



Benefits Plus

value · savings · convenience
peace of mind · security



WELCOME TO RAC BENEFITS PLUS

You have made the wise decision to become a member of **RAC Benefits Plus!**

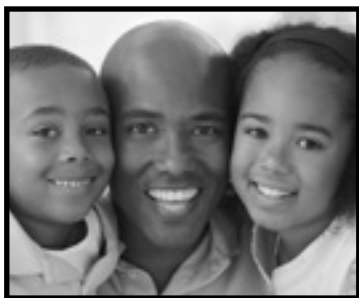
As a member you will save money, get access to important discount medical benefits and enjoy great peace of mind. Even better, several of the discount medical benefits, such as dental visits, can be used by your immediate family, saving you even more money.



The best part is that your benefits through **RAC Benefits Plus** start immediately! So don't wait to begin enjoying the savings, the peace of mind and the special benefits you receive as a member of this program.

This booklet explains the many program offerings in detail. Just read this book to see all the great benefits you receive because you decided to rent from your **RAC** store and become a member of **RAC Benefits Plus**.

If you have any questions after reviewing this material, please ask your store representative for more details.




Benefits Plus

Administrator reserves the right at any time and in its sole discretion to add, substitute, or discontinue any club benefit(s) or the club program.

Disclosures: This discount medical, health, and drug plan (The Plan) is NOT insurance, a health insurance policy, a Medicare Prescription Drug Plan, or a qualified health plan under the Affordable Care Act. This plan (The Plan) provides discounts for certain medical services, pharmaceutical supplies, prescription drugs or medical equipment and supplies offered by providers who have agreed to participate in The Plan. The range of discounts for medical, pharmacy or ancillary services offered under The Plan will vary depending on the type of provider and products or services received. The Plan does not make and is prohibited from making members' payments to providers for products or services received under The Plan. The plan member is required and obligated to pay for all discounted prescription drugs, medical and pharmaceutical supplies, services and equipment received under The Plan, but will receive a discount on certain identified medical, pharmaceutical supplies, prescription drugs, medical equipment and supplies from providers in The Plan. The Discount Medical Plan Organization is Alliance HealthCard of Florida, Inc., P.O. Box 630858, Irving, TX 75063. You may call 1-888-770-4123 for more information or visit www.racbenefitsplus.com for a list of providers. Alliance HealthCard of Florida, Inc. does not guarantee the quality of the services or products offered by individual providers. The Plan does not offer a discount on hospital services in Maryland. The fees for The Plan are specified in the membership agreement. You have the right to cancel your membership at anytime. If you cancel your membership within 30 days from receipt of your membership materials, you will receive a full refund of your membership fees. Please notify the store where you purchased your membership to obtain any refund due. To cancel you must, verbally or in writing, notify the store where you purchased your membership. We will stop collecting your membership fees in a reasonable amount of time but no later than 30 days after cancellation. Any complaints should be directed to Alliance HealthCard of Florida, Inc. at the address or phone number above. Upon receipt of the complaint, member will receive confirmation of receipt within 5 business days. After investigation of the complaint, Alliance HealthCard of Florida, Inc. will provide member with the results and a proposed resolution no later than 30 days after receipt of the complaint.

Note to DE, IL, LA, NE, NH, OH, RI, SD, TX and WV consumers: If you remain dissatisfied after completing the complaint system, you may contact your state department of insurance.

Note to MA consumers: The Plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00.

www.racbenefitsplus.com

ON-RENT PROTECTION

Extra protection in the event your rental merchandise is stolen, destroyed or damaged BEYOND REPAIR

BENEFIT SUMMARY

The On-Rent Protection benefit allows you to rent replacement merchandise and continue to rent towards ownership without starting over should you suffer a loss resulting from:

- Fire and Smoke Damage
- Windstorm, Lightning, Flood and Hail Damage
- Theft



HIGHLIGHTS

- This protection is in effect as long as you have complied with the terms of your rental agreement, the terms of your RAC Benefits Plus Discount Program Membership Form, your rental payment and all applicable fees are current, and you have maintained Liability Damage Waiver ("LDW") coverage*.
- As a member of this program, if your rental merchandise is damaged beyond repair, stolen or destroyed by a covered event, a new agreement will be opened on like kind replacement product at the same rental rate and remaining rental terms to ownership as the previous agreement provided.
- This benefit gives you the opportunity to continue renting the replacement item as though the loss did not occur to the original product.

