURANCE, but membership includes certain limited supplemental insured coverage's. Membership benefits are not a replacement for health insurance coverage nor are they intended as a substitute for health insurance coverage. Membership fees may change for all members, but not individually, with notification.

**SEND COMPLETED ENROLLMENT FORM AND PAYMENT PAYABLE TO "VBA" TO THE FOLLOWING ADDRESS:
VALUE BENEFITS OF AMERICA, 15575 NORTH 79TH PLACE SUITE 100, SCOTTSDALE, AZ 85260**

This brochure depicts only a summary of services provided. For complete details, including exceptions & limitations, refer to Membership material.

Marketing Office: (480) 596-6536 ♦ Fax: (480) 596-6518 ♦ email: info@vbamembers.com

Discount Benefits Are Not Insurance And Are Not Available In All States