









We leverage the **strength of numbers** to help you save money and time. With tens of thousands of members nationwide, we have the **group clout** to deliver valuable savings.



■ Benefits | variety and value

You don't have to be a part of corporate America to have access to great benefits. Alliance provides members with access to a wide range of business, personal, and health care benefits. Alliance benefits offer valuable savings and can provide financial assistance when unexpected emergencies arise.

■ Business | it all adds up to savings

Running a small business requires time, money, and resource management. Alliance offers membership options that provide significant benefits and discounts to help entrepreneurs and the self-employed build a successful business.

■ Personal | get more out of life

There is more to life than just work. Take advantage of travel and entertainment benefits and enjoy savings up to 20% on rental cars, up to 70% on hotels, and up to 60% on dining, movie tickets, sporting events, and more. Use your online rewards to find deals — and save up to 80%! — on items such as jewelry, apparel, and electronics. And, whenever you need help on the road of life, the Alliance is always with you, providing supportive benefits such as Emergency Roadside Assistance, Identity Theft Resolution, and Legal Club of America®.

■ Health | benefits that help when you need them

Whether it's a medical emergency or simply routine health services, your Alliance Membership provides an array of direct benefits and access to discounts to help you get the most from your health care dollars.

Promoting American prosperity and growth

Alliance for Affordable Services has been serving members since 1981. Alliance is focused on using the strength in numbers to promote American prosperity and growth through the support of entrepreneurship and education. This commitment to education is the cornerstone of two of the association's most prestigious and powerful member benefits: the Legislative Advocacy Program (*see p. 6*) and Alliance Scholarship Program (*see p. 16*).

■ Need help?

Contact Member Services at www.AffordableServices.org/contact or call 800-733-2242. Representatives are available to assist you Monday through Friday, 7:00 a.m. to 5:30 p.m. CT.

This is a membership offered and administered by Alliance for Affordable Services, P.O. Box 612547, Dallas, TX 75261-2547, an association formed under the laws of the District of Columbia. The Alliance membership is not an insurance contract. The membership includes access to insured and non-insured benefits.

The benefits explained herein are offered at the sole discretion of the Alliance and may vary by availability, package option, vendor, and state of residence. Vendors reserve the right to withdraw or change offers without notice. Please contact Alliance for state availability.







Kick start your savings.

Check out all the things to do in the first *30 days* to maximize the *value* of your **membership**.

Look inside to find out how.

Popular Benefits*

- Association 105® HRA
- Business and Tax Advice
- Emergency Roadside Assistance
- Online Shopping Discounts
- TeladocTM



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Valuable member benefits that are included in the cost of your membership*

Business	Personal	Health
 Association 105® HRA Business Consultant Advice Line Legal Club of America® — Small-Business Plan Online Tax Advice 	 Alliance ConsumerClub Rewards Emergency Roadside Assistance Grocery Coupon Order Book Hotel Access Card ID Theft Resolution 	 ■ Accidental Death Benefit ■ Emergency Helicopter Transportation ■ Emergency Room Benefit ■ Global Emergency Services ■ Heart Attack Benefit ■ Hospital Confinement Benefits ■ Life Insurance ■ Teladoc™

And additional savings...

 Accounting Software 	50% savings	 North American[®] Van Lines 	At least 50% savings
 Advantage Card Plans† 	20% to 45% savings	 Office Supplies 	Up to 40% savings
• Careington Discount		 Payment Solutions 	Free analysis
Dental Plan [†]	15% to 60% savings	 Payroll Services 	Save up to 50%
 Debt Review and Consolidation 	40% discount	• Portable Storage (PODS®)	10% savings
		 Printing Services 	Up to 30% savings
• Direct Labs	Up to 80% savings	Rental Cars	Up to 20% savings
• FedEx® and FedEx Office SM	Up to 27% savings	• Sylvan	1
 Hewlett-Packard® 	Up to 10% savings	,	15% to 50% savings
 Hospital Advantage Card[†] 	57% average savings	• Technical Solutions	Save 40%
• Imaging Services	20% to 60% savings	 Travel and Entertainment 	5% to 30% savings
• Incorporation Services	20% savings	 TributeDirect[™] 	40% to 70% savings
1	e	 Vision Discount Plan 	Up to 40% savings
 Iones International University® 	' 10% savings		

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[†]Upgrade options; additional purchase required.

Important things you can do right now!

Business Value new member checklist

■ Set up your Alliance Web Account[†]

Get streamlined access to your benefits. Simply visit www.AffordableServices.org and click on "Set Up Account." After logging in, you can enter the GoTo keyword and you will be taken directly to more information about that specific benefit.

Check out the Tax Savings for **Small-Business Owners**[†]

No matter how your business is structured — sole proprietorship, partnership, LLC, or small corporation - you may qualify for this unique tax savings program. The typical client saves an average of more than \$3,800 in taxes per year. Make a quick phone call to Association 105® HRA at 877-342-5105 and mention your Alliance Membership to find out if you qualify and to receive your estimated tax savings.

■ Subscribe to your member E-Letter

Receive up-to-date information on your Alliance Benefits and legislative issues that could impact you! Simply visit www.AffordableServices.org and set up your Web Account to start receiving the Alliance Advance E-Letter.

Activate your Legal Club of America® account®

You have access to a variety of legal services for your business needs included in the cost of your membership. Call 800-305-6816 to activate the Small-Business Plan. Remember to identify yourself as an Alliance Member.

Enroll your spouse and dependents in the Emergency Roadside Assistance program[†]

Emergency roadside service is available for you and your immediate family 24-hours-a-day, 7-days-a-week and is included in the cost of your membership. Call 800-523-4582 and identify yourself as an Alliance Member to enroll your spouse and dependents on your plan. Enter the Emergency Roadside Assistance number, 800-567-5015, into your cell phone so you have it when you need it.

Register to access Teladoc™t

Get unlimited answers to your health concerns included in the cost of your membership. Be sure to register yourself, your spouse, and your dependents at www.AffordableServices.org, GoTo: Teladoc.

Call the Business Consultant Advice Line

Get unlimited business guidance from professional consultants at no additional cost. Call Alliance Member Services and ask for the Business Consultant Advice Line or visit <u>www.AffordableServices.org</u>; GoTo: Business Advice, to submit a question online and receive an answer within two business days.

Order your Hotel Access Card

Call Alliance Member Services and request Benefit #1147, which is included in the cost of your membership. You'll save up to 70% on hotel stays. You may purchase additional directories for only \$6.95 each. Or log in to www.AffordableServices.org; GoTo: Hotel Access, to order online.

Get rewarded for being an Alliance Member[†]

Log in at www.AffordableServices.org;

GoTo: Rewards, to access your \$250 Rewards **Cash** that is redeemable for partial payments on hotels, DVDs, flights, restaurant offers, and more.

Online Tax Advice

Unlimited access to tax advice from Certified Public Accountants is at your fingertips and is included in the cost of your membership. Visit www.AffordableServices.org; GoTo: Tax Advice, to submit a question.

START SAVING!

Visit www.AffordableServices.org and enter a GoTo keyword for more great ways to get the most out of your Alliance Membership! Remember to identify yourself as an Alliance Member and mention any promo codes when requesting information from benefit providers.

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[†]Although these benefits are included in your membership, you must activate them via phone or online. Some limitations and restrictions may apply.



The power of your voice

The primary objectives of the Alliance Legislative Advocacy Program are to provide Alliance Members with tools to contact their legislators and the opportunity to voice their opinions. Alliance is focused on keeping members informed and provides a variety of ways to get involved and make a difference.

■ Alliance Action Team

Alliance Members can receive e-mail updates on what's happening in Washington, DC, and alerts when they need to raise their voices and contact legislators. Members can sign up for the Alliance Action Team by filling out the online form on the website www.AffordableServices.org/actionteam.

■ Online Legislative Action Center

This powerful resource puts a wealth of information at members' fingertips. Click and search for details — such as background information, committees, and voting history — about your legislators. Send messages to your congressional delegation and keep track of the latest legislative alerts from Alliance.

Surveys

Through the annual member survey and periodic polls on hot button issues such as health care reform, the economic stimulus plan, and job creation legislation, Alliance Members can have their viewpoints delivered directly to their elected officials. Surveys provide a platform for members to voice their opinions on legislative priorities. Alliance takes that information and presents it to legislators to help persuade their voting power.

■ Alliance Legislative Advocacy Events

These unique forums provide members with the opportunity to speak face-to-face with elected officials and discuss issues and concerns. Direct contact with legislators is not always readily available. Alliance Advocacy Events remove barriers and provide members with direct access to politicians.

To learn more, visit www.AffordableServices.org/advocacy.

GoTo: Advocacy



"After months of debate, the Small Business Jobs Creation Act cleared its final vote and help will soon be on the way for America's 27 million small businesses. This bill is just the first step to putting small businesses at the forefront of our economic recovery. Together we will continue to create tools to unleash the power of our small businesses. I thank Alliance for Affordable Services and the hundreds of groups who helped us pass this bill. It is a win for small businesses and our families in need of jobs and paychecks."