IN THE EVENT OF A LOSS

- Should you suffer a loss, contact your store manager immediately. Provide the store manager with a police report if the merchandise was stolen, or a fire department report if it was destroyed by fire.
- In the event of a valid loss under this program, you will be eligible to initiate a rental agreement on a product of equal value at the same rental rate and for the same remaining term as the lost product(s). You will be credited on a new agreement for payments made on the lost product agreement.

PROTECTION DOES NOT APPLY TO

- Loss or damage due to misuse, abuse, neglect, vandalism, normal wear and tear, mysterious disappearance, and abandonment.

**** In Indiana, you are not required to purchase and maintain LDW coverage, but you must pay any amount due under your rental agreement resulting from the loss or damage if you do not have LDW coverage.***

ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

BENEFIT SUMMARY

Enjoy peace of mind knowing you will have up to \$5,000 of Group Accidental Death & Dismemberment benefit 24 hours a day, on or off the job, no matter where you are. And, you'll have this coverage as long as you maintain membership in the **RAC Benefits Plus** program.



HIGHLIGHTS

- Members receive up to \$5,000 of Group Accidental Death Insurance and Dismemberment benefit.
- Benefits divide equally by the number of persons on the rental agreement (for example, if there are two persons on the rental agreement, each has \$2,500 of Accidental Death coverage).
- In the event of death, benefits are made payable to the estate of the member, or to the named beneficiary.

WHO IS COVERED

- The total benefit divides equally by each person listed on the rental agreement.
- Coverage reduces 50% when the member reaches age 70.
- This benefit only applies to those listed on the rental agreement.

HOW TO USE THE PROGRAM & FILE A CLAIM

- In the event of a loss, family members should notify the **RAC** store manager as soon as possible to initiate a claim.
- Survivors must present to Member Services or the **RAC** store manager a certified copy of the death certificate.
- Survivors must also provide a police, sheriff, fire or medic report and any newspaper clippings describing the accident.
- For a dismemberment claim, a copy of the attending physician's statement describing the loss and an accident report must be provided to Member Services or the **RAC** store manager.

WHAT IS NOT COVERED

- Loss of life due to illness and health issues including but not limited to pneumonia, heart attack, cancer or medical or surgical treatment.
- Death due to natural causes such as old age.
- Intentionally self-inflicted injury, suicide or attempted suicide.
- Loss of life while under the influence of drugs, alcohol, or other mind-altering substances if use of those substances was a contributing cause of death.

Accidental Death & Dismemberment claims must be submitted within 90 days from the date of loss. If that is not reasonably possible then claims should be submitted as soon as practicable, but in no event shall exceed one year from the date of loss unless the claimant is legally incapacitated.

Note: This benefit is Group Accidental Death & Dismemberment coverage and is not a Life Insurance Policy. Complete details and the terms and conditions are included in the Certificate of Insurance (C) found in the back of this booklet.

INVOLUNTARY UNEMPLOYMENT PAYMENT WAIVER

BENEFIT SUMMARY

The Involuntary Unemployment Payment Waiver may help you with your rental payments in the event you are:

- Fired (except as set out in the exclusions).
- Involuntarily laid off or suspended.
- Out of work due to a company strike, labor dispute, or if your place of employment closes (unless you are the business owner).



INVOLUNTARY UNEMPLOYMENT

Involuntary unemployment means that you have totally and continuously lost your full-time employment as a result of (1) a permanent involuntary termination of employment; or (2) an involuntary layoff or suspension of employment; or (3) an authorized, unionized strike or labor dispute by a chartered or previously organized trade or labor union. See Exclusions and Restrictions below.

HIGHLIGHTS

- If you become involuntarily unemployed and wish to continue renting and qualify for a payment waiver, your monthly rental payments will be waived in the amount of your rental payment(s) plus any applicable sales tax and other covered fees, up to the limits specified below.
- Your account is eligible for up to a maximum of \$1,000 waiver of payments on all rental agreements combined or for four (4) consecutive months, whichever occurs first, per unemployment occurrence.
- Payment waivers will stop when you return to work or when the above limits are met.
- Following your return to work and/or the completion of any unemployment payment waiver(s) your account may become re-eligible for payment waiver(s) once you have been gainfully employed on a full-time basis (30 hours or more per week) for a period of four (4) months.

