



Empowered Members,
Informed Choices



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Teled for LIFE is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. You will have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more. Doctors are available 24 hours a day, 365 days a year, allowing you and your family unlimited consultations to quality care from home, work or on the go. When medically appropriate, a Teled for LIFE doctor may prescribe a short term, non-DEA controlled medication that you can pick up at the pharmacy of your choice.

Teled for LIFE may be used:

- For non-emergency medical issues, questions and concerns
- During or after normal business hours, nights, weekends and holidays
- When a primary care physician is not available
- When traveling and in need of medical care or guidance

Register: <https://preferred.mylifebenefits.org>

Members may call **866-500-7065** to schedule a consultation with a state-licensed, fully credentialed doctor. The Member will have a consultation with a doctor who will recommend a treatment plan, and when medically appropriate, may prescribe a short term, non-DEA controlled medication that may be picked up at the pharmacy of the Member's choice.

Terms & Conditions

See page 05.

Disclosure: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.



LIFE Mental Well-Being Powered by DialCare Mental Wellness is a program designed to provide safe, secure and private means of seeking mental health assistance from licensed counselors via virtual or telephonic counseling sessions. This unique program offers an app-based interface, connecting members with our counselors not only over the phone, but via video chat as well. DialCare Mental Wellness counselors can assist members with conditions such as depression, anxiety, grief, relationship problems and more.



DialCare Mental Wellness is easy to use:

- Members can schedule an appointment with a counselor from 7 a.m. to 10 p.m. seven days a week.
- DialCare Mental Wellness counselors will reach out via phone or video chat upon request.
- Counselor appointments last for 30 minutes.
- Follow-up sessions may be scheduled for the member's convenience
- Consultations are available in both English and Spanish.

Terms & Conditions

See page 05.

REGISTER

<https://preferred.mylifebenefits.org/>

What conditions can DialCare Mental Wellness counselors treat?

- Depression
- Stress
- Eating Disorders
- Addiction
- Relationship problems
- Anxiety
- Grief
- And more

Disclosure: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.



Membership Terms and Conditions

Terms and Conditions:

DialCare, LLC ("DialCare") provides administrative services to DialCare clinicians and does not provide professional medical services. The Terms and Conditions define the obligations of DialCare, its authorized agents and yourself, and they establish the basic rules of safe and fair use of DialCare's public website, member website, and services (Services). DialCare and its authorized agents reserve the right to immediately and without advance notice terminate the Services and deny access to individuals who do not abide by the Terms and Conditions. Additional Terms and Conditions are located at www.dialcare.com.

Renewal Conditions:

By joining a plan, you are authorizing LIFE Association or its authorized representative to bill your credit card or checking account for the plan you have selected. This charge shall renew until you notify LIFE Association, Inc. in writing of its cancellation. By joining you indicate you have read the terms and conditions of the plan. This plan will automatically renew at the end of your membership term, and your credit card or bank account will be automatically charged or drafted for the appropriate amount.

Termination Conditions:

LIFE Association, Inc. and DialCare reserve the right to terminate plan members from its plan for any reason, including non-payment.

Cancellation Conditions:

Members may cancel their LIFE Association membership at any time by emailing their name and membership ID to memberservices@nhicadmin.com or by calling 888-781-0585. Dues will be refunded if cancellation occurs within the first 30 days of membership. There is no return of dues after the first 30 days of membership and no prorated dues or rebates thereafter. Cancellation is effective on the Member's next payment date. Failure to timely pay credit card company for the payment of membership dues are deemed to be non-payment and cancellation of membership.

