

NATIONAL BETTER LIVING
ASSOCIATION

Presented by The Benefit Solutions Group

We offer programs, services and discounts through National Better Living Association memberships that address day-to-day healthcare needs:



- **Wellness & Lifestyle Features and Benefits** support good health and wellness in your everyday life.
- **PPO Network & Patient Advocacy Service** lowers out-of-pocket costs on important healthcare needs.
- **Careington International Discount Program** provides economical savings for Dental and Vision services and more.
- **Basic Memberships** *Wellness, My Wellness Plus and Gold*
 - **Wellness Assessment** a world-class Lifestyle Management Program offers behavior change programs in seven areas to support good health: weight management, stress management, depression prevention, smoking cessation, managing high blood pressure and more.
 - **My Wellness Plus** includes the Careington International Discount programs
 - **Basic Gold** includes Physician PPO network and Patient advocacy Services.
- **Platinum Memberships** 250, 300, 500 and 1000
 - **Limited Medical Insurance Benefits** at economical prices for Doctor Visits, Preventive Care Visits, Hospital Stays, ICU, Surgery and Emergency Room Visits.
- **Other Insurance Benefits:** Pharmacy Insurance, Term Life Insurance, Accident Insurance, and more.



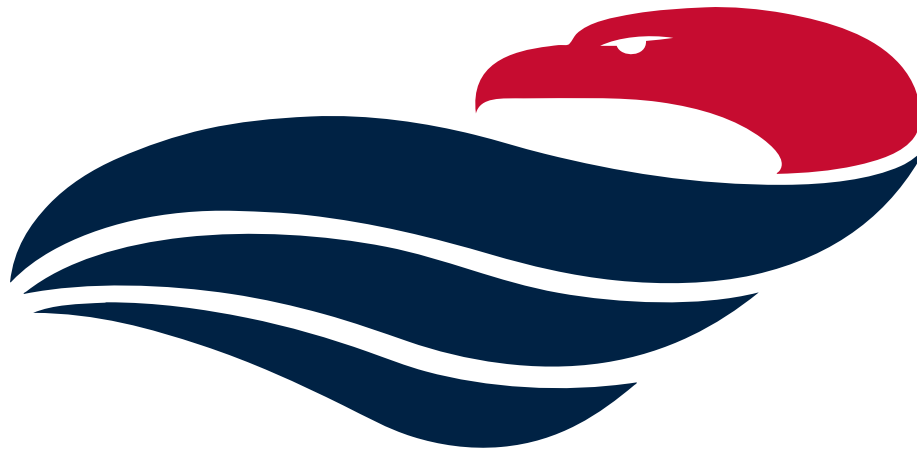
THIS IS NOT TRADITIONAL MAJOR MEDICAL INSURANCE NOR INTENDED TO REPLACE IT.

3948 Legacy Drive, Suite 106, Box 379 Plano, TX 75023-8300

Phone: (800) 404-0999

Fax: (800) 622-0811

OUR MISSION IS TO IMPROVE THE QUALITY OF YOUR LIFE THROUGH WELLNESS



NATIONAL BETTER LIVING
ASSOCIATION

Platinum Memberships

- **Platinum Memberships** 250, 300, 500 and 1000

Limited Medical Insurance Benefits at economical prices for Doctor Visits, Preventive Care Visits, Hospital Stays, ICU, Surgery and Emergency Room Visits.

- **Other Insurance Benefits:** Pharmacy Insurance, Accident Insurance, Term Life Insurance and more.

- **Wellness & Lifestyle Features and Benefits** support good health and wellness in your everyday life.

- **PPO Network & Patient Advocacy Service** lowers out-of-pocket costs on important healthcare needs.

- **Careington International Discount Program** provides economical savings for Dental and Vision services and more.