WHO IS ELIGIBLE

The involuntary unemployment payment waiver applies to the customer(s) who are listed on and have signed the rental agreement(s). You may be eligible for payment waiver(s) if you were employed full-time (at least thirty (30) hours per week) for six (6) consecutive months prior to your first becoming involuntarily unemployed.



You must be a **RAC Benefits Plus** member in good standing at the time you become unemployed. You must have been unemployed for a minimum of thirty (30) days to become eligible for a payment waiver. In the event that both persons named on the rental agreement become unemployed, only one payment waiver shall be applied.



HOW IT WORKS

Upon approval of the payment waiver request, the payment waiver will be applied to the rental account(s) after day thirty (30) of unemployment and will be applied retroactively to the first day of verified unemployment. Payment waiver(s) will continue to be applied to the rental agreement(s) after each thirty (30) day period of unemployment upon you supplying evidence of continued unemployment, such as an official unemployment check stub or other unemployment issued document.

WHAT IF YOU BECOME UNEMPLOYED

If you become involuntarily unemployed, you must do all of the following:

- Notify the **RAC** store, where you make payments, of your loss; and,
- Visit your **RAC** store to sign a form to request Unemployment Payment Waiver(s); and,
- Provide employment verification forms and other requested documents verifying loss of employment from your former employer and/or union official; and,
- Register with your unemployment office within fifteen (15) days of your involuntary unemployment and provide your **RAC** store manager with proof of registration; and,
- Provide proof of unemployment dated at least thirty (30) days from last date worked; and,
- Return all requested verification documents to your **RAC** store manager as quickly as possible.

EXCLUSIONS AND RESTRICTIONS

No benefits will be approved for the following:

- For any rental agreement executed on or after the first day of unemployment;
- For unemployment due to death, or any situation of disability, sickness or disease;
- For being off work on family leave or during pregnancy and childbirth;
- When you voluntarily quit, resign, retire or upon having an employment contract expire;
- For termination as a result of incarceration, criminal misconduct as defined by local, state or federal law;
- For willful misconduct meaning a transgression of an established rule or conduct, a forbidden act, or willful act of dishonesty or dereliction of duty;
- When you are receiving severance or termination pay from your prior employer;
- If you are/were Self-Employed or are/were employed by a family member (including but not limited to spouse, parent, child or sibling) unless you have declared bankruptcy;
- If you are a contract, temporary or seasonal worker and have completed your contract, temporary or seasonally scheduled job as planned and expected or as customary for your type of work;
- If you are an employee of an educational facility and you are on a routine, planned or scheduled break;
- If you were not a **RAC Benefits Plus** member prior to becoming unemployed;
- If you had notice of pending unemployment prior to becoming a **RAC Benefits Plus** member.

Unemployment Payment Waiver requests will not be accepted after ninety (90) days from the date of unemployment.

If you have any questions or need to follow-up on your request for unemployment payment waiver, please contact Member Services at **1-888-770-4123**.



PAID-OUT PRODUCT SERVICE PROTECTION

BENEFIT SUMMARY

As a member, you will receive service on your paid out merchandise for up to one year after ownership if you maintain your membership. Protection is provided against product failure and mechanical breakdown of the merchandise not caused by external conditions.



HIGHLIGHTS

- Your coverage begins at ownership and continues as long as you maintain your membership, up to one year. This benefit only covers merchandise that is paid out while you are a member and as long as you maintain your membership (up to one year after ownership). Should you have other merchandise on rent when you pay out an item, only one membership in the program is required for the paid out item to be covered.
- This benefit covers repair costs (including parts and labor) of all items that were covered under the original manufacturer's warranty (subject to some exclusions). See Exclusions for a detailed listing.
- Without this valuable protection, you would be responsible for all costs of repairs after you owned the merchandise.

WHAT IS COVERED

- The Product Service Protection benefit covers all mechanical or electrical failures unless caused by accidents, lightning or other outside influences, including but not limited to insect infestation or the introduction of foreign substances to the product.
- This coverage applies to home electronics, appliances, computers and furniture.