Limitations, Exclusions & Exceptions:

This plan is a telemedicine program offered by DialCare. DialCare is not a licensed insurer, health maintenance organization or other underwriter of health care services. This plan is not insurance. DialCare is not licensed to provide and does not provide health care services or items to individuals. Telemedicine consultations are provided by physician entities that are contracted with DialCare. Physicians contracted by DialCare are solely responsible for the professional advice and treatment rendered to members and DialCare disclaims any liability with respect to such matters. DialCare may not be available in all states, and certain methods of telemedicine consultations (e.g., phone, video) may not be available per state law. Consultation times are not guaranteed. Telemedicine consultations are not appropriate for emergencies or other medical issues requiring in-person care. You must immediately dial "911" or seek in-person treatment in the event of a medical emergency, or if instructed to do so by a DialCare physician. DialCare reserves the right to deny care for potential misuse of services. You are obligated to pay for all health care services resulting from consultations. Services and service providers may change or be discontinued at anytime with notice as required by law.

Complaint Procedure: If you would like to file a complaint, you must submit your complaint in writing to: DialCare, P.O. Box 2568, Frisco, TX 75034.

Disclosure: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance



A simple blood test is necessary for the prevention or early detection of diseases. The earlier a problem is identified, the easier and more likely it is to be treated. DirectLabs (DLS) is the leader in direct access laboratory testing. DLS offers a wide variety of important health and wellness blood chemistry tests at discounted prices, saving members 10% to 80% off regular retail pricing at over 3,000 certified labs nationwide.*

Take charge of your health and wellness and order today!
No doctor's visit required.



How to Access the Discounts:

Step 1:

All tests are to be prepaid with DirectLabs prior to visiting a Patient Service Center.

Step 2:

To schedule a lab test or procedure, please call **(800) 908-0000**, let the representative know you are a LIFE member and give them the discount code R-LIFE to receive discounts.

Step 3:

You can also order your tests online at www.directlabs.com/Life. If it is your first time visiting this site, you will need to click "Register" at the top of the page and input your information. Otherwise, click "Login" to begin ordering and scheduling any test you may need.

Step 4:

A representative will discuss the draw site locations and test options available.

Step 5:

DirectLabs will provide the necessary requisition form you need to get blood drawn. The requisition form is required by DirectLabs before going to the lab.

Step 6:

Confidential results for most tests are available to you within 24-48 hours.

* Not available in HI, MD, NY, NJ, RI or MA

** ND, SD and VT offer Specialty Lab testing only



You may not be aware that there's a simple, convenient way for you to get preventative health screenings, and take charge of your health.

Life Line Screening goes beyond your regular checkup with painless ultrasound screenings that can reveal dangerous plaque buildup or blockage. These tests are not only accurate, they are:

- Conducted in your neighborhood
- Non-invasive, and not requiring you to remove any clothing
- Convenient, taking a little more than an hour of your time for five valuable screenings.

All screenings are provided right in your community, and normally cost up to \$70 each. You can also receive all four recommended screenings for the special price of only \$129 – and save \$141.

These Tests Include :

- Carotid Artery Screening (Plaque)
- Heart Rhythm Screening (Atrial Fibrillation)
- Abdominal Aortic Aneurysm Screening
- Peripheral Arterial Disease Screening

The Osteoporosis Risk Assessment may be added for an additional \$10.

The screenings will take only about one hour of your time, and you will be notified immediately of any serious findings.

Please call **800-636-0196** to find out when the screening will be available in your area. Use priority code: **BDHW297**

Changes beginning July 1, 2024, your Active & Fit Direct standard membership includes access to one standard gym. You then have the option to purchase an additional standard or premium gym membership with a \$5 discount on each monthly fee.



Break a Sweat Without Breaking the Bank™

Thousands of Fitness Options

- Choose from **12,700+** standard gyms for just **\$28/mo.**¹
- Plus, **8,700+** premium exercise studios with **20% - 70% discounts** at most locations.¹

Flexible & Affordable

- **No long-term contracts.** Switch gyms and cancel with ease.
- Join multiple gyms and get a **\$5 monthly discount** on each additional membership.²

Go Beyond the Gym

- Get Fit at Home™ for free with **12,000+** on-demand workout videos before you enroll.