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Benefit Matrix – Limited Medical

NBLA PLATINUM MEMBERSHIPS	NBLA 250	NBLA 300	NBLA 500	NBLA 1000
INSURANCE BENEFITS - LIMITED MEDICAL (Available in AL, AR, AZ, D.C, DE, FL, GA, IA,IL, LA, MI, MO, MS, NE, PA, SC, TN, TX, VA,WI, WV and WY)				
Doctor Visit Benefit – Pays the amount listed per visit to a Doctor’s Office for the medically necessary care or treatment of a covered injury or sickness. You will be paid for up to 3 visits per policy year per covered person.	\$25 a visit	\$50 a visit	\$75 a visit	\$75 a visit
Preventive Care/Wellness Benefit – Pays the amount listed per visit for a preventive or wellness visit. You will be paid for up to a maximum of 1 visit per test per policy year per covered person.	\$50 a visit	\$50 a visit	\$50 a visit	\$50 a visit
Daily Hospital Confine Benefit – Pays the amount listed per day for up to 30 days if you have to be admitted and stay in a hospital for a covered injury or sickness.	\$250 a day	\$300 a day	\$500 a day	\$1000 a day
Intensive Care Unit Benefit – Pays the amount listed per day up to 15 days if you are confined to an intensive care unit in a hospital for a covered injury or sickness per policy year per covered person.	\$500 a day	\$600 a day	\$1000 a day	\$1000 a day
Inpatient/Outpatient Surgical Benefit – Pays the percent listed according to the Medicare’s Resource Based Relative Value System (RBRVS) used in 2010 as set forth in the description of coverage provided in your membership materials.	50% of 2010 RBRVS \$5,000 max./year	70% of 2010 RBRVS \$10,000 max./year	100% of 2010 RBRVS \$15,000 max./year	100% of 2010 RBRVS unlimited/year
Ambulance Benefit – Pays the amount listed for unlimited trips per policy year per covered person.	N/A	\$100 5 trips/year	\$100 5 trips/year	\$100 Unlimited trips
Emergency Room Benefit – Pays the amount listed per visit to a Emergency room to be diagnosed or treated for a covered accident or sickness. You will be paid for up to 3 visits per policy year per covered person.	N/A	\$50 a visit	\$100 a visit	\$100 a visit

DISCLOSURES, EXCLUSIONS, AND LIMITATIONS

DISCLOSURES

The AMLI Limited Benefits Medical plan is a group insurance benefit program. The group insurance benefits and rates vary depending on the plan selected. These benefits are provided under group insurance policy [50019] underwritten by the American Medical and Life Insurance Company and are subject to the company’s underwriting guidelines, exclusions, limitations, terms and conditions of coverage as set forth in the insurance policy and certificate issued which includes a preexisting condition limitation and other restrictions. The insurance is not basic health insurance or major medical coverage and is not designated as a substitute for basic health insurance or major medical coverage. This is a limited medical plan that provides for limitations to the coverage for each benefit. The limitations are disclosed in the certificate of coverage which is made available at the time of enrollment. In some circumstances the benefits will vary as required by state law and the plan may not be available in all states. At the group policy level, the insurer has the right to change premium rates for reasons that affect the risk assumed with a notice of 45 days, and has the option to cancel coverage with a notice of 30 days. These plans are offered through(NBLA) and require membership in the association. The association fee as well as other membership products and services may be included in the monthly charges shown.

EXCLUSIONS & LIMITATIONS

We will not pay benefits for:

Treatment, services or supplies which:

- Are not Medically Necessary;
- Are not prescribed by a Doctor as necessary to treat Sickness or injury;
- Are experimental/investigational in nature, except as required by law;
- Are received without charge or legal obligation to pay. This does not apply if the Covered Person is eligible for or receiving medical assistance; or
- Is provided by an immediate family member.

Additional Limitations and Exclusions

Except as specifically provided for in this Policy or any attached Riders, We will not pay benefits for Sickness or injuries that are caused by:

Alcoholism or Drug Addiction

Dental Procedures –Dental care or treatment except for such care or treatment due to accidental injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly.

Elective Procedures and Cosmetic Surgery – Cosmetic surgery, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other disease of the involved part and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect.