WHAT IS NOT COVERED

- Examples of items not covered include (but not limited to) jewelry, mattresses, paintings, small electronics, iPods and similar MP3 players, clocks, exercise equipment, toolboxes, lawn mowers, items with an internal combustion engine and similar type merchandise.
- Computer failure due to a computer virus or software you have personally installed. Restoration or updates of any software. Adaptors, chargers, power cords or any type of external components. Laptop batteries not holding a charge after 24 months from the original purchase date.
- Product repair for merchandise damaged by abuse, fire, flood, water, windstorm, hail, lightning, earthquake, theft, or other external causes.
- Normal maintenance procedures, or defects resulting from customer's failure to perform such maintenance procedures including of any type of cleaning.
- Maintenance items including but not limited to items such as bulbs, filters, the refinishing or replacement of belts, hoses, cabinets, cabinet part; plastic, porcelain or decorative parts; or any cosmetic damage.
- Replacement of any remote control.
- Normal wear and tear.



HOW TO USE THE PROGRAM AND FILE A CLAIM

- Should you need to file a service claim, please call member services at **1-888-770-4123**.



DINING & SHOPPING DISCOUNTS

Online Savings - Printable Coupons - Mobile App all included!

BENEFIT SUMMARY

As a member, you will enjoy savings up to 50% off for thousands of merchants nationwide. Members can save when visiting some of their favorite restaurants, car washes, dry cleaners, hair salons, and retailers they visit every day.



HIGHLIGHTS

- Use the mobile app or visit the website for savings coupons you present at participating retailers and restaurants nationwide. Please note that all the coupons will have an expiration date.
- After you log on to the website or mobile app, you can select the category of savings that interests you the most from areas such as Automotive, Dining, Shopping, Health & Beauty, Home & Garden, Recreation, and more.
- Each offer will specify the amount of savings you receive at the participating location and how to use the coupon.
- Simply print from the website or redeem from your mobile device the coupon(s) that interest you and present them to the participating location to receive your savings. While there is no limit to the number of coupons you can print, for most vendors there will be an expiration date (typically 14 days) for each coupon.
- When you use the program, your savings can easily pay for your membership. It's up to you how much you will save, so choose a category and start saving today!

GROCERY COUPON SAVINGS (ONLINE ONLY)

- Members also have access to download and print grocery coupons to redeem at your local grocery store.
- Select coupons for items of your choice to save on products you use day to day.



ONLINE REGISTRATION

1. Go to www.racbenefitsplus.com and choose your state.
2. Click on the Dining & Shopping Discounts link at the top of the page.
3. Select a language and enter the temporary membership number to register your membership and create a user name and password. The temporary member ID# is found on the front of your temporary membership card located in the back of this booklet.
4. This username and password will be used for all future visits to the site. NOTE: Once you receive your membership cards, you will need to re-register with your permanent member ID#. That number is located on the front of your membership card.
5. Enter your ZIP code to see what savings are in your area. You can also shop by category or by company name by selecting the appropriate tab at the top of the page.
6. Print the offer or coupon to present to your local retailer or place an order online using the provided discount code.

MOBILE REGISTRATION



(The app is available 24 hours after you have registered your membership online.)

1. From your mobile device go to www.racbenefitsplus.com, choose your state, and then click on the Dining & Shopping Discount link.
2. Log in to the site using your user name and password or create an account, see Online Registration.
3. Click the Mobile Icon in the upper right hand corner of the web page.
4. Write down your temporary registration code located at the bottom of the web page. NOTE: Once you receive your permanent card, you will need to reregister with your permanent member ID#.
5. Then select either the Apple or Android app depending on your phone's operating system. (Currently only available for the iPhone, iPad, iPod Touch and Android).
6. The mobile app will open in your app store and then click download.
7. After opening the mobile app, you will be prompted to create a profile. Enter your temporary registration code in the **Mobile Password** field. NOTE: Once you receive your permanent card, you will need to reregister with your new member ID#.
8. Select a category of savings and scroll through all the available deals. You can also look for specific merchants within the category by entering the company name in the search field.
9. Click on the offer for details about the savings, then click redeem for access to the coupon. You will need to show your mobile device to the merchant to receive the savings.

Visit the website or mobile app as often as you choose and watch the savings add up!

If you have any questions or need help registering, please contact Member Services at 1-888-770-4123.

TELEMEDICINE SERVICES

24-Hour Medical Consultations

BENEFIT SUMMARY

There are times when it is difficult to get into your doctor's office, illnesses can occur in the middle of the night, or sometimes you just have a question that doesn't require an office visit. In all of those circumstances, and many more, telemedicine is a convenient solution, saving you time and money. You and your immediate family will have round-the-clock access to licensed physicians for telephone, video and e-mail consultations.