- Senator Mary Landrieu (D-LA), Chair of the U.S. Senate Committee on Small Business & Entrepreneurship

"It was a pleasure to meet with **members from the Alliance for Affordable Services**, as we were able to candidly discuss various issues of importance to small business owners and the self-employed in my Congressional District. Health care reform, taxes, and the massive federal debt are all concerns which we were able to address. I very much enjoyed the direct dialogue with my constituents."

- U.S. Representative Brian Bilbray (R-CA-50th)

Congressman Bilbray addresses Alliance Members in Del Mar, CA







It all adds up to savings.

Running a small business requires time, money, and **resources**. That's why the Alliance offers members *benefits* and *discounts* at no additional charge.

Popular Benefits*

- Legal Club of America®— Small-Business Plan
- Online Tax Advice
- Overnight Shipping
- Payment Solutions
- Printing and Office Supplies



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More for your money

■ Association 105® HRA — Tax Savings for the Self-Employed

Qualifying members can deduct up to 100% of their health insurance premiums and non-insured medical expenses from federal, state, and self-employed taxes with the services that Association 105® Health Reimbursement Arrangement (HRA) provides.

The typical Association 105® HRA customer saves more than \$3,800 on average in taxes per year. By enrolling now, the service is offered at no additional charge to you during your first year of Alliance Membership — a \$219 **value**. Basic expenses you could deduct:

- Health and dental insurance premiums
- Vision care and eyeglasses
- Prescription medications
- Physician office visits
- Chiropractic care
- Deductibles and co-payments
- Long-term care insurance premiums

The Association 105® Benefit Specialists are dedicated to assisting you with this tax deduction and making sure you have a clear understanding of their products and services. They are available during business hours to work directly with you or your tax professional if either of you has questions about your HRA plan.

Find out if you qualify and get a tax savings estimate. Take a couple of minutes and call 877-342-5105 between 8:00 a.m. and 5:00 p.m. CT Monday through Thursday, and 8:00 a.m. to 12:00 noon Friday. You can also receive more information online at www.association105.com. or by e-mail at info@association105.com.

NOTE: Insurance regulations may prohibit the reimbursement of health insurance premiums in your state. Please call 877-342-5105 for additional details. Association 105® HRA and SamplePay® are offered by Benefit Administration for the Self-Employed™ (BASE®). Association 105® HRA and SamplePay® are registered trademarks of BASE®.

GoTo: 105

"Association 105 is a phenomenal benefit for Alliance Members. The program has

saved me over \$7,000 a year for four straight years."

— David W., GA





■ Legal Club of America® — Small-Business Plan*

Alliance Members have access to a national network of attorneys in all 50 states that provides members with **free** and discounted legal services through the Legal Club of America® — Small-Business Plan. A \$290 retail value, these free legal services* include:

- Quarterly review of up to five legal documents (up to 10 pages each) by a plan attorney
- Two initial phone calls per month made on behalf of your business (if deemed appropriate by plan attorney)
- Three initial letters per month written on behalf of your business (if deemed appropriate by plan attorney)
- Up to 10 initial collection letters per quarter
- Consultation for each new legal matter (up to 30 minutes per consultation)
- Registered agent for your business, in the state where you were incorporated

Network attorneys have contracted to cap their hourly rates for all extended services at \$125 or 40% off their usual and customary hourly rate, whichever is greater. This is a tremendous savings on the average national rate of \$284 per hour.

Call Legal Club of America today at 800-305-6816 to activate this complimentary benefit or discuss limitations that may apply. Be sure to mention your Alliance Business Value Membership. For additional information, visit www.AffordableServices.org.

*This program is not insurance coverage. Services may not be available in all areas. In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

GoTo: Legal Business

■ FedEx® and FedEx OfficeSM Discounts

FedEx® specialized services deliver more with your shipments. FedEx delivers expertise, great service, and greater value for all your shipping needs — virtually anytime, anywhere. FedEx OfficeSM combines flexible solutions with an array of printing and graphics services to support your unique business needs. This program is **included with your Alliance Membership**, and has no obligations or minimum shipping requirements to participate.

Alliance Business Members receive discounts on:

Small-Package Shipments

- Save up to 27%* on select FedEx Express® services
- Save up to 15% on select FedEx Ground® services
- Save up to 10% on select FedEx Home Delivery® services

Print and Copy Services

- Save 20% on select black/white and color printing and copying services
- Save 10% on select finishing services, signs, and graphics

Set up your FedEx account by calling PartnerShip®, the endorsed shipping management provider of Alliance, at 800-599-2902 and mention your Alliance Membership, or visit www.PartnerShip.com/69aas.

*Includes a bonus 5% online processing discount. Full details available at www.PartnerShip.com/69aas/FedExdiscounts. All FedEx shipments are subject to the applicable FedEx Service Guide at fedEx.com. FedEx service marks used by permission.

NOTE: FedEx discounts are only available to business members, and are subject to FedEx terms and conditions. If you have any questions, please contact PartnerShip at 800-599-2902.

🕞 GoTo: FedEx



■ Alliance Advance E-Letter

Monthly news about benefits, legislative updates, and chances to win great prizes. To receive your copy at no additional charge, set up your Alliance Web Account and register your e-mail address.

GoTo: E-Letter

■ Alliance Guidance

Your **complimentary member magazine** posted quarterly.

GoTo: Magazine

■ A-Systems Accounting & Business Management Software

Save 50% on the retail price for Visual Bookkeeper™ or JobView® accounting software. Either one is priced at \$39.95. Comprehensive multimedia training valued at \$200 is included at no charge. Call 800-365-6790 and mention your Alliance Membership.

GoTo: A-Systems

■ Bad Check Collection

Electronic check recovery systems with **no monthly or annual service fees**. Call 888-626-3966 and mention your Alliance Membership for your one-time, discounted setup fee of only \$67 (retail value \$97).

NOTE: You must contact American Business Solutions to activate this service before processing can begin. Banking industry rules do not allow processing of any checks received prior to sign up.

□ GoTo: Collections

■ Business Consultant Advice Line

Unlimited access to business consultants at no additional cost. Call Alliance Member Services, or submit your question online at www.AffordableServices.org. You will receive an answer within two business days.

GoTo: Business Advice

■ Click&Copyright

Discounted online copyright registration services. Call 866-992-5425 or visit www.clickandcopyright.com. Refer to Promo Code ALLIANCE.

GoTo: Copyright

■ Click&Inc — Incorporation Services

Save 20% on business incorporation services. Call 866-992-5425 or visit <u>www.clickandinc.com</u>. Refer to Promo Code ALLIANCE.

GoTo: Incorporation

■ E&O Coverage*

Protect your business with **affordable liability coverage** for any act, error, or omission that arises from your professional service in the event of litigation. Annual limits range from \$100,000 to \$1 million. For an application or more information, visit www.AffordableServices.org or call 888-249-9002 9:00 a.m. to 5:00 p.m. ET Monday through Thursday and 9:00 a.m. to 3:00 p.m. ET Friday. Remember to identify yourself as an Alliance Member.

*May not be available in all states. Subject to underwriting and the terms and conditions of the Policy.

🖸 GoTo: E&O



■ General Liability Business Insurance*

Protection of your business assets is essential for longterm success. As an Alliance Member, you have access to affordable business insurance coverage such as:

- Comprehensive General Liability coverage with: Per occurrence/general aggregate limits up to \$2,000,000/\$4,000,000, umbrella limits up to \$25 million, damage to premises, completed products coverage, advertising injury, additional insured coverage, legal defense costs outside the policy limits, contract liability and corporate subsidiaries coverage, and more.
- Flexible Property Coverage and limits that can be tailored to your specific needs: Buildings, business personal property, computers and data, equipment breakdown, accounts receivable, travel/transit, debris removal, business income, electronic vandalism, green coverage, civil authority, and much more.

Call 888-249-9002 9:00 a.m. to 5:00 p.m. ET Monday through Thursday and 9:00 a.m. to 3:00 p.m. ET Friday. Make sure to identify yourself as an Alliance Member.

*May not be available in all states. Subject to underwriting and the terms and conditions of the Policy.

GoTo: Business Insurance

Hewlett-Packard®

Average savings of up to 10% on HP products. Call 800-888-4431 and use Promo Code PCB1, or visit www.hp.com/store/alliance. HP also offers Home & Home Office Solutions; contact them at 866-433-2018 and use Promo Code EP6958 or visit www.shopping.hp.com/employee/Alliance for savings on your Home & Home Office Solutions.

GoTo: HP

■ International Paymaster Systems, Inc.

Save with this **completely paperless payroll system** that offers the only payroll PayCard with no point-ofsale transaction fee, allowing you to pay employees who do not have checking accounts, thereby avoiding the costly paper paycheck. Call 866-886-1793 and mention your Alliance Membership.

GoTo: Payroll

■ NCSPlus Incorporated — **Credit Collection Services**

Flat-fee credit collection services, plus you receive 100% of the amount recovered. Call 800-363-7215 ext. 6400 and mention your Alliance Membership or visit www.ncsplus.com/theall.

GoTo: NCS

Online Tax Advice

Get unlimited advice from CPAs on all your tax questions at no additional charge. The Online Tax Consultant available on the Alliance website provides financial and business information pertinent to individuals, small-business owners, and entrepreneurs. To submit your questions, visit www.AffordableServices.org and receive an answer within two business days.