Felony or Illegal Occupation Commission of or attempt to commit a felony or to which a contributing cause was the insured’s being engaged in an illegal occupation.
 Manipulations of the Musculoskeletal System –care in connection with the detection and correction by manual or mechanical means of structural imbalance, distortion or subluxation in the human body for purposes of removing nerve interference and the effects thereof, where such interference is the result of or related to distortion, misalignment or subluxation or of or in the vertebral column.

Exclusions For Insurance Benefits – Limited Medical (Continued)

NBLA PLATINUM MEMBERSHIPS

NBLA 250

NBLA 300

NBLA 500

NBLA 1000

DISCLOSURES, EXCLUSIONS AND LIMITATIONS (CONTINUED)

Mental Illness – is a psychiatric or psychological condition including but not limited to affective disorders, neuroses, anxiety, stress and adjustment reactions. Mental Illness is not covered under this Policy. However, Alzheimer's disease and other organic senile dementias are covered under this Policy.

Suicide or Injuries Which Any Covered Person Intentionally Does to Himself suicide, attempted suicide or intentionally selfinflicted injury.

War or Act of War. War or act of war (whether declared or undeclared; participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto. Losses as a result of acts of terrorism committed by individuals or groups will not be excluded from coverage unless the Covered Person who suffered the loss committed the act of terrorism.

Worker's Compensation –benefits provide under any State or Federal workers' compensation, employers' liability or occupational disease law.

Pre-existing Condition Limitations

There is no coverage for a pre-existing condition for a continuous period of 12 months following the effective date of coverage under this Policy.

This limitation does not apply to:

- genetic information in the absence of a diagnosis of the condition related to such information;
- a newborn child who is enrolled in the plan within 31 days after birth; nor to a child who is adopted or placed for adoption before attaining 18 years of age; and as of the last day of the 31day period beginning on the date of birth, adoption or placement for adoption, is covered under creditable coverage;
- pregnancy; and
- an individual, and any dependent of such individual, who is eligible for a federal tax credit under the federal Trade Adjustment Assistance Reform Act of 2002 and who has three months or more of creditable coverage.

In determining whether a pre-existing condition limitation applies, we will credit the time the covered person was previously covered under creditable coverage, if the previous creditable coverage was

Creditable coverage includes (a) a group health plan; (b) health coverage; (c) Part A or Part B of title XVIII of the Social Security Act; (d) Title XIX of the Social Security Act, other than coverage consisting solely of benefits under section 1928; (e) Chapter 55 of title 10, United States Code; (f) a medical care program of the Indian Health Service or of a tribal organization; (g) a state health benefits risk pool; (h) a health plan offered under chapter 89 of title 5, United States Code; (i) a public health plan, including health coverage provided under a plan established or maintained by a foreign country or political subdivision (as defined in regulations); (j) a health plan under section 5(e) of the Peace Corps Act (22 U.S.C. 2504(e)) and coverage under SCHIP.

EXCLUSIONS MAY VARY BY STATE. If you have any questions regarding the Group Limited Benefits Medical Plan, please call Member Services at 18887740848.

NBLA GENERAL DISCLOSURES

- The NBLA Program (the "Program") provides access to Medical Discount Savings at certain innetwork healthcare providers of medical services, plus both Medical Insurance Benefits and Limited Supplemental Indemnity Insurance Benefits. None of these, individually or in combination are a substitute for MAJOR MEDICAL INSURANCE, NOR INTENDED TO REPLACE IT.
- NBLA does not make any payments to healthcare providers. Association Members are required to make payment directly to healthcare providers at the time of service.
- NBLA Members are responsible to file insurance claims for appropriate reimbursement. Please call our Member Services telephone number and we will assist you every step of the way
- All Medical Insurance Benefits and Limited Benefits Health Insurance coverage and claims are handled directly with licensed insurance companies.
- This Program and contract are not protected by any state Health and Life Guarantee Association.

If you have any questions or issues on your Association Membership, Wellness & Lifestyle Features, Limited Benefits Health Insurance or Other Insurance Benefits, please call our Member Services at 1.888.774.0848 or The Benefit Solutions Group at 1.800.404.0999.