Consults are at no cost to you.

HIGHLIGHTS

- The goal of telemedicine is to make sure you are equipped with all the tools and resources you need to reduce the cost and frequency of in-person consultations.
- Regardless of time or your location, you can contact a physician for general information.
- Physicians are available to review medical records, take medical history, discuss and evaluate symptoms, diagnose conditions, recommend treatment plans, and prescribe non-controlled medications, when appropriate.
- A personal health profile stores your medical history, consultations, doctor's notes and follow-up discussions. The information submitted is secure and confidential, and is available at any time. Your Electronic Medical Record can also be shared with your primary care physician.
- Telemedicine services are available to the member, their spouse, and legal dependents.

A LIST OF COMMON CONDITIONS TO CALL FOR

Acid reflux-heartburn	Diarrhea	Nausea
Allergic reaction	Ear ache	Rashes
Bladder infection	Headache	Sinus conditions
Cold & Flu	Hemorrhoids	Sore throat
Constipation	High blood pressure	Suspected infection
Depression	Insect bites	Trouble breathing

VERY IMPORTANT: In potential LIFE THREATENING emergencies, CALL 911 or go directly to the nearest hospital emergency room for treatment. If 911 is not available in your area, call the local police/fire department or go directly to the nearest hospital or emergency room.



HOW TO USE THE PROGRAM

- Call **1-888-770-4123** to speak to a member services representative to get your telemedicine login information.
- The member services representative will guide you through the set-up of your telemedicine membership account.
- After you have received your login information, you can call to receive assistance 24 hours a day 7 days a week.
- Once your account is set-up, and your health questionnaire is complete, you will be able to speak with a network physician or log on to the below listed website and click on the Telemedicine link at the top of the page to get assistance 24 hours a day 7 days a week.

www.racbenefitsplus.com

Current State Restrictions:

- *Video consultation with Rx only available in ID*
- *Phone consultations with Rx only available in MO, OH & TX*

Consults for children under the age of 18 must be accompanied by a parent, guardian, or approved consentor.

Telemedicine is Not Available in the State of Arkansas and Washington.

Use of this service does not replace the primary care physician. Use of this service does not guarantee that a prescription will be written. This benefit is made available subject to state regulations and may not be available in certain states. Physicians do not prescribe DEA controlled substances, nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Physicians reserve the right to deny care for potential misuse of services. Phone consultations are available 24 hours, 7 days a week while video consultations are available during the hours of 7am to 9pm, 7 days a week.



MEDICAL CONCIERGE

BENEFIT SUMMARY

If you need a physician or hospital, our specially trained staff can assist you with locating a provider, scheduling appointments and even the negotiation of medical costs. This benefit ensures you get the maximum value out of the **RAC Benefits Plus** discount medical programs by helping you save time and money.

HIGHLIGHTS

- This benefit assists members in the scheduling of appointments for physicians and hard to reach specialists.
- It provides assistance with negotiating medical costs.*
- This program helps in coordinating the transfer of medical records.
- Members can also receive assistance with accessing community resources such as health & wellness screenings, flu shots and other immunizations.

HOW TO USE THE PROGRAM

- To get started call Member Services at **1-888-770-4123** Monday through Friday from 8:00 am to 8:00 pm Eastern Standard Time.
- Contact Member Services before accessing any hospital or other facility, except in the case of an emergency.
- Members receiving emergency services should notify Member Services within forty-eight (48) hours of being discharged to benefit from discount negotiation services.

**Members are responsible for payment of specific services arranged on a fee-for-service basis that are not covered by an insurance plan. We always review all payment options available to you in advance of making these arrangements with providers on your behalf. Medical Concierge does not recommend treatment, nor is it a replacement for any health insurance plan. We do not guarantee that we can achieve specific savings or results.*

THIS IS NOT A HEALTH INSURANCE POLICY



MEDICAL CARE CLOSE TO HOME

BENEFIT SUMMARY

Healthcare Clinic at select Walgreens locations are a convenient way to get expert healthcare and pick up what you need on the spot. Board certified nurse practitioners or physician assistants* will listen carefully to you, take the time to conduct a thorough exam, and explain everything clearly. They can even write prescriptions, if needed. They'll even keep your doctor in the loop by sending a care visit summary at the completion of your visit.