NOTE: Allen & Robertson, LLC Certified Public Accountants is not operated by, nor is the information furnished by, the Alliance. It is not intended to replace the role of a tax professional. It is recommended and important that users consult with their tax professionals for advice regarding their specific facts and circumstances.

GoTo: Tax Advice

Payment Processing Solutions by Solveras

Solveras Payment Solutions is your payment processing expert. More than just credit card processing, Solveras provides low-cost ACH capability, web payment tools, recurring billing options, easy-to-read merchant statements, e-payment processing, mobile solutions, and the ability to send invoices and receipts via e-mail. Seven out of 10 businesses are overpaying for credit card processing. Are you?

Solveras finds savings for over 70% of businesses that take advantage of the **FREE** payment processing analysis. And with specially negotiated rates for members, you can be confident you are getting the best rates for your business. In fact, Solveras finds — on average — \$2,308 a year in savings for businesses that undergo the analysis. Visit www.solveras.com/alliance or call today for your FREE analysis at 800-613-0148 and mention your Alliance Membership.

🔁 GoTo: Payments



ADDITIONAL BUSINESS BENEFITS

■ Penny-Wise Office Products*

Up to 40% off list prices on more than 40,000 items. Call 800-942-3311 or visit www.penny-wise.com and use Promo Code AAH. Plus, use Coupon Code PW11 and take \$30 off your first order of \$100 or more! Order online for an additional 3% savings.

*Some restrictions may apply.

- GoTo: Penny-Wise
- Printing Services at Burns Graphics, Inc.

Save up to 30% on printing services and promotional products. Call 888-805-3000 (be sure to mention your Alliance Membership) or visit www.burnsgraphics.com to order online. Use "Alliance Membership" in the comments section to receive your discount.

- GoTo: Printing
- QuickBooks®

Save up to 20% on this best-selling small-business accounting software. For more information, visit www.AffordableServices.org.

- GoTo: QuickBooks
- SamplePay®

Reduce payroll assistance costs by as much as 70%. Professional payroll assistance for Association 105® HRA clients only for \$120 per year. Call 800-370-9607 and identify yourself as an Alliance Member, or visit www.association105.com.

🔁 GoTo: SamplePay

■ Technical Solutions

This program provides affordable yet comprehensive technical services from remote and on-site support to data backup and protection against security threats. For only \$179.50 per year, through Legal Club of America® (retail value \$299.40) a **40% savings**, services include:

- Secure remote and on-site technical support
- Key-logging defense system
- Firewall protection
- Internet and system cleaner
- File shredder
- Free teleconferencing

Call Legal Club of America at 800-305-6816 for more information and to enroll. Be sure to mention your Alliance Membership to receive your discount.

GoTo: Technical

Telcorp International

Affordable telecommunications rates and services. To receive a quote, e-mail bob@telcorpinternational.com. Be sure to include information on the services you require. Or call 888-835-2677 and identify yourself as an Alliance Member.

GoTo: Telcorp

■ TurboTax® Online

Save 15% on the #1 online tax preparation program. Visit www.AffordableServices.org for more information.

🔁 GoTo: TurboTax





Get more out of life.

There is more to life than just work; when you're out of the office, the *Alliance is* still with you. If you need help on the road of life, count on the Alliance.

Popular Benefits*

- Alliance ConsumerClub Rewards
- Alliance Scholarship Program
- Grocery Coupon Order Book
- Hotel Access Card
- ID Theft Resolution



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Get more out of life

■ Emergency Roadside Assistance

Included in the cost of your membership! You have access to 24-hour emergency roadside services for yourself and your immediate family members. Whether you have a flat tire, lock your keys in the car, or need a tow, remember that help is just a phone call away anywhere in the U.S. and Canada.

Emergency Road Service* provides reimbursable and/or sign & go coverage up to \$125 per event if your car becomes disabled and services are performed by a commercial garage, locksmith, or wrecker. Reimbursable and sign & go services include:

- Towing or winching out a vehicle
- Jump start
- Lockout service
- Fuel delivery and tire change
- Delivery/installation of parts at the disablement site

For emergency roadside service, call 800-567-5015. Have your membership ID number ready or mention your Alliance Membership. For more information or to activate coverage for your spouse and/or dependent children, call 800-523-4582.

Trip Interruption Reimbursement Plan[†] provides up to \$250 per member (\$500 maximum) if your vehicle is disabled due to a collision. This service follows you, no matter where you travel or what vehicle you are driving. In addition to coverage for your personal and business needs, this plan also services motorcycles, motor homes, and RVs.

*The Emergency Roadside Assistance benefit does not provide for the cost of a tire, battery, parts, or gasoline. Road service for truck-sized needs is limited to single rear-axle trucks. Services are for vehicles designed for public highway use.

[†]Trip Interruption Reimbursement Plan not available to Tennessee residents. Benefit does not apply to parked vehicles, breakdowns, or mechanical failures.

NOTE: These brief summaries do not constitute a complete description of the benefits available to members. Please contact Alliance Member Services to request the Association Motor Plan benefits and services manual for complete coverage information.

GoTo: Roadside

"When I recently planned a trip to Las Vegas,
I booked my hotel using ConsumerClub Rewards and

saved over \$500."

— Jason V., TX



Alliance ConsumerClub Rewards

Get rewarded just for being a member! As a new Alliance Member, you receive \$250 in ConsumerClub Rewards in your online account. Plus, an additional \$50 in Rewards will be deposited each month you remain an active member. These rewards translate into savings on thousands of items you already buy!

Use your ConsumerClub Rewards to save on your favorite hotels, enjoy 10% off gift cards to popular retailers and restaurants, and take advantage of huge savings on merchandise from clothing to jewelry, gifts, home décor, and much more. Benefit from everyday savings on brands like Marriott, Macy's, T.G.I. Friday's, and many others. Plus, check out the Daily Deal for unbelievable savings on a different item each day while it lasts!

Use your ConsumerClub Rewards to:

- Save up to 40% on 13,000 hotels and condos worldwide
- Enjoy 10% off popular dining and retail gift cards
- Get up to 80% savings on the Daily Deal
- Save an average of 46% on software
- Find deals on jewelry, apparel, electronics, cruises, and more

Members must register before using ConsumerClub Rewards. For more information or to get started, visit www.AffordableServices.org.

GoTo: Rewards

Online Shopping Discounts by Working Advantage

Receive complimentary access to this premier online savings portal that provides a simple way to purchase discounted products and services at hundreds of retail partners. Save up to 60% on entertainment, travel, household items, and services such as:

- T-Mobile Discounts on monthly service plans, free phones, and more
- AT&T Wireless Savings with cash rebates, free phones, and more
- Target.com 10% off your order, free shipping on select items or categories, plus more
- Other savings Movie tickets, sporting events, Broadway shows, dining, and more

Plus, register online and earn 100 Bonus Advantage Points — just for joining Working Advantage! To access your savings, visit www.AffordableServices.org.

GoTo: Shopping

■ ID Theft Resolution

Identity theft can have a devastating impact on its victims. If it ever happens to you, ID Resolution knows exactly what to do to help solve your problem. You have access to expert identity theft resolution services at no additional cost.

From the first call you make to report the identity theft until the crisis is resolved, a personal advocate will work with you. ID Resolution will notify the appropriate agencies and businesses of the problem, help you file the crucial reports properly, clear up fraudulent activities on your credit file, create a comprehensive case file for claims handling and law enforcement, and much more. This benefit also covers your spouse and dependents up to age 21 who live at home or are full-time students.

If you believe your identity has been compromised, call 888-249-9002; identify yourself as an Alliance Member and you will be referred immediately to a personal advocate, or for more information, visit www.AffordableServices.org.

GoTo: ID Theft



■ Alliance Scholarship Program

Last year the Alliance Scholarship Program presented 179 dependents of Alliance Members with scholarships totaling \$249,000. Since its inception in 1996, this annual program has awarded more than \$1.6 million to more than 1,000 high school graduates and continuing college students all over the nation.

- The program is open to 16- to 28-year-old students who are legal dependents of Alliance Members
- Both high school graduates and current college students may apply
- Renewal candidates who maintain a 3.5 grade point average are eligible to earn scholarships for up to three consecutive years
- Applications are evaluated by an independent panel of judges
- June 15 is the annual deadline for first-time and renewal applications

Download an application or renewal instructions from www.AffordableServices.org, apply online at www.collegefirstfoundation.org/ALSV, or contact Alliance Member Services and request Benefit #1422.

GoTo: Scholarship

■ Financial Education & Credit Counseling

This program provides personalized financial education and counseling through a variety of delivery methods including telephone, live chat sessions, web-based courses, and tools. For only \$46.50 per year, through Legal Club of America® (retail value \$76) a 40% savings, services include:

- Free consultations 24-hours-a-day, 7-days-a-week
- Credit & debt counseling by Certified Credit Counselors
- Five private self-paced courses that teach skills needed for smart money management
- Housing Advisory Services
- Life Events Counseling, 24-hour for crisis and urgent needs management
- Online tools, articles, and resource materials

For more information, contact Legal Club of America at 800-305-6816. Be sure to mention your Alliance Membership to receive your discount.