¹ Costs for premium exercise studios exceed \$25/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.
² Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.
 M966-566F 12/22 © 2022 American Specialty Health Incorporated (ASH). All rights reserved. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of ASH. Active&Fit Direct and the Active&Fit Direct logos are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Standard fitness center and premium studio participation varies by location and is subject to change. Digital workout videos are subject to change. ASH reserves the right to modify any aspect of the Program (including, without limitation, the Enrollment Fee(s), the Monthly Fee(s), any future Annual Maintenance Fees, and/or the Introductory Period) at any time per the terms and conditions. If we modify a fee or make a material change to the Program, we will provide you with no less than 30 days' notice prior to the effective date of the

To Access Your Savings: login.mylifebenefits.org



Being the purr-fect pet owner can be challenging and overwhelming at times. That's why we created GoLexi. A revolutionary virtual pet care service that is a call or click away from giving you the Pet Parent a peace of mind!

Go Lexi is 24 hours a day, seven days a week, 365 days a year *unlimited* access to a dedicated team of Veterinarian telehealth specialists. The consultation is a real-time phone or video call via your mobile device or computer; and enables you to ask questions, get a second opinion, understand if you need to take your pet to the vet or ER, discuss behavioral issues, training, and wellness.



Picture it: It's 2 am, and something is wrong with your pet. What do you do? Our Vets can determine if your four-legged family member needs an immediate visit to an emergency room or can be cared for and monitored at home.

- Access to a licensed Veterinarian 24 hours a day, 7 days a week, all year round.
- Covers all pets that live in your home.
- Paws-itively no membership card or claim forms required.
- Consult with veterinarian telehealth specialist is real-time via telephone or video.
- Call 866-942-1194 to enroll your pet and schedule your bone-a-fide pet's consultation.

How to Use

To access log into your member account located on your ID card and follow the link to "GoLexi"

GoLexi Disclaimer

GoLexi is NOT FOR EMERGENCIES and is not for use for medical emergencies or urgent situations. If you believe you have an emergency, call your vet immediately or contact the nearest Animal ER. GoLexi is NOT a replacement for regular in-office visits, vaccinations, and by law our telemedicine vet services cannot diagnose or prescribe medications for your pet. This is not insurance. GoLexi vets reserve the right to deny care for potential misuse of services. Go Lexi operates subject to state regulations. Copyright © 2021.

CONTINUED ON NEXT PAGE

Pet Drug Card

GoLexi also included the Pet Drug Savings Card! This program will help reduce the cost of your pet's prescription medication. There are no applications or fees required to become a member. Simply print your free Pet Drug Card and receive prescription savings up to 75% at more than 68,000 participating pharmacies.

- GUARANTEED to receive LOWEST price available
- 20,000 Name and generic FDA brand approved drugs
- Use immediately
- Tool that will allow you to look-up prescription drug costs

Pet DRUG CARD **PHARMACY COUPON**
 Save up to 80% on your pet's prescription medication!

Member ID: **GLX2345**
 RxBIN: **610709**
 RxGRP: **GLXPDC**

Compliments of:
gölexi

PHARMACIST INSTRUCTIONS: Submit as a primary claim (cannot be processed as secondary) using the pharmacy processing information above. For processing questions and comments please call the Pharmacy Helpline below.
 Customer Service: 877-321-6755 Pharmacy Helpline: 800-223-2146 This program is not insurance. This is a pet-of-own discount plan.

Major Pharmacies



Example Pet Medication Pricing Comparison

Medication	Quantity	Retail Price	Your Price	Savings
Phenobarbital	60	\$41.57	\$30.93	26%
Zonisamide	60	\$105.89	\$16.61	84%
Tramadol hcl	60	\$36.27	\$10.12	72%
Fluoxetine hcl	30	\$39.50	\$9.51	76%
Doxycycline hyclate	20	\$41.96	\$12.23	71%

NOTE: Example savings are based on actual claims for the prescriptions shown. Prices vary by pharmacy and prescription and are subject to change over time. Ask your pharmacist for the actual discounted price.