The Benefit Solutions Group

3948 Legacy Drive, Suite 106, Box 379

Plano, TX 75023-8300

Toll Free Phone: 1.800.404.0999

Toll Free Fax: 1.800.622.0811

Benefit Matrix – Other Insurance

NBLA PLATINUM MEMBERSHIPS	NBLA 250	NBLA 300	NBLA 500	NBLA 1000
OTHER INSURANCE BENEFITS				
Insured Pharmacy Includes the following Insured Pharmacy Benefits: <ul style="list-style-type: none"> • As an NBLA member, you will always pay the lowest price for prescriptions. If the cost for a prescription is ever less than the co-pay, you will pay the lower price. • \$2,700 Annual Benefit per individual and \$2,700 per family member for family coverage. • \$50 Annual Deductible per covered person • \$12 Co-pay for most generic prescriptions • Brand name prescriptions at discount • Save up to 15% to 60% on drugs not included in formulary 	\$12 on generics	\$12 on generics	\$12 on generics	\$12 on generics
Term Life Insurance Benefit In the event of death, the benefit paid will equal the benefit amount after any age reductions. <ul style="list-style-type: none"> • The Term Life Insurance benefit is underwritten by United of Omaha Life Insurance Company • Age Reductions: Your life insurance benefits are subject to age reductions, which begin at age 65. Benefits reduce to 65% of the original amount at age 65 and to 50% of the original amount at age 70. There are no further reductions 	\$5,000	\$5,000	\$10,000	\$10,000
Accident Medical Benefit <ul style="list-style-type: none"> • Pays up to the amount listed per occurrence for medical expenses resulting from an injury cause by a covered accident • \$100 Deductible per Person per Incident • Available to age 65 	\$1,000	\$1,000	\$5,000	\$7,500
Accidental Death & Dismemberment Benefit <ul style="list-style-type: none"> • Pays beneficiary up to the amount listed for member's death in a covered accident or a portion for loss of certain parts of the body. • Pays up to the amount listed for spouse and eligible children.. 	\$7,000	\$7,000	\$12,000	\$27,000
NBLA PLATINUM MEMBERSHIPS				
INDIVIDUAL Monthly Fee	\$189	\$239	\$269	\$369
INDIVIDUAL +1 Monthly Fee	\$299	\$379	\$459	\$549
FAMILY Monthly Fee	\$309	\$409	\$529	\$639
ADMINISTRATION Monthly Fee	\$10	\$10	\$10	\$10
ONETIME Application Fee	\$110	\$110	\$110	\$110
*ONETIME Application Fee is nonrefundable. *A Monthly Administration Fee of \$10 is applied on all memberships.				
OPTIONAL INSURANCE BENEFITS				
Insured Dental <ul style="list-style-type: none"> • \$1,000 Maximum Annual Coverage per Person with a \$50 annual deductible per Person. • Major Procedures require 12 month waiting period unless converting from prior coverage. 	\$1,000 Annual max	\$1,000 Annual max	\$1,000 Annual max	\$1,000 Annual max
INDIVIDUAL Monthly Fee	Additional \$24 per month	Additional \$24 per month	Additional \$24 per month	Additional \$24 per month
FAMILY Monthly Fee	Additional \$39 per month	Additional \$39 per month	Additional \$39 per month	Additional \$39 per month