GoTo: Financial

"The scholarship award has been fantastic; our daughter

received \$2,000

- Karen T., WA



ADDITIONAL PERSONAL BENEFITS



■ 1-800-flowers.com®

Enjoy a 15% discount on flowers and gifts throughout the year. Say thank you to clients and employees; celebrate your loved ones on holidays, special occasions, or just as a way to say you care. To place an order, call 888-755-7474 and reference Account #130040531, or order online at www.AffordableServices.org.

□ GoTo: Flowers

■ 1-800-PetMeds®

America's largest and most trusted pet pharmacy delivers supplies and prescription and non-prescription pet medications along with health and nutritional supplements for dogs, cats, and horses at substantial savings directly to you. 1-800-PetMeds® not only guarantees the lowest prices, but also offers free **shipping** on orders valued at \$39 or more (not including refrigerated items) as well as a moneyback satisfaction guarantee. Alliance Members also receive a 6% discount on select products. For more information or to place an order, visit www.AffordableServices.org. Be sure to view the Daily Specials for featured discounts.

GoTo: PetMeds

■ 24PetWatch Pet Insurance Programs*

10% off accident and illness coverage for cats and dogs. For a quote or to enroll, call 866-275-7387 or visit www.covermewithcare.com. Use Promo Code BR 1039-287.

*24PetWatch Pet Insurance Programs are underwritten in the U.S.A. by Praetorian Insurance Company, administered by 24PetWatch Pet Insurance Agency, (Brokers) Ltd. Underwriter varies by state, and coverage is not available in AK.

GoTo: PetCare

Amusement Park Discounts

Save on amusement park tickets at participating locations nationwide. Contact Alliance Member Services or order online at www.AffordableServices.org.

🔁 GoTo: Parks

Auto and Home Insurance*

You may qualify for special program rates from Travelers. Combine the coverage and save even more! For more information, call 800-842-5936 and mention your Alliance Membership or visit www.travelers.com/aas.

*Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In FL: Auto insurance policies are underwritten by First Floridian Auto and Home Insurance, The Travelers Home and Marine Insurance Company, or by the Travelers Commercial Insurance Company. In NJ: Auto insurance policies are underwritten by Travelers Auto Insurance Co. of New Jersey, a single state, independent subsidiary of The Travelers Indemnity Company. In TX: Auto insurance is offered by Travelers MGA, Inc. and underwritten by Consumers County Mutual Insurance Company. Products may not be available in all states. Coverage, discounts, repair options, and billing options are subject to state requirements and availability, individual qualifications, and/or the insuring company's underwriting guidelines.

- GoTo: Auto Insurance
- GoTo: Home Insurance

Auto Coupon Book

More than \$1,000 in discounts on parts, tires, brakes, repairs, batteries, and more. To order your coupon books for only \$8 each, call Alliance Member Services or visit the Alliance website; remember to request Benefit #1961.

GoTo: Auto Coupons

■ Budget® Rent-A-Car

Save up to 20% every time you rent with Budget[®]. Plus, you can always count on the great products and services that make Budget such a smart choice, including Fastbreak® paperless rental service, e-Receipts™, GPS, and electronic toll tags. Call 800-455-2848 and mention Promo Code BCD #V672903. To make your reservation online or enroll in Fastbreak for special offers to Alliance Members, visit www.AffordableServices.org.

NOTE: Some services are optional and/or may be available at select locations for an additional fee.

GoTo: Budget



ADDITIONAL PERSONAL BENEFITS

■ Debt Review and Consolidation

Save 40% on a custom-designed repayment plan. Learn how to manage your money and restructure your debt, and get assistance with credit card debt by lowering interest rates on existing payments. Call Auriton Solutions at 877-332-8722 or visit www.auriton.org; be sure to mention your Alliance Membership to receive this discount.

GoTo: Debt

■ Enterprise Rent-A-Car

Save up to 10%* on the standard daily rates. Call 800-593-0505 or visit www.enterprise.com and refer to Alliance Corporate Account #09A6281 and PIN #ALL to receive your discount.

*Discounts may vary by participating location and time of rental. Other restrictions may apply.

GoTo: Enterprise

■ Expedia®

Receive discounts on flights, hotels, cars, cruises, business travel, and much more.

- Save up to \$450 when you book your hotel and flight together
- Save up to 50% with Expedia® unpublished hotel rates
- Save on last-minute hotels, cars, flights, and more!

Expedia, the nation's #1 online travel agency, is committed to helping you create and enjoy the best trip possible. Book your trip online at www.AffordableServices.org.

GoTo: Expedia

■ Golf Access Directory

Receive discounts on green fees and golf accessories. To order your Golf Access Directory for only \$6.95, contact Alliance Member Services and request Benefit #1410, or order online at www.AffordableServices.org.

GoTo: Golf

■ Grocery Coupon Order Book

Save up to \$1,000 or more with coupons for namebrand products. To receive your complimentary Grocery Coupon Order Book, contact Alliance Member Services and request Benefit #1543, or order online at www.AffordableServices.org. Additional books are only \$4.95 each; request Benefit #1549.

GoTo: Grocery

■ Hertz®

Save up to 15% on daily, standard daily, weekly, and weekend rates. Call 800-654-2200 or visit www.hertz.com and use CDP #1217645. To receive your discount coupons or apply online for the Hertz #1 Club Gold® (fee waived, a \$60 value), visit www.AffordableServices.org. Be sure to download and print your Hertz ID card and present it at the time of rental to receive your discount.

GoTo: Hertz

■ Hotel Access Card

Save 10% to 70% on hotels. To receive your **complimentary** Hotel Access Card, contact Alliance Member Services and request Benefit #1147, or order online at www.AffordableServices.org. Additional cards are only \$6.95 each.

GoTo: Hotel Access

■ Hotel Savings Program

Save up to an additional 20% off the "Best Available Rate"* at almost 7,000 participating hotels throughout the world. To receive your discount, call one of the hotels below and mention Promo Code #8000004353 when making your reservation.**

 Baymont Inns & Suites[®] 	800-996-2087
• Days Inn®	800-268-2195
 Hawthorne Suites[®] 	
by Wyndham	800-221-5816
 Howard Johnson® 	800-769-0939
Knights Inn®	800-682-1071
 Microtel Inns & Suites® 	800-330-8712
 Ramada Worldwide® 	800-462-8035
• Super 8®	800-889-9706
• Travelodge®	800-545-5545
 Wingate[®] by Wyndham 	877-202-8814
 Wyndham Hotels 	
& Resorts®	866-854-1604

Visit <u>www.AffordableServices.org</u> to book your room online.

GoTo: Hotel Savings

■ Jones International University® (JIU®)

Save 10% on tuition for a one-of-a-kind online learning experience that suits every need. Call 800-811-5663 and identify yourself as an Alliance Member to receive your discount, or visit www.jiu.edu/aas.

GoTo: JIU

■ Members Only Real Estate (MORE)

Enjoy discounts on the national relocation program through Century 21® Mike Bowman offices. Members can save on real estate commissions and receive discounted title and mortgage services, home insurance, and warranty programs. Please contact a MORE representative today at 800-848-2384 and identify yourself as an Alliance Member to receive your discounts.

GoTo: MORE

■ Movie Ticket Discounts

Save money on movie tickets that you can use at theaters nationwide.* Contact Alliance Member Services or order online at www.AffordableServices.org.

• AMC Theatres \$6.00 Benefit #118 Benefit #910 Regal Entertainment \$6.50

GoTo: Movie

■ North American® Van Lines*

Save at least 50% on your interstate move. Call Cord Moving and Storage Company at 800-873-2673, ext. 155. Mention your Alliance Membership Promo Code ALSV to receive your discount.

GoTo: Moving

■ PODS®*

Save 10% on local storage and moving, and 5% on long-distance moves with PODS — the easier way to move and store. PODS will bring you a container and you pack it at your leisure. Then, store your belongings on-site in a secure PODS Storage Center, or move them across town or country. To order, call 866-846-0900 or visit www.pods.com/Alliance. Be sure to use Promo Code ALL3.

GoTo: PODS

^{*}Certain restrictions may apply; see www.AffordableServices.org for details. Offer is subject to availability at participating locations.

^{**}Must use toll-free numbers listed above or link from the Alliance website to receive these discounts.

^{*}Minimum of 10 tickets per theater plus \$4 shipping per order.

^{*}Some restrictions may apply.

^{*}Some restrictions may apply.



ADDITIONAL PERSONAL BENEFITS

Save on Real Estate Transactions

Receive a 20% rebate* off real estate commission costs. Other discount moving services are available as well. Visit www.memberbenefitservices.com or call 800-540-6251 and identify yourself as an Alliance Member. Member Benefit Services will match you with a participating agent who is right for you.**

*Rebates are subject to state law, and changes occur regularly. Some states do not allow rebates. Please check with Member Benefit Services for up-to-date information.

**Rebate qualification is contingent upon contacting Member Benefit Services prior to contacting an agent. No rebate is available if you call an agent directly.

GoTo: Real Estate

■ Sylvan Learning*

Sylvan Learning is the premier provider of pre-K – 12 tutoring services in North America. With nearly 900 locations in the United States, Sylvan provides individualized tutoring services both in centers and online in subjects including math, language arts, writing, study skills, and more. As an Alliance Member, you receive 50% off Sylvan's Skills Assessment and 15% off your child's Sylvan program tuition. Visit www.sylvanlearning.com/Alliance or call 800-599-8571 to learn more; be sure to use Promo Code "Alliance."