How to Use

To access log into your member account located on your ID card and follow the link to "GoLexi"

Disclaimer

This is not insurance.



CONTINUED ON NEXT PAGE

Pet Assure

As an added BONUS we have included Pet Assure a Veterinary Discount Plan at No Cost to you. If your pet requires a veterinarian visit, simply present your Pet Assure ID Card, and the practice will adjust your bill and discount the medical services portion for all in-house medical services by 25%.



Your Pet Assure membership gives you an instant 25% discount on all in-house medical services at participating network veterinarians. Paws-itively all the pets in your home are covered, regardless of type, breed, age, or health conditions. As a member, you save on both wellness and sick visits, including exam fees, vaccinations, spay & neuter, dental procedures, surgeries and more.

- This is not insurance
- All family household pets are eligible

How to Use Your Pet Assure Membership

To access log into your member account located on your ID card and follow the link to "GoLexi"

For issues or general questions, please contact Pet Benefit Solutions at (800) 891-2565 or customercare@petbenefits.com

Locate a Network Veterinarian - Our network is constantly growing and updating. For a current list of participating veterinarians, download the Pet Assure app, visit <http://www.petassure.com/search> or call (888) 789-7387. Please confirm with the practice that they accept Pet Assure before scheduling a visit.

Using your Pet Assure card – Receiving Your Discount

Participating veterinary practices will discount all your in-house medical services by 25%. This includes (but is not limited to) routine office visits and exams, x-rays, vaccines, dental care, elective procedures, in-house lab work, surgeries (including spay and neuter) and hospitalizations. There are no claim forms to fill out. Simply present your Pet Assure ID Card, and the practice will adjust your bill and discount the medical services portion. All of the pets in your home are covered, regardless of type, breed, age, or health conditions.

PLEASE NOTE: Practices are not required to discount: (i) outsourced services such as an outside specialist or blood work sent to a lab, (ii) non-medical services such as grooming and routine boarding, (iii) products you take home such as flea and tick preventatives, food, and medications and (iv) mileage fees.

The Pet Assure card cannot be combined with any other discounts or service packages.

Pet Assure Disclaimer

This is not insurance. Pet Assure is brought to you by **Pet Benefit Solutions**. For questions about using your Pet Assure membership, contact Pet Benefit Solutions at (800) 891-2565 or customercare@petbenefits.com. By using this card, the holder acknowledges that Pet Assure i) does not guarantee, nor is it responsible for, the quality, performance, or non-performance of any services or products provided by any provider, ii) disclaims any and all warranties, including any implied warranties of merchantability or fitness for a particular purpose, applicable to the program or any products or services provided to members and iii) disclaims any and all liability for loss due to the action or condition of any participating provider. Participating providers are subject to change without notice and you must confirm with the provider that they are participating prior to your visit. For an updated list, please visit www.petassure.com. Participating providers are independent contractors; they are neither agents nor employees of Pet Assure. Membership benefits are limited to pets living in the same household as the cardholder named on the enclosed card. The Pet Assure discount is for non-commercial use only, i.e., personal pets.



Personal Assistance

This exciting benefit is available exclusively for Preferred Plan Members. You now have 24/7 live access to an extremely friendly team of professional personal assistants who are always ready to help you with Anything, Anytime, Anywhere®.

All at the push of a button!