For Additional Information and Enrollment Call The Benefit Solutions Group

1.800.404.0999

Or complete attached application form

and fax to 1.800.622.0811

Platinum Wellness & Lifestyle Programs

NBLA PLATINUM MEMBERSHIPS	NBLA 250	NBLA 300	NBLA 500	NBLA 1000
BASIC WELLNESS MEMBERSHIP				
Wellness Assessment – This world-class Lifestyle Management Program offers behavior change programs in seven areas to support good health: weight management, exercise programs, stress management, depression prevention, smoking cessation, managing cholesterol, and managing high blood pressure.	✓	✓	✓	✓
MyeWellness – Provides you access to daily articles, tips and instruction on nutrition, exercise and disease prevention.	✓	✓	✓	✓
Jiffytech Remote Computer Support – Enjoy 25% off remote computer support servicing slow system performance, printer problems, network connectivity issues and more. Using some of the latest techniques and tools available, support technicians safely and securely connect, repair the problems, review their findings and leave your computer in a better, faster state	✓	✓	✓	✓
Jiffytech Kids Internet Parental Control – Save 25% on Internet filtering and parental controls support. These products and services give parents control over their family's use of the Internet. It enables parents to monitor and control what sites their children access and enables them to block offensive or potentially dangerous sites.	✓	✓	✓	✓
WELLNESS PROGRAMS				
Ask A Nurse Hotline – Registered nurses provide members information and advice about personal health issues 24 hours a day, 7 days a week.	✓	✓	✓	✓
Travel Assistance – 24 hour access for travel assistance in event of medical emergency. Requires travel more than 100 miles from home.	✓	✓	✓	✓
Helicopter Emergency Rescue – Maximum \$4,000 reimbursement for cost of medically necessary helicopteronly transportation for certifiable injury. (Not available in Florida)	✓	✓	✓	✓
Fitness Club / Equipment – Save up to 60% savings on monthly dues at over 1,500 top fitness clubs nationwide, including select Bally Total Fitness, Gold's Gym and Ladies Workout Express locations. Month-to-Month Memberships.			✓	✓
Vitamins / Nutritional Supplements – Save 25% to 50% on a wide range of vitamins and mineral supplements from a nationally recognized manufacturer.				✓
Prescription Assistance – A patient assistance program that provides medicine for free or at low copay if annual gross household income is under \$16,000 for individuals or \$24,000 for families.				✓
LIFESTYLE PROGRAMS				
Legal Services – Save 25% on legal fees and one FREE thirty minute consultation	✓	✓	✓	✓
Taxline Financial Services – Member access to tax and financial planning services to help members manage finances / plan for the future.	✓	✓	✓	✓
Stolen Identity Coverage – Helps restore your good name and credit record quickly in the event someone steals your identity. A dedicated identity restoration team will do the work needed to restore your good name and credit record.	✓	✓	✓	✓
Internet Service Provider – State-of-the-art service offers Digital Telephone Service, Enhanced 411, Remote data backup service, and Dial-Up or DSL Internet Access	✓	✓	✓	✓
1-800-FLOWERS – Save up to 10% on an extensive array of fresh floral arrangements, plants, gift baskets, gourmet foods, home and lifestyle items and garden products.	✓	✓	✓	✓
Meineke Auto Repair – Save 10% on automotive services and save 5% on tires and batteries.	✓	✓	✓	✓
Travel Discounts – A full service travel agency with a wide range of travel programs with savings on air travel, car rentals, hotels, cruises, tour packages and members are guaranteed lowest published airfares at time of booking.	✓	✓	✓	✓

Platinum Lifestyle Programs (Continued) Discount Programs

NBLA PLATINUM MEMBERSHIPS	NBLA 250	NBLA 300	NBLA 500	NBLA 1000
LIFESTYLE PROGRAMS (CONTINUED)				
National Hotel Discounts – Save up to 50% at more than 3,100 hotels, motels, inns and resorts (based on availability) in the U.S., Canada and over 15 countries and save to 50% at over 1,500 hotels specializing in reservations for sold-out dates. Save up to 70% on cruise line brochure rates and up to 30% on car rental.	✓	✓	✓	✓
RV Motor Home Savings – Save on purchase of selected motorhomes, pop-up campers and other RVs	✓	✓	✓	✓
Interstate Moving – Members are guaranteed savings up to 50% or more within the U.S.	✓	✓	✓	✓
Roadside Assistance – Telephone roadside dispatch twenty-four hours a day, seven days a week handled by a live agent. One claim limit per year for each active customer. Full road and towing services for all selfpropelled, fourwheeled vehicles, trucks, RV'S and motorcycles.	✓	✓	✓	✓
RV Motor Home Savings – Save on purchase of selected motorhomes, pop-up campers and other RVs		✓	✓	✓
Interstate Moving – Members are guaranteed savings up to 50% or more within the U.S.		✓	✓	✓
Auto Financing – A hasslefree vehicle buying / leasing service that saves members time and money. Members pick out the vehicle type, and VehicleAssistant negotiates the best price.				✓