*Valid at participating locations and for certain programs only. Some restrictions may apply.

🔁 GoTo: Sylvan

■ TributeDirectTM

Enroll with America's leading choice for end-of-life assistance and make TributeDirect™ your first call when planning your final wishes or handling the arrangements of a loved one. Benefits include:

- Full-service funeral home/cemetery coordination
- Caring counselors to help 24-hours-a-day/ 7-days-a-week with funeral emergencies
- Savings up to 70% on funeral products and services with your Alliance Membership
- Guaranteed delivery to any funeral home or cemetery in the U.S. (All funeral homes are required to accept TributeDirect products)
- Access to the Funeral Protection Plan, a comprehensive planning guide that allows you to plan in the privacy of your home

Individual Only: **\$29.95 one-time fee** (normally \$99.95) Two Individuals: \$39.95 one-time fee (normally \$159.95)

Enrollment is simple and quick. Call TributeDirect today, toll-free, at 866-823-7774 and mention your Alliance Membership to receive your savings.

GoTo: TributeDirect

"Gas prices, electric bills, and the costs of health insurance are taking their toll on us just like everyone.

The additional Saving S I have with my Alliance Benefits help

a lot. There is a wide variety that meets the needs of every family."

- Diane P., TX







Benefits to *help* you.

Be it a medical emergency or routine **health** services, your Alliance membership provides *direct benefits* and *discounts*, getting you the most for your money.

Popular Benefits*

- Emergency Helicopter Transportation
- Heart Attack Benefit
- Hospital Confinement and Emergency Room Benefits
- Life Insurance
- MEDPro



*This is a membership offered and administered by Alliance for Affordable Services, P.O. Box 612547, Dallas, TX 75261-2547, an association formed under the laws of the District of Columbia. The Alliance membership is not an insurance contract. The membership includes access to insured and non-insured benefits. The benefits explained herein are offered at the sole discretion of the Alliance and may vary by availability, package option, vendor, and state of residence. Vendors reserve the right to withdraw or change their offers without notice.





Benefits for your health and security

■ Emergency Helicopter Transportation

As a Member, you, your spouse, and your dependents have access to be reimbursed up to \$4,000 per occurrence, per person in the event of a Certified Life Threatening Injury as a result of an accident that requires Emergency Medical Transportation by helicopter in accordance with local EMS protocols. This service is **included in the cost of** your membership. For information, a claim form, or a copy of the policy, contact Alliance Member Services or visit www.AffordableServices.org. For information on an existing claim, call 877-202-8187.

Coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. The policy contains certain limitations, reductions, and exclusions. If there are any conflicts between this document and the policy, the policy shall govern. Please refer to the policy for complete coverage details. Coverage may not be available in all states. Coverage is not available in WA to members joining on or after 7/1/2008. Coverage is not available in MD.

GoTo: Helicopter

Life Insurance

Group Term Life Insurance Coverage

Your Alliance Membership provides you with Member Group Term Life Insurance from Metropolitan Life Insurance Company (MetLife) included in the cost of your Alliance Membership!

Member Term Life Insurance Coverage

Primary Member

A 30-day waiting period from the date you join the Alliance is required. At age 60 group life insurance benefits reduce 75% and then cancel at age 65. In certain circumstances, a conversion privilege to an individual policy may apply (subject to changes from group coverage in terms and conditions, including changes in premium costs). Members may designate a beneficiary for their life insurance benefits by filling out and returning a Beneficiary Designation Form. To obtain a form or the Group Insurance Certificate, visit www.AffordableServices.org or call Alliance Member Services.

Please contact Alliance for Affordable Services Member Services to obtain a copy of the policy. For additional questions or information on how to file a claim, please call Crescent Insurance Services at 800-656-6267 from 9:00 a.m. to 5:00 p.m. ET Monday through Thursday and from 9:00 a.m. to 3:00 p.m. ET Friday. Be sure to have your Alliance Member number available.

Like most group life insurance policies, MetLife group policies contain certain exclusions, limitations, terms, and conditions to keep them in force.

Coverage is provided through a group life insurance policy issued by Metropolitan Life Insurance Company, New York, N.Y. (MetLife) to the Alliance for Affordable Services, Group Policy (Form GPNP99-ASSN) sitused in the District of Columbia, with certificates of insurance (Form GCERT2000) issued to each insured Member. Life insurance coverage of members in other states will be subject to any applicable legal requirements of such states. Not available in WA.

GoTo: Life Insurance



Automatic Protection

Rest easier knowing that you have protection included in the cost of your membership. These benefits are payable directly to you or your beneficiary regardless of any additional protection you may have. For more information, a claim form, or a copy of the policy, contact Alliance Member Services or visit www.AffordableServices.org. For more information on an existing claim, please call 877-202-8187.

	Hospital Confinement Accident	Hospital Confinement Illness*	Accidental Death and Dismemberment	Common Carrier Accidental Death	Emergency Room (fractures & dislocations only) [†]	Heart Attack Benefit**
Primary Member	\$400/day	\$400/day	\$10,000	\$20,000	\$750	\$5,000
Spouse	\$300/day	No coverage	\$5,000	\$10,000	\$750	\$5,000
Dependent children	\$200/day	No coverage	\$2,500	\$5,000	\$750	No coverage
Max. days/ year	180	10 days	_	_	Any ER visit	Once per lifetime
Benefit begins	1st consecutive day§	2 nd consecutive day§	_	_	Upon ER admission	3 rd consecutive day §**
GoTo:	Accident	Illness	ADಆ D	CCAD&D	ER	Heart

**Definitions:

"Heart Attack" means the death of a portion of the heart muscle as a result of inadequate cardiac blood supply to the

Diagnostic Requirements: Payment of benefits is subject to the following: 1) the insured person is hospitalized for three (3) consecutive days as a result of a heart attack^{\(\Delta\)}; 2) the insured person survives for at least 15 days after the date the heart attack is diagnosed^{\(\Delta\)}; 3) the diagnoses is made while the insured person's coverage is in force under this policy; and 4) the insured person has not, 12 months prior to or during the first 30 days of coverage, been medically advised that he/she has been diagnosed with, or has received any medication or treatment for, any myocardial infarction, angina pectoris, coronary thrombosis, or a cerebral vascular incident.

^aThe three (3) consecutive days of hospitalization and the 15-day survival period do not apply to residents of the state of WA who joined prior to 7/1/2008.

NOTE: A covered person is limited to one eligibility either as 1) Primary Member OR 2) Spouse OR 3) Dependent Child. The preceding is only meant to be a brief summary and is not a contract. Coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. The policy contains certain limitations, reductions, and exclusions. If there are any conflicts between this document and the policy, the policy shall govern. Please refer to the policy for complete coverage details. To obtain a copy of the policy, contact Alliance Member Services or visit www.AffordableServices.org. Coverage may not be available in all areas. Coverage is not available in WA to members joining on or after 7/1/2008. Coverage not available in MD.

[§]Day(s) of Confinement means a day of hospital confinement as an inpatient.

^{*}Illness benefits do not cover pre-existing illnesses or diseases that are diagnosed or treated by a physician 12 months prior to or during the first 90 days of coverage.

^{*}ER benefits are limited to one occurrence per eligible person, for any 12 months of coverage. Emergency Room: Means an Emergency department of an acute care hospital or licensed 24 hour Satellite Emergency Center.



■ Global Emergency Services*

When traveling more than 100 miles from home, emergency help is never more than a phone call away with Assist America. This program is **included in the cost of membership**, and services are also available to your spouse and dependent children. Services include:

- Medical consultation
- Emergency medical evacuation
- Medical repatriation
- Prescription assistance
- Compassionate visit
- And more!

If you experience a medical emergency while traveling 100 miles or more away from home, call Assist America at 800-909-5868, or call collect at 609-683-5868 from outside the United States. Provide ID #01-AA-AAS-93023S, found on the Assist America ID card, and have your Alliance member number available to verify eligibility. **All services must be arranged and provided by Assist America**. **Claims for reimbursement will not be accepted**. For your Assist America ID card and a complete list of terms and exclusions, see information in the back of this catalog or visit www.AffordableServices.org.

*Limitations and exclusions may apply.

GoTo: Assist

■ MEDPro*

Individuals and families who qualify receive prescription assistance services and access to more than 4,000 brand-name and generic medications. Association members are **saving an average of \$282 per month** and \$141 per medication with this program. Medications are purchased in a 30- or 90-day supply. MEDPro's processing department will order your refills, remind you when to renew your application, and stay current on trends and changes in available programs and how they affect your situation.

Qualification is based on income (approval takes only about one or two days). Once you're approved, the enrollment process can be completed within four to six weeks. Charges include a discounted one-time \$25 setup fee (75% less than the regular fee) and a monthly administrative fee of \$20 per medication. Re-enrollment and income verification are required every 12 months. To apply or get more information, call MEDPro at 888-715-0556 and mention your Alliance Membership, or visit www.medprollc.net/alliance and complete an online Medication Access Evaluation Form.

*This is not an insurance program. MEDPro is an administrative services company only. Information provided is utilized for these programs only.