Travel:

- Flight Status & Gate Info
- Translation Services
- Currency Exchange Info
- Consulate & Passport Info
- Emergency Services
- Transportation Arrangements

City Guide:

- Directory Assistance
- Dining Suggestions & Reservations
- Driving Directions
- Traffic Conditions
- Local Hot Spots
- Site-Seeing Information

Entertainment:

- Movie Times & Reviews
- Wine Pairing & Cocktail Mixology
- Event Tickets
- Sport Scores & Statistics
- Tee Times & Bookings
- Special Event Planning

Daily Living:

- Wake-Up Calls
- General Trivia & Research
- Recipes & Nutritional Info
- Weather Forecasts
- Product Reviews
- Online Shopping

So you think your smartphone can take care of everything you need? Although smartphones are very handy, it's difficult and extremely dangerous to do real research while driving. Sure your smartphone can get you information, but it can't really DO anything such as calling companies on your behalf or making arrangements for you. The next time you find yourself making calls on your own trying to find an item or make arrangements, just hang up and call a Personal Assistance.

Anything, Anytime, Anywhere®!

For 24/7 service please call **888-666-1411** to complete your profile and make a request.

Simple ... Easy ... Convenient

*By submitting requests to Personal Assistant, the user agrees to the Terms and Conditions.

Terms & Conditions

See page 13.



Terms of Use

Maestro Personal Assistant is committed to the safety and security of all our customers, visitors, employees, stakeholders and affiliated vendors and contractors. For this reason, we have developed these "Terms of Use" that govern your access, limitations, and ability to utilize PersonalAssistants.com. We ask that you please read these "Terms of Use" completely before utilizing any other area of the PersonalAssistants.com site. By continuing to use PersonalAssistants.com, you are agreeing to these "Terms of Use" and the legal bindings herein.

These "Terms of Use" include:

- Your Acceptance
- Accounts
- User Submissions
- Intellectual Property
- No Warranty and Limitation of Liability
- Indemnity
- Venue
- Modification to these "Terms of Use"
- Questions and Concerns

Your Acceptance

Maestro Personal Assistant ("Maestro") conditions the use of its website on acceptance of the following terms: (1) the terms and conditions, as set forth below; and (2) Maestro's "Privacy Policy". If you do not agree with each and all of these terms, do not use the Maestro site as they are expressly required for use. Your use of the website shall constitute an acceptance of the terms and conditions set forth herein, and the Privacy Policy.

Accounts

In order to access some areas of the website, or participate in certain aspects of PersonalAssistants.com, you will need to create an account. When creating your account, you agree to provide complete and accurate information. You shall be responsible for maintaining the secrecy of any account information, including usernames and passwords, and Maestro accepts no responsibility for unauthorized use of the same. You agree not to use any username or password not belonging to you.

User Submissions

Users may submit information for use on PersonalAssistants.com or in Maestro publications, including comments, photographs, ideas, conferences, events, testimonials and news. In doing so, you agree that such submissions shall be lawful, and shall contain content that you have authority to use and submit to Maestro. You agree that submitting such content to Maestro shall provide Maestro with a worldwide, non-exclusive, royalty-free, sublicenseable and transferable right to use, distribute, reproduce, and display such content without limitation. Such rights shall include the rights of Maestro to prepare derivative works of such content.

Intellectual Property

Your use of the Maestro site does not create any interest in the intellectual property of Maestro Personal Assistant. You agree that you will not use PersonalAssistants.com for any purpose other than personal use, and have no authority to use the content of the site, including Maestro's trademarks and copyrighted materials, for any purpose other than those

expressly provided on PersonalAssistants.com.

No Warranty and Limitation of Liability

You agree that your use of PersonalAssistants.com shall be at your sole risk. To the fullest extent permitted by law, Maestro, its officers, directors, employees, and agents disclaim all warranties, express or implied, in connection with the website and your use thereof. Maestro or its representatives or agents make no warranties or representations about the accuracy or completeness of this site's content or the content of any sites linked to this site and assumes no liability or responsibility to you for any direct, indirect, incidental, special, punitive, or consequential damages whatsoever resulting from any (1) errors, mistakes, or inaccuracies of content, (2) personal injury or property damage, of any nature whatsoever, resulting from your access to and use of our website, (3) any unauthorized access to or use of our secure servers and/or any and all personal information and/or financial information stored therein, (4) any interruption or cessation of transmission to or from our website, (5) any bugs, viruses, Trojan horses, or the like which may be transmitted to or through our website by any third party, and/or (6) for any loss or damage of any kind incurred as a result of the use of any content posted, emailed, transmitted, or otherwise made available via PersonalAssistants.com.