CAREINGTON INTERNATIONALDISCOUNT PROGRAM

Dental Discount – Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleaning, and major work such as dentures, root canals, and crowns.	✓	✓	✓	✓
Chiropractic Savings – Save 30% on adjustments, save 50% on Diagnostic and Xrays, and Free thirty minute consultation. (Please note: Xrays are not eligible in Colorado.)	✓	✓	✓	✓
Alternative Medicine Savings – Save 20% to 25% on variety of Wellness Programs including Physical and Massage Therapy, Yoga, Acupuncture, and more.	✓	✓	✓	✓
Vision Savings – Save 20% to 40% off the retail price of exams, eye glasses, and contact lenses from more than 40,000 providers nationwide.	✓	✓	✓	✓

CAREINGTON INTERNATIONALDISCOUNT DISCLOSURES

THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.*

The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. Before purchase, you may access a list of participating health care providers at www.searchforaprovider.com Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 8004410380.

Note to Texas Consumers: Regulated by the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; telephone 18008039202 or (512) 463 6599 website: www.license.state.tx.us/complaints. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. *Medicare statement applies to MD residents when pharmacy discounts are part of program. This program is not available in Montana and Vermont.

PPO DOCTOR/PATIENT ADVOCACY SERVICE

PPO Doctor

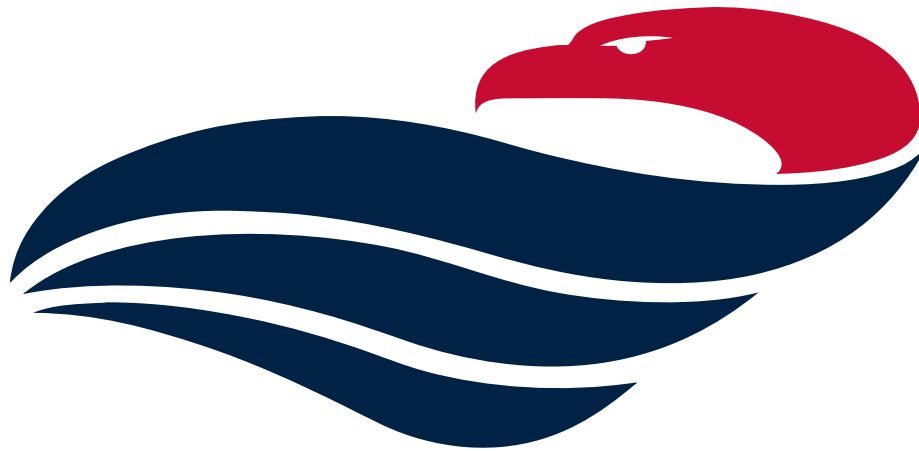
- Choice - Broad access to nearly 575,000 healthcare professionals.
- Savings Negotiated discounts that result in significant cost savings for you when choose to see a participating provider.
- Quality MultiPlan applies rigorous criteria when credentialing providers for participation in the MultiPlan Network, so you can be assured you are choosing your healthcare provider from a high-quality network.
- (Please refer to the Limited Medical Insurance Benefit to see your choices on the Doctor Visit reimbursement)

Telemedicine Services by 1-800MD a national network of board certified, licensed, internal medicine and emergency room physicians that diagnose illnesses, recommend treatments and prescribe medications for its members over the telephone, through secure bi-directional video, and secure E-mail.

- Fast and convenient access to licensed physicians 24/7/365, available throughout the United States, and an inexpensive quality care.

Patient Advocacy Service

- If you have experienced a medical incident and the portion of the bills you are responsible for exceeds \$2,000, you may be eligible for a service called Patient Advocacy provided by The Karis Group.
- With the Patient Advocacy service, you may realize a deductions in your hospital bill up to 50% or more. You are assigned a Case Manager who negotiates the lowest hospital rates at any hospital in the U.S. on your behalf. (Please note: each hospital stay is negotiated on an individual basis)
- Depending on your financial situation and the providers involved, this may include program qualification, discounted settlement or payment plans.