GoTo: MEDPro

■ Teladoc^{™*}

Included in your Alliance Membership! Enjoy unlimited access to a national network of U.S. board-certified physicians who use electronic health records, telephone consultations, and online video consultations to diagnose, recommend treatment, and write short-term, non-DEA-controlled prescriptions, when appropriate. Physicians are available 24-hours-a-day, 365-days-a-year, allowing members of any age to access quality care from their home or office as opposed to more expensive settings like the doctor's office or emergency room. To get more information, obtain your access codes, register online, and get a program overview, visit www.AffordableServices.org or call 800-Teladoc (800-835-2362). The \$12 fee is waived for Alliance Members who complete the medical history disclosure online. This benefit also covers your spouse and dependent children.

*Teladoc does not replace the primary care physician. **Teladoc is not available in Oklahoma**. Teladoc does not guarantee that a prescription will be written and operates subject to state regulations. Teladoc does not prescribe DEA-controlled substances. Teladoc physicians reserve the right to deny care for potential misuse of services. Teladoc, Inc. © 2002-2010.

GoTo: Teladoc

ADDITIONAL HEALTH BENEFITS



■ 1-800 CONTACTS®

The world's largest contact lens store delivers the same contact lenses to your door that your doctor prescribed.

- Authorized retailer with Bausch & Lomb, CIBA Vision, CooperVision, and Johnson & Johnson
- Order by phone or online
- Unbeatable Price Guarantee* Find a lower price online and they'll match it!
- 100% Guarantee If you are not pleased, they'll make it right and even exchange unopened boxes of lenses if your prescription changes

For more information or to place an order, call 1-800 CONTACTS (800-266-8228) or visit www.AffordableServices.org.

*Limitations and restrictions apply.

GoTo: Contacts

CVS Caremark® ExtraCare® **Health Card**

Save 20% to 40% compared to a national brand when using the ExtraCare® Health Card to purchase already low-priced CVS/pharmacy® brand healthrelated products. CVS/pharmacy brands are the same quality as national brands but cost much less. For more information or to replace a lost card, call CVS Caremark® at 888-543-5938 and mention your Alliance Membership.

GoTo: ExtraCare

■ Direct Labs*

Save up to 80% on retail prices of high-quality, lowcost laboratory services at more than 4,000 provider locations. Members receive an additional 10% discount off the already extremely discounted prices. Order your test now by calling 800-908-0000 and using Promo Code AAS. Payment will be requested over the phone prior to referral to a Patient Service Center **(PSC)**. You will receive the necessary requisition prior to visiting a PSC. The PSC will not administer test without the proper paperwork.

*Not available in NJ, NY or RI. May not coordinate with other benefits.

GoTo: Labs

■ EPIC Hearing Service Plan

Provides services such as hearing diagnostics and evaluations for the entire family. Save 20% to 60% on manufacturer brand products. For more information, call 866-956-5400. To enroll, call 888-249-9002; identify yourself as an Alliance Member.

NOTE: EPIC Hearing Service Plan is not insurance, but EPIC will coordinate any programs to help reduce your outof-pocket expenses.

GoTo: Hearing

■ Ideal Health™ — Customized Vitamins®

Special discounts on in-home testing to determine the vitamins your body needs. Members also save 20% on customized vitamins. Call 866-801-3457 for information; identify yourself as an Alliance Member.

GoTo: Ideal Health

"Teladoc is a lifesaver! My family was on vacation when our two children got sick. We called Teladoc and a physician diagnosed their illness and prescribed medication, which we picked up at a local pharmacy the same day. We avoided the time and hassle of two urgent care visits. Teladoc

saved us at least \$200 with just one use."

Delton D., TX



ADDITIONAL HEALTH BENEFITS

Imaging Services

One Call Medical

Save 25 to 50% on MRI, CT, or PET scans for yourself and your family at more than 3,000 imaging centers nationwide.* One Call Medical provides the solution for ensuring access to high-quality tests at

- National network of highly-credentialed providers
- Unique scheduling services to assist patients with access to providers

For more information or to locate a provider and schedule a procedure, contact One Call Medical at 877-814-2461 between 8:00 a.m. and 8:30 p.m. ET. Be sure to mention your Alliance Membership. One Call Medical will collect all fees at the time the appointment is scheduled. For more information or to search for participating locations in your area visit www.AffordableServices.org.

*Savings percentage will vary by service and location. May not coordinate with other benefits.

🔁 GoTo: One Call

Porteck Health Networks*

Porteck Health Networks offers negotiated fees on radiology and testing procedures through its national network of more than 2,500 radiology facilities. Save **approximately 20% to 60%** on procedures such as:

- Open and closed MRIs
 Bone scans
- CT scans
- EMGs and NCVs
- Nuclear medicine
- Sonograms and X-rays

To schedule a procedure, locate a provider, or submit a referral, contact Porteck Health at 800-767-6747 between 8:00 a.m. and 9:00 p.m. ET. Be sure to mention your Alliance Membership. For more information or to search for providers in your area, visit www.AffordableServices.org. Porteck Health will collect all fees prior to examination.

*Formerly known as AllRad Direct. The fee structure in each state differs based on fee schedules and local usual, customary, and reasonable charges (UCR). Services may not be available in all areas. May not coordinate with other benefits.

GoTo: Porteck

■ Mail Service Pharmacy

Enjoy the convenience and safety of having prescriptions delivered right to your door. Save money on 90-day **supplies** of your maintenance prescription medications. Access to this program is available at no additional cost. For more information, have your Member number ready and call CVS Caremark® at 877-348-0578 or visit www.caremark.com.

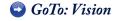
NOTE: THIS IS A DISCOUNT PROGRAM AND **IS NOT INSURANCE**. You are responsible for paying all fees at the time of service. Administered by CVS Caremark, Inc., 7034 Alamo Downs Parkway, San Antonio, TX 78238.

GoTo: Mail Rx

Vision Discount Plan

Save up to 40% on all your eye care needs, including eye exams, frames, lenses, and lens options. Save 15% on retail prices for LASIK PRK and conventional contact lenses at participating providers. Nationwide service providers include Sears Optical®, Target Optical®, JCPenney®, and some Pearle Vision® Centers. To locate a provider, call 866-723-0391 or visit www.eyemedvisioncare.com and use Plan #9233024. To locate a LASIK provider, call 877-552-7376.

NOTE: THIS IS A DISCOUNT PROGRAM AND IS NOT INSURANCE. DISCOUNTED FEES DUE AT TIME OF SERVICE. Administered by EyeMed Vision Care, LLC, 4000 Luxottica Place, Mason, OH 45040.







Customize your benefits.

Recognizing the wide variety of health care needs, we offer additional, personalized options to help you save on prescriptions, hospitalization and more.

Upgrade Options*

- Association Rx Card
- Careington Advantage Card Plans
- Careington Discount Dental Plan
- Hospital Advantage Card



*This is a membership offered and administered by Alliance for Affordable Services, P.O. Box 612547, Dallas, TX 75261-2547, an association formed under the laws of the District of Columbia. The Alliance membership is not an insurance contract. The membership includes access to insured and non-insured benefits. The benefits explained herein are offered at the sole discretion of the Alliance and may vary by availability, package option, vendor, and state of residence. Vendors reserve the right to withdraw or change their offers without notice.





■ Careington Advantage Card Plans*†

Reduce your health care costs with the Careington Advantage Card program. For more information or to join, please contact Alliance Member Services. After joining the program, you will receive two membership identification cards and a detailed information booklet. Please follow the program instructions carefully to maximize your health care savings. If you need assistance with the services, please refer to the information booklet for the appropriate phone numbers.

Choose one of the programs listed below:

Physician Access Program – only \$15 per month

(Not available in Massachusetts, Montana, Vermont, and Washington)

Save 20% to 45% on medical services, imaging services, and much more at a participating provider's office through the PHCS network. Search for a participating provider at www.careingtonadvantagecard.com.

Plan A – \$15 per month

(Not available in Montana, Vermont, and Washington)

This unique program provides access to savings on the following services:

- Dental Care Save 15% to 60% at more than 115,000 credentialed dental provider locations
- Chiropractic Care Save 10% to 40% on most treatments at over 14,000 chiropractors nationwide
- Prescription Eyewear Save 20% to 40% on eyeglasses, lenses, contacts, and more at over 40,000 eye care professionals nationwide
- Ophthalmology Services Save 15% off retail price or 5% off promotion price on LASIK/PRK procedures, whichever is the greater discount
- Diabetic Care Save 20% to 40% on disposable medical supplies and durable medical equipment
- Alternative Medicine Save 10% to 40% at over 22,000 alternative health care providers
- Vitamins Save 25% on vitamins and nutritional supplements
- Hearing Services Save approximately 25% on hearing aids as well as get discounts on hearing exams, batteries, and repairs
- Long-Term Care Save 5% to 30% at nearly 5,000 providers
- Child Care and Elder Care Unlimited access to telephone consultations with expert counselors to identify solutions and provide referrals

Plan B – only \$25 per month

(Not available in Massachusetts, Montana, Vermont, and Washington)

Save even more by combining the Physician Access Program and the products in Plan A.

*THESE PLANS ARE NOT INSURANCE. Savings percentage may vary by location and procedure.

[†]See additional Disclosures on Page 30.