Indemnity

You agree that you will defend and indemnify Maestro and its representatives and agents for any and all claims, demands, causes of action, lawsuits arising out of your use of the site to the full extent authorized by law. Such indemnity shall include the payment of attorneys' fees to Maestro's counsel of choice for defense of said claim. This obligation will not be terminated if you cease using the website.

Venue

Maestro is a company doing business in the State of Texas, and its website is run in the State of Texas. You agree that if there is ever a dispute between you and Maestro, for any reason, such claim, dispute, or cause of action shall be venued in the County of Dallas, State of Texas. Any such dispute shall be governed by the laws of the State of Texas.

Modifications to these "Terms of Use"

Maestro reserves the right to change these terms and conditions at any time without notice to you. Please review these policies regularly to ensure that you agree to the latest version of the terms and conditions of use.

Questions and Concerns

If you have any questions or concerns about Maestro Personal Assistants' "Terms of Use", please contact us. We are available toll-free at (800) 500-1411, or via email at: support@personalassistants.com.

Maestro Personal Assistant | 16990 N. Dallas Parkway, Suite 200, Dallas, TX 75248, USA

Last Updated: January 01, 2015



Protect your personal information in public WiFi hotspots. Public WiFi is just that – public. Private WiFi makes you invisible.



PRIVATE WIFI VPN ENCRYPTION

Given the inherent security risk of public Wi-Fi, and our propensity to use unsecured access to the Internet, VPN encryption is a perfect solution to a serious problem. Primary benefits include:

- Intelligent activation automatically secures any Wi-Fi connection.
- The only way to protect against hackers in public Wi-Fi is to encrypt all internet communication.
- Essential protection for today's mobile lifestyle.
- Simple, modern and easy to use.
- VPN keeps your personal information safe and secure wherever you are.
- Encryption that works everywhere in the world.
- VPNs cloaks an actual IP address, making it harder for advertisers (or spies, or hackers) to track users online.

The Problem

Public WiFi networks are not secure

Three out of four people have used public WiFi hotspots in the last twelve months. Yet most don't realize that WiFi signals are just radio waves. Anyone in range can "listen in" to all of the data you send and receive, as easily as tuning to the right station. And antivirus or firewall software can't protect you.

Hotspots are Easy to Hack

Coffee shops. Hotels. Airports. It doesn't matter what kind. No public WiFi hotspot in the world is secure. A report from NBC's TODAY show reveals how easy it is to hack a public hotspot using a normal laptop and simple software. And in a CBS News segment a reporter has her password stolen out of thin air while using a café's free WiFi connection.

Your Private information is exposed

Your usernames, passwords, Facebook account details, and other confidential information can literally be stolen out of thin air. When asked about potential issues with using free public WiFi, 88% surveyed in a 2014 Harris Poll mentioned identity theft – yet 39% still admitted to accessing or transmitting sensitive information over public WiFi despite the risks.

To Activate Your Private WiFi:

- Sign into preferred.mylifebenefits.org and follow the link to "Private WiFi"
- Complete the enrollment steps to activate up to three devices!

For questions regarding the activation of your Private WiFi VPN solution, contact: [877-279-6338](tel:877-279-6338) for assistance!

Cellular Phone Repair

Cell phones are essential! They're our first line of contact, with family, with friends, for business, and for emergencies. We use them for text messaging, for email communications, for capturing pictures, researching information, mapping locations, for apps of every kind, and for pure entertainment. We simply can't live without them!