NATIONAL BETTER LIVING
ASSOCIATION

Basic Memberships

- **Basic Memberships** *Wellness, My Wellness Plus and Gold*
 - **Wellness Assessment** a world-class Lifestyle Management Program offers behavior change programs in seven areas to support good health: weight management, stress management, depression prevention, smoking cessation, managing high blood pressure and more.
 - **My Wellness Plus** includes the Careington International Discount programs
 - **Basic Gold** includes Physician PPO Network and Patient Advocacy Services.
- **Wellness & Lifestyle Features and Benefits** support good health and wellness in your everyday life.
- **PPO Network & Patient Advocacy Service** lowers out-of-pocket costs on important healthcare needs.
- **Careington International Discount Program** provides economical savings for Dental and Vision services and more.

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Basic Wellness & Lifestyle Programs

NBLA BASIC MEMBERSHIPS	BASIC WELLNESS	MY WELLNESS PLUS	BASIC GOLD
WELLNESS PROGRAMS			
Wellness Assessment – This world-class Lifestyle Management Program offers behavior change programs in seven areas to support good health: weight management, exercise programs, stress management, depression prevention, smoking cessation, managing cholesterol, and managing high blood pressure.	✓	✓	✓
MyeWellness – Provides you access to daily articles, tips and instruction on nutrition, exercise and disease prevention.	✓	✓	✓
Ask A Nurse Hotline – Registered nurses provide members information and advice about personal health issues 24 hours a day, 7 days a week.		✓	✓
Travel Assistance – 24 hour access for travel assistance in event of medical emergency. Requires travel more than 100 miles from home.		✓	✓
Helicopter Emergency Rescue – Maximum \$4,000 reimbursement for cost of medically necessary helicopteronly transportation for certifiable injury. (Not available in Florida)		✓	✓
Patient Advocacy Service <ul style="list-style-type: none"> • If you have experienced a medical incident and the portion of the bills you are responsible for exceeds \$4,000, you may be eligible for a service called Patient Advocacy provided by The Karis Group. • With the Patient Advocacy service, you may realize a deductions in your hospital bill up to 50% or more. You are assigned a Case Manager who negotiates the lowest hospital rates at any hospital in the U.S. on your behalf. (Please note: each hospital stay is negotiated on an individual basis) • Depending on your financial situation and the providers involved, this may include program qualification, discounted settlement or payment plans. 			✓
LIFESTYLE PROGRAMS			
Jiffytech Remote Computer Support – Enjoy 25% off remote computer support servicing slow system performance, printer problems, network connectivity issues and more. Using some of the latest techniques and tools available, support technicians safely and securely connect, repair the problems, review their findings and leave your computer in a better, faster state	✓	✓	✓
Jiffytech Kids Internet Parental Control – Save 25% on Internet filtering and parental controls support. These products and services give parents control over their family's use of the Internet. It enables parents to monitor and control what sites their children access and enables them to block offensive or potentially dangerous sites.	✓	✓	✓
Roadside Assistance – Telephone roadside dispatch twenty-four hours a day, seven days a week handled by a live agent. One claim limit per year for each active customer. Full road and towing services for all self-propelled, four-wheeled vehicles, trucks, RV'S and motorcycles.		✓	✓
Legal Services – Save 25% on legal fees and one FREE thirty minute consultation		✓	✓
Taxline Financial Services – Member access to tax and financial planning services to help members manage finances / plan for the future.		✓	✓
Stolen Identity Coverage – Helps restore your good name and credit record quickly in the event someone steals your identity. A dedicated identity restoration team will do the work needed to restore your good name and credit record.		✓	✓
Internet Service Provider – State-of-the-art service offers Digital Telephone Service, Enhanced 411, Remote data backup service, and Dial-Up or DSL Internet Access		✓	✓
1-800-FLOWERS – Save up to 10% on an extensive array of fresh floral arrangements, plants, gift baskets, gourmet foods, home and lifestyle items and garden products.		✓	✓
Meineke Auto Repair – Save 10% on automotive services and save 5% on tires and batteries.		✓	✓
Travel Discounts – A full service travel agency with a wide range of travel programs with savings on air travel, car rentals, hotels, cruises, tour packages and members are guaranteed lowest published airfares at time of booking.		✓	✓