GoTo: Advantage Card

"By using my dental discount program, I

Saved over
\$1,200."

- Patrick D., CA



Hospital Advantage Card

The Hospital Advantage Card offers pre-service negotiation and post-service bill mediation that can save you money on hospital bills. Contact Alliance Member Services to join for only \$15 per month. The Hospital Advantage Card materials will be sent separately from your Alliance Welcome Packet. Services are available to the Primary Member, spouse, and dependent children. Please follow the program instructions carefully.

Pre-service negotiation*

Please notify the program administrator at least 10 business days prior to hospitalization. A case manager will work with the Member and hospital to attempt to negotiate a reduced fee once the required forms are signed and received by the program administrator. Hospitalization is negotiated on a case-by-case basis, and savings will vary by procedure and location. Once a fee has been negotiated, the Member will be required to provide payment in advance of receiving the service.

Post-service mediation**

When you need help with previous hospital bills, the mediation service team will attempt to mediate on your behalf to reduce your fees. The mediation specialist will work to attempt to get you a reduction on your medical bills (typically takes up to 5 business days). HealthCare Mediation will charge the Member 30% of negotiated savings.

*This product is administered by International Med-Care.

**This product is administered by HealthCare Mediation.

THIS IS NOT INSURANCE or a Medical Discount Plan. Savings are not guaranteed and not all hospitals or providers will negotiate discounts. Fees must be negotiated and payment arrangements must be paid in advance to the Negotiation Service. Not available in California, Indiana, Maryland, Massachusetts, Minnesota, Montana, Vermont, Washington, and West Virginia or where prohibited by law.

🔁 GoTo: Hospital Card

Careington Discount Dental Plan*†

Save 15% to 60% on virtually all dental procedures with this discount program administered by Careington International. Alliance Members have unlimited access to dental care at more than 115,000 credentialed dental provider locations nationwide. There are no limits on the number of visits permitted, and services are available to adults as well as children.

- Individual Program \$8 per month
- Family Program \$12 per month

For more information on this program or to join, contact Alliance Member Services. To locate a provider, visit www.careington.com/alsv.

NOTE: Your dental program materials will arrive separately from your Alliance Welcome Packet.

*THIS PLAN IS NOT INSURANCE. Savings percentage may vary by location and procedure. Not available in Montana, Vermont, and Washington.

[†]See additional Disclosures on Page 30.

🔁 GoTo: Dental



■ Association Rx Card*

The Association Rx Card is accepted at more than 55,000 pharmacies throughout the U.S. for both brand-name and generic medications. Choose one of two programs:

- Individual \$13.95 per month
- Family \$23.95 per month

The program offers four tiers of savings:

- Tier I: preferred generic drugs up to \$10 payment
- Tier II: preferred brand-name and generic drugs up to \$20 payment
- Tier III: preferred brand-name and generic drugs up to \$50 payment
- Tier IV: brand-name drugs with special network pricing

Visit <u>www.AssociationRxCard.com</u> or call toll-free at 877-684-0032 for more details on tier drug pricing and participating pharmacies.*

For more information or to sign up for the Association Rx Card, contact Alliance Member Services. Your Association Rx materials will be sent separately from your Alliance Welcome Packet.

*THIS IS NOT INSURANCE - DISCOUNTS ONLY. Administered by Envision RxOptions. Member is required to pay the entire amount of the discounted price. Pricing is subject to change without notice. Pricing is only for quantities stated; additional quantities may incur higher cost. May not be available in all states.

🔁 GoTo: Rx Card

"The Association Rx Card helped me tremendously as a graduate student. When my coverage ran out this year, I joined Alliance. Alliance has allowed me to continue taking all my necessary medications at an

ordable rate."

- Kristen S., OH

[†]Careington Disclosures

Please refer to Careington Advantage Card Plans (p. 28) and Careington Discount Dental Plan (p. 29).

THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. 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. For Careington Dental, you may access a list of participating health care providers at www.careington.com/alsy. For Careington Advantage Card Plans, you may access a list of participating providers at www.careingtonadvantagecard.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 800-441-0380. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. The Careington Dental Plan and Careington Advantage Card Plan A are not available in Montana, Vermont, and Washington. The Careington Advantage Card Plan B and Physician Access Program are not available in Massachusetts, Montana, Vermont, and Washington.



■ Global Emergency Services

Provided by assist america®

Congratulations! Your enrollment with Alliance includes a unique global emergency services program from Assist America. This program immediately connects you to doctors, hospitals, pharmacies, and other services if you experience a medical emergency while traveling in another country or 100 miles or more away from your permanent residence.

Assist America's Operations Center is staffed 24-hours-a-day, 365-days-a-year with trained multilingual and medical personnel, including nurses and physicians, to advice and assist you quickly and professionally in a medical emergency.

One simple phone call to the number on your Assist America identification card (located in the back of this booklet and in the Member area of www.AffordableServices.org) will connect you to:

- A global network of prequalified medical providers
- A state-of-the-art operations center with worldwide response capabilities
- Experienced crisis management professionals
- Air and ground ambulance service providers

Assist America completely arranges and pays for all of the assistance services it provides without limits on the covered cost. This alleviates many obstacles and potential expenses that sometimes result from medical emergencies away from home.

It is important to keep your ID card with you at all times so that you can call for services whenever you need them.

Assist America is not travel or medical insurance;

it is a provider of global emergency services.* Assist America's services do not replace medical insurance during medical emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to your health coverage policy limits.

Key Services

Medical Consultation, Evaluation and Referral

Calls to Assist America's Operation Center are evaluated by medical personnel and referred to English-speaking, Western-trained physicians and/or hospitals.

Hospital Admission Guarantee

Assist America will guarantee hospital admission outside the United States by validating a member's health coverage or by advancing funds to the hospital.

Emergency Medical Evacuation

If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment and personnel necessary to evacuate a member to the nearest facility capable of providing a high standard of care.

Medical Monitoring

Assist America's medical personnel will maintain regular communication with the member's attending physician and/or hospital and relay information to the family.

Medical Repatriation

If a member continues to require medical assistance after being discharged from a hospital, Assist America will repatriate him/her home or to a rehabilitation facility with a medical or non-medical escort as necessary.

Prescription Assistance

If a member needs a replacement prescription while traveling, Assist America will help get the prescription filled.

Emergency Message Transmission

Assist America will receive and transmit emergency messages for members.

Compassionate Visit

If a member is traveling alone and will be hospitalized for more than seven days, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalization for a designated family member or friend.

*All services must be arranged and provided by Assist America. No claims for reimbursement of assistance services will be accepted.



Care of Minor Children

Assist America will arrange for the care of children left unattended as the result of a medical emergency, and pay for any transportation costs involved in such arrangements.

Return of Mortal Remains

Assist America will assist with the logistics of returning a member's remains home in the event of his/her death. This includes arranging the preparation of the remains for transport, procuring required documentation, providing the appropriate shipping container, and paying for transport.

Emergency Trauma Counseling

Assist America will provide initial telephone-based counseling and referrals to qualified counselors as needed or requested.

Lost Luggage or Document Assistance

Assist America will help members locate lost luggage, documents, and personal belongings.

Interpreter and Legal Referrals

Assist America will refer members to interpreters and/or legal personnel as necessary.

Pre-trip Information

Assist America offers members web-based country profiles that include visa requirements, immunization and inoculation recommendations, and security advisories for any travel destination.

About Assist America

Assist America, Inc., formed in 1990, is the nation's largest provider of global emergency services through benefit plans. Assist America responds when any eligible member becomes ill or injured when traveling just 100 miles away from home, or in another country.

Conditions

Assist America will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment
- Injuries resulting from participation in acts of war or insurrection
- Commission of unlawful act(s)
- Suicide attempt

- Incidents involving the use of drugs unless prescribed by a physician
- Transfer of member from one medical facility to another medical facility of similar capabilities and providing a similar level of care

Assist America will not evacuate or repatriate a member:

- Without medical authorization
- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness that can be treated by local physicians and do not prevent the member from continuing his/her trip or returning home
- Who is more than six months pregnant
- With mental or nervous disorders unless hospitalized

Exclusions

- Travel by a member's spouse when it is for the benefit of the spouse's employer (i.e., spouse business travel)
- Trips exceeding 90 days from legal residence without prior notification to Assist America (separate purchase of expatriate coverage is available)

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. Assist America is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including — by way of example and not by limitation – weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under the control of Assist America. Assist America is not responsible or liable for any malpractice committed by professionals rendering services to a member.



Your Assist America membership cards

Please sign card, remove, and carry with you at all times.

This is not a medical insurance card. All services must be provided by Assist America. No claims for reimbursement will be accepted.

Attention

The holder of this card is a member of Assist America and is entitled to its medical and personal services. El portador de esta tarjeta es miembro de Assist America y tiene derecho a los servicios personales y de asistencia medica de Assist America. Le titulaire de cette carte est membre d'Assist America a droit et à l'assistance médicale et aux services personnels d'Assist America.

(609) 683-5868 Outside the United States 800-909-5868 Within the United States

If you require medical assistance and are more than 100 miles from home, call Assist America at:

ANCE MANCE MANCE

#01-AA-AAS-93023S

Reference Number

Member Name

assist america[®]
Global Emergency Services

Attention

This is not a medical insurance card. All services must be provided by Assist America. No claims for reimbursement will be accepted.