That's why we provide our Cellular Care Coverage Plan to valued members, like you. Your coverage is automatic, no additional registration is required. And it will reimburse the costs associated with repairing your device if it's damaged, no matter how the damage occurred.



Here's what the Plan covers :

- Accidental Damage : Yes, including cracked screens
- Water Damage : Yes, including immersion
- Drops : Yes
- Mechanical Malfunction : Yes
- Electrical Malfunction : Yes
- Battery : Yes
- Loss : No
- Theft : No
- Service Cost : Labor is included
- Deductible Cost for other insurance : Yes
- Cell phones : (2) two years old or less
- Coverage : \$600.00 per membership account per lifetime

For more information please contact : [888-624-0476](tel:888-624-0476).

Important Program Notice:

Your Coverage is non-transferable. No pre-enrollment. Coverage for primary members only. Only cellular wireless telephones purchased in the U.S. by the eligible member will be covered. Cellular wireless account must reflect the name of the eligible primary member to be covered. Does not include accessories (i.e. ear buds, home or car charger, etc). You must submit proof of repair and an itemized paid repair receipt for your cell phone (2 years old or less) within 30 days of the actual repair. You do not have to be covered under any other coverage to be eligible; however, you must submit proof of your insurance deductible payment within 30 days of your payment receipt. In addition, all covered repairs must be made by an authorized repair facility that does not violate the manufacturer's warranty. You will be asked for verification of ownership on the repair. You must be a covered member at the time of the repair and reimbursement request.

Cell phones are not covered if under the care of a common carrier (US Postal Service, etc), rented, leased or borrowed as part of a pre-paid plan, damage resulting from abuse, intentional acts, fraud, hostilities of any kind, confiscation by the authorities, risks of contraband, illegal activities, flood, earthquake, radioactive contamination or damage from inherent product defects or vermin; taxes, delivery or transportation charges and any fees associated with the service provider. Not a replacement program; coverage does not include theft

Submission of a claim does not guarantee coverage or coverage availability. Generations Gold, Inc. is a third-party provider and has the sole right to determine whether an item is covered.

eNewsletter

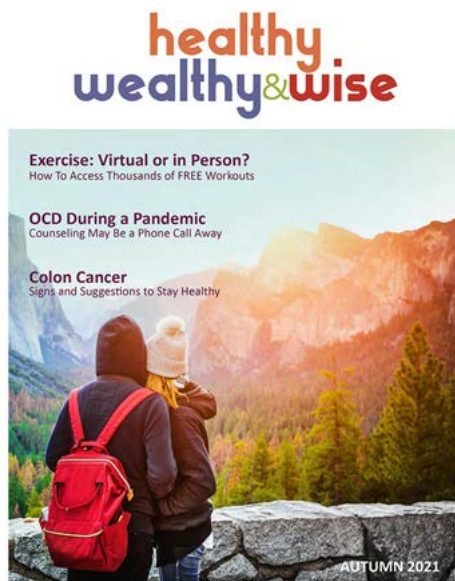
Healthy, Wealthy & Wise is a quarterly newsletter available to members via email that provides information on a variety of topics, new products and services.



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LIFE Association Membership Terms & Conditions

LIFE Association, Inc. ("LIFE") provides you with benefits and services designed to enhance your life and stretch the value of your hard-earned dollars. Once a LIFE Member, a variety of Association products, services and group insurance plans are available for consideration.

Membership – Membership in LIFE Association, Inc. will be effective the date of the enrollment and collection of the first dues.

Collection of Membership Dues – LIFE Association, Inc. may collect Membership Dues or may utilize a licensed Third-Party Administrator (TPA). Selected TPA shall agree to administer its duties pursuant to all terms in the Agreement.