Please note: NBLA 250, 300, 500, and 1000 includes the Basic Wellness Program for a minimum of twelve months after your initial activation date.

Basic Lifestyle Programs (Continued) Discount Programs

NBLA BASIC MEMBERSHIPS	BASIC WELLNESS	MY WELLNESS PLUS	BASIC GOLD
National Hotel Discounts – Save up to 50% at more than 3,100 hotels, motels, inns and resorts (based on availability) in the U.S., Canada and over 15 countries and save to 50% at over 1,500 hotels specializing in reservations for soldout dates. Save up to 70% on cruise line brochure rates and up to 30% on car rental.		✓	✓
RV Motor Home Savings – Save on purchase of selected motorhomes, pop-up campers and other RVs		✓	✓
Interstate Moving – Members are guaranteed savings up to 50% or more within the U.S.		✓	✓
CAREINGTON INTERNATIONAL DISCOUNT PROGRAM			
Dental Discount – Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleaning, and major work such as dentures, root canals, and crowns.		✓	✓
Chiropractic Savings – Save 30% on adjustments, save 50% on Diagnostic and Xrays, and Free thirty minute consultation. (Please note: Xrays are not eligible in Colorado.)		✓	✓
Alternative Medicine Savings – Save 20% to 25% on variety of Wellness Programs including Physical and Massage Therapy, Yoga, Acupuncture, and more.		✓	✓
Vision Savings – Save 20% to 40% off the retail price of exams, eye glasses, and contact lenses from more than 40,000 providers nationwide.		✓	✓
Laboratory Services – Save 40% to 80% on lab services.		✓	✓
Diagnostic Imaging – Save 20% to 70% on MRA's, MRI's, CT SCANS, and PET Scans from more than 1,800 + diagnostic facilities across the U.S.		✓	✓
Prescription Drug Discount – Save 15% to 40% on generic and name brand prescriptions at your Neighborhood Pharmacy. (Please note: the higher discount savings are typically on the generic drugs.) Over 54,000 pharmacies in the US participate.		✓	✓
Diabetic Supplies Savings – Save 20% to 30% off retail price on Durable Medical Equipment. Save 20% to 40% off retail price on Disposable Medical Supplies. Save 20% to 25% off retail price on Nutritional Supplements and Daily Living Aids.		✓	✓
(PHCS) Physician Discount – Visit one of the 525,000 provider locations nationwide, you can access 25% to 45% savings on medical services.		✓	✓
CAREINGTON INTERNATIONAL PROGRAM DISCLOSURES			
<p>THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.*</p> <p>The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. Before purchase, you may access a list of participating health care providers at www.searchforaprovider.com Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 8004410380.</p> <p>Note to Texas Consumers: Regulated by the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; telephone 18008039202 or (512)463 6599 website: www.license.state.tx.us/complaints. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. *Medicare statement applies to MD residents when pharmacy discounts are part of program. This program is not available in Montana and Vermont.</p>			
MEMBERSHIP FEES	BASIC WELLNESS	MY WELLNESS PLUS	BASIC GOLD
INDIVIDUAL Monthly Fee	N/A	\$22	\$32
FAMILY Monthly Fee	N/A	\$26	\$36
INDIVIDUAL Annual Fee	\$138	N/A	N/A
FAMILY Annual Fee	\$138	N/A	N/A
ADMINISTRATION Monthly Fee	N/A	\$10	\$10
ONETIME Application Fee	\$10	\$15	\$15

*ONETIME Application Fee is nonrefundable.

*A Monthly Administration Fee of \$10 is applied on all memberships.