Le titulaire de cette carte est membre d'Assist America a droit et à l'assistance médicale et aux services personnels d'Assist America.

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The holder of this card is a member of Assist America and is entitled to its medical and personal services.

(609) 683-5868 Outside the United States 800-909-5868 Within the United States

home, call Assist America at:



#01-AA-AAS-93023S

Reference Number

Member Name

assist america® Global Emergency Services

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The holder of this card is a member of Assist America and is entitled to its medical and nersonal services.

(609) 683-5868 Outside the United States 800-909-5868 Within the United States

If you require medical assistance and are more than $100\,\mathrm{miles}$ from home, call Assist America at:



#01-AA-AAS-93023S

Reference Number

Member Name

assist america[®]
Global Emergency Services

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Attention

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Within the United States

The holder of this card is a member of Assist America and is entitled to its medical and personal services.

(609) 683-5868 Outside the United States

8985-606-008

If you require medical assistance and are more than 100 miles from home, call Assist America at:

A SECONDARI E SERVICES

#01-AA-AAS-93023S

Reference Number

Member Name

assist america Global Emergency Services

Your Assist America membership cards

Please sign card, remove, and carry with you at all times.

Call Assist America when:

- You are 100 miles or more away from home and require medical assistance
- You need a medical consultation
- You need medical evacuation
- You experience local language problems
- You require a hospital admission guarantee

Be sure to fold this card and carry it in your wallet at all times.

When you call Assist America please have the following information available:

- Your name, telephone number, and relationship to patient
- Patient's name, age, gender, and reference number
- A description of the patient's condition
- Name, location, and telephone number of hospital or treating doctor if applicable

Call Assist America when:

- You are 100 miles or more away from home and require medical assistance
- You need a medical consultation
- You need medical evacuation
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- Patient's name, age, gender, and reference number
- · A description of the patient's condition
- Name, location, and telephone number of hospital or treating doctor if applicable

Alliance Business Value Application

Business Value Membership — \$40 Monthly Membership Start Date: (mm/dd/yyyy)	One-time Association Administration Fee — \$25 (or see Group Form)
1. Last Name	Gender ZIP
Note: Dependents age 19 to 28 must be full-time students. Age requirements for som 2. Spouse (if covered) Last Name	DOB (mm/dd/yyyy) Gender M F DOB (mm/dd/yyyy) Gender M F DOB (mm/dd/yyyy) Gender
Alliance Business Value A I wish to make and may vary b descriptions ha The Alliance ma merchantability Alliance does n service. All info Association ber the Alliance at X Click here to join now	sole discretion of the Alliance rs without notice. The benefit ion before choosing any benefit. essed or implied, as to the dues must be paid current. The against a benefit to honor or deny plely for the purpose of providing ship, I understand I must contact 9.
Member Signa X Field Service I Group/I	Field Service Rep. Number uested below.
Initial payr Ongoing p	Electronic check payable to Alliance for Affordable Services
If draft payment option is selected, the approximate day of the month for ongoing drafts we Start Dates of the 29th, 30th, or 31st will result in a draft day of the 28th. AUTOMATIC PAYMENT AU	THORIZATION arges initiated by
I authorize above named company to debit entries to my account with	n the Depository named below.
Bank Name	Checking Savings Attach an original or voided check
City	
	lected on the reverse side.
This authorization will remain in effect until the company has received notification from me that it is I have the right to stop payment of a debit entry by notification to Depository at such time as to affect account has been charged, I have the right to have the amount of an erroneous debit immed such debit entry in error to Depository within 15 days following issuance of the account statement	s to be terminated in such time and manner for the company to act on it. ord Depository a reasonable opportunity to act on it prior to charging account. liately credited to my account by Depository, provided I send written notice of
X	Date (mm/dd/yyyy) _ _ / _ / _ _



Alliance membership referrals

The following friends and business associates would be interested in knowing about the Alliance.

Name Address		Name	Name		
		Address			
City	State ZIP	City	State ZIP		
Phone		Phone			
Referred by					
	Alliance M	lembership Referrals			
Name					
Address					
City	Click here:	for online referral form.	ZIP		
Phone	_	_			
Referred by					
Name			of payment		
Address					
City	State ZIP	Received From	Date		
Phone		\$ Amount			
Referred by		Method of Payment: ☐ Check/Money Order ☐ Credit Co	ord 🔲 Electronic Check		
X.			n administration fee, current membership dues, tts purchased. The Field Service Representative		
Name		does not have the authority to make, alter, when received and made active by the asso	or amend any contracts. Membership is effect ociation per the selected Membership Start Dat		
Address		referenced on the application.			
City	State ZIP	Field Service Representative Signature			
Phone		ECD Mumbar	lhone #		
Referred by		. FSR Number FSR P	Phone #		

GoTo guide

Here's a complete list of benefits offered to Alliance Business Value Members. Enter the GoTo keyword when you visit www.AffordableServices.org and go directly to more information on that specific benefit.

Benefit	GoTo	Benefit	GoTo
1-800 CONTACTS®	Contacts	Hertz®	Hertz
1-800-flowers®	Flowers	Hewlett-Packard®	HP
1-800-PetMeds®	PetMeds	Home Insurance	Home Insurance
24PetWatch Pet Insurance Programs	PetCare	Hospital Advantage Card	Hospital Card
Accidental Death and Dismemberment	AD&D	Hospital Confinement - Accident	Accident
Alliance Advance E-Letter	E-Letter	Hospital Confinement - Illness	Illness
Alliance ConsumerClub Rewards	Rewards	Hotel Access Card	Hotel Access
Alliance Guidance	Magazine	Hotel Savings Program	Hotel Savings
Alliance Scholarship Program	Scholarship	Ideal Health TM – Customized Vitamins®	Ideal Health
Amusement Park Discounts	Parks	ID Theft Resolution	ID Theft
Association 105® HRA	105	International Paymaster Systems, Inc.	Payroll
Association Rx Card	Rx Card	Jones International University® (JIU®)	JIU
A-Systems Accounting & Business		Legal Club of America® —	
Management Software	A-Systems	Small-Business Plan	Legal Business
Auto Coupon Book	Auto Coupons	Legislative Advocacy	Advocacy
Auto Insurance	Auto Insurance	Life Insurance	Life Insurance
Bad Check Collection	Collections	Mail Service Pharmacy	Mail Rx
Budget® Rent-A-Car	Budget	MEDPro	MEDPro
Business Consultant Advice Line	Business Advice	Members Only Real Estate (MORE)	MORE
Careington Advantage Card Plans	Advantage Card	Movie Ticket Discounts	Movie
Careington Discount Dental Plan	Dental	NCSPlus Incorporated (NCS)	NCS
Click&Copyright	Copyright	North American® Van Lines	Moving
Click&Inc	Incorporation	One Call Medical	One Call
Common Carrier AD&D Benefit	CCAD&D	Online Shopping Discounts	
CVS Caremark® ExtraCare® Health Card	ExtraCare	by Working Advantage	Shopping
Debt Review and Consolidation	Debt	Online Tax Advice	Tax Advice
Direct Labs	Labs	Payment Solutions by Solveras	Payments
Emergency Helicopter Transportation	Helicopter	Penny-Wise Office Products	Penny-Wise
Emergency Roadside Assistance	Roadside	PODS®	PODS
Emergency Room Benefit	ER	Porteck Health Networks	Porteck
Enterprise Rent-A-Car	Enterprise	Printing Services at Burns Graphics, Inc.	Printing
E&O Coverage	E&O	QuickBooks®	QuickBooks
EPIC Hearing Service Plan (HSP)	Hearing	SamplePay®	SamplePay
Expedia®	Expedia	Save On Real Estate Transactions	Real Estate
FedEx® and FedEx Office SM Discounts	FedEx	Sylvan Learning	Sylvan
Financial Education & Credit Counseling	Financial	Technical Solutions	Technical
General Liability Protection	Business Insurance	Teladoc™	Teladoc
Global Emergency Services	Assist	Telcorp International	Telcorp
Golf Access Directory	Golf	TributeDirect™	TributeDirect
Grocery Coupon Order Book	Grocery	TurboTax® Online	TurboTax
Heart Attack Benefit	Heart	Vision Discount Plan	Vision



Please address all written correspondence to:

Alliance for Affordable Services
P.O. Box 612547 • Dallas, TX 75261-2547
AffordableServices.org
Member Services • 800-733-2242
Fax • 800-847-8889

Hours of Operation for Member Services: 7:00 a.m. to 5:30 p.m. CT • Monday - Friday

This publication is intended for the exclusive use of members of the Alliance for Affordable Services. The benefits explained herein are offered at the sole discretion of the Alliance and may vary by availability, package option, vendor, and member's state of residence. Limitations and restrictions may apply. Vendors reserve the right to withdraw or change their offers without notice. The benefit descriptions have been taken from the benefit providers' marketing materials and members should carefully examine benefit information before choosing any benefit. The Alliance makes no affirmation of fact or promise relating to the goods and services and specifically disclaims any warranty, expressed or implied, as to the merchantability of the goods and services reflected. To be entitled to the Alliance benefits, you must be a member in good standing and dues must be paid current.