During the term of your Membership, your Association is required by regulators to maintain regular contact. Some of the items you may receive via email are:

- LIFE Association Quarterly Newsletters
- LIFE Association Notices of Membership Meetings
- LIFE Association Notices of Special Offers to Members

Proxy - In regard to your participation as a member of LIFE Association, Inc. (the "Association") you appoint the Secretary of the Association in office at any particular time as your proxy to receive notice of and attend all meetings of the members and vote on your behalf and to otherwise act for you in the same manner and with the same effect as if you were personally present. This proxy shall be valid until revoked by you at any time prior to voting at any meeting, by executing and delivering a written notice of revocation to the Secretary of the Association, by executing and delivering a subsequently dated proxy to the Secretary of the Association, or by voting in person.

The Association is not an insurer, guarantor or underwriter and does not provide any products, product liability or guarantees for any Member. Providers of products and services are independent contractors and are not employees or agents of the Association. The final selection of a provider, facility or merchant and the approval or disapproval of products or services are the Member's choice alone. The Association and its affiliates do not have the responsibility nor liability for a member or Member's dependents.

This Agreement shall be governed and construed in accordance with the laws of the State of Texas. Any dispute or claim in law equity arising out of this Agreement or any resulting transaction, including disputes or claims involving the parties to this Agreement, their officers, agents, or employees, shall be submitted to neutral, non-binding mediation prior to the commencement of arbitration, litigation, or any other proceeding before a trier of fact. The parties to the dispute or claim agree to act in good faith to participate in mediation, and to identify a mutually acceptable mediator. If a mediator cannot be agreed upon by the parties, each party shall designate a mediator and those mediators shall select a third mediator who shall act as the neutral mediator, assisting the parties in attempting to reach a resolution. All parties to the mediation shall share equally in its cost. If the dispute or claim is resolved successfully through the mediation, the resolution will be documented by a written agreement executed by all parties.

If the mediation does not successfully resolve the dispute or claim, the mediator shall provide written notice to the parties reflecting the same, and the parties may then proceed to seek an alternative form of resolution of the dispute or claim, in accordance with the remaining terms of this Agreement and other rights and remedies afforded to them by law. Exclusive venue for such mediation shall be in Collin County, Texas. Members shall submit all grievances in writing via U.S. Mail to LIFE Association, Inc., 500 N. Central Expressway, Suite 325, Plano, TX 75074. These provisions shall survive termination of membership. This Agreement constitutes the entire Agreement between Members and the Association. There are no warranties, express or implied, other than those expressly stated herein. This Agreement may only be amended in writing by LIFE Association, Inc. which may assign its duties and responsibilities hereunder to third parties.

Release of Medical Information – By utilizing any benefit or service available through the Association, that requires medical information, Member consents to the release of any and all information related to their utilization of said benefit or service, including but not limited to medical information to the Association. LIFE Association, Inc. (or any third-party vendors of LIFE) utilization of such information shall be limited to the fulfillment of LIFE Associations duties to provide said benefit or service to Members and their family.

Membership Changes – LIFE may change a membership plan with a 30-day notice to Members. Changes may result in a vendor discontinuing a program, product non-availability or new products to replace low utilization benefits. In such cases, plan notifications, new ID cards and fulfillment will be provided.

Cancellation – Members may cancel their LIFE Association membership at any time by emailing their name and membership ID to memberservices@ngic.com or by calling 888-781-0585. Dues will be refunded if cancellation occurs within the first 30 days of membership. There is no return of dues after the first 30 days of membership and no prorated dues or rebates thereafter. Cancellation is effective on the Member's next payment date. Failure to timely pay with credit card company for the payment of membership dues are deemed to be non-payment and cancellation of membership.

Please note that cancellation of membership in LIFE Association, Inc. will also cancel any insurance a member may have through LIFE Association, Inc., Group Insurance Contracts since membership in the Association is required in order to remain eligible for the group insurance.

These Terms & Conditions are subject to change without notice.

LIFE Association, Inc.
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Plano, TX 75074
800-557-5024

LIFE Association, Inc.
2100 Southbridge Parkway, Ste 650
Birmingham, AL 35209
205-414-7012