Walgreens AT THE CORNER OF HAPPY & HEALTHY

HIGHLIGHTS

Walgreens has more than 400 Healthcare Clinic locations nationwide, and most are open 7 days a week, including evenings, too. Members receive 10%** savings on all clinic services.

HOW TO USE THE PROGRAM

1. Locate a nearby Healthcare Clinic by calling **1-888-770-4123** or visit www.walgreens.com/clinic.
2. Walk-ins are welcome or you can schedule an appointment time online or by calling the number above.
3. At time of service payment will be collected. Simply show your membership card and 10% will be taken off the standard clinic service price.** A menu of prices is available online: www.walgreens.com/topic/pharmacy/healthcare-clinic/price-menu.jsp

*Prescriptions written when clinically appropriate. Patients have a choice of pharmacy.

**This discount cannot be used in conjunction with insurance.



View Services at <https://www.walgreens.com/clinic>

THIS IS NOT INSURANCE


Benefits Plus

DENTAL SAVINGS

BENEFIT SUMMARY

Members and their immediate family (spouse and legal dependents) can visit any participating dentist and save on their dental needs. The dental program includes routine check-ups, fillings, crowns, braces and even cosmetic work. To receive the savings, visit a participating dentist and present your membership card.



HIGHLIGHTS

- Members can save an average of 15% to 50%* on dental care procedures.
- Members choose any participating dentist or dental specialist they want to visit.
- There is no limit to the number of visits a member and their immediate family can have as long as the membership fees are paid current.
- There is no limit on how much you can save in a year.

Procedure Description	Usual Fee*	Discounted Fee** (for Plan Members)	Member Savings*
Routine 6 month Check-Up	\$50	\$36	28%
Full Mouth X-Rays	\$134	\$89	34%
Adult Teeth Cleaning	\$92	\$68	26%
Child Teeth Cleaning	\$68	\$48	29%
Single Crown - Porcelain on High Noble Metal	\$1,143	\$760	34%
Root Canal Treatment-Bicuspid	\$865	\$647	25%
Root Canal Treatment-Molar	\$1,045	\$730	30%
Perio Scaling and Root Planing (Per Quadrant)	\$258	\$182	29%
Single Tooth Removal-Simple Extraction	\$166	\$115	30.9%

See the chart above for a sample of typical Aon Dental Solutions fees.* Some services are excluded from the program, and providers are not obligated to charge Members any specified rates for excluded services.

*The savings range and average are for illustrative purposes only and are not a guarantee. Dental savings are based on Aon Dental Solutions's 200 Series Dental Fee Schedule for participating general dentists (fees vary by region) compared to the 2015 National Dental Advisory Service National Average (Average savings 32%). Aon Dental Solutions's participating specialty dentists provide a discount of 20% off their normal retail charges (15% for MN specialty dentists). Actual savings for any individual will vary by location and provider.

**Discounted fees are listed for visits to a participating general dentist. Any procedure not covered on the complete fee schedule will be discounted 20% off the provider's usual and customary fee (15% for MN specialty dentists). Consult with your provider prior to beginning any treatment. Lab fees are additional.

If you have any questions about the program or savings, please call Member Services.

HOW TO USE THE PROGRAM

- Select a participating provider by visiting www.racbenefitsplus.com or by calling Member Services at **1-888-770-4123** for assistance.
- Choose a provider in your area and call them to make an appointment. Refer to the dental provider logo on the back of your membership card.
- Present your card at the time of service to receive a discount.

This program is NOT insurance. Members must pay for services at the time they are rendered by the dentist. This program will provide savings over the normal cost for a visit. See inside cover for other important disclosures.

RETAIL PHARMACY SAVINGS

BENEFIT SUMMARY

RAC Benefits Plus members save money on the cost of prescription drugs at participating pharmacies nationwide. Participating pharmacies include CVS/pharmacy, Rite-Aid, Walgreens, Albertsons, Kroger, Walmart and many more.



HIGHLIGHTS

- Simply take your prescription into any of the more than 60,000 participating pharmacies nationwide and present your card.
- While savings will vary, this program provides an average of 31% off the retail price of generic drugs and 15% off the retail price on brand name drugs at retail pharmacies.
- You will receive the network negotiated price or the pharmacy's price, whichever is lower.

HOW TO USE THE RETAIL PHARMACY PROGRAM

- To locate a participating provider, visit www.racbenefitsplus.com.
- Members can also locate participating pharmacies by calling the **RAC Benefits Plus** Member Services line at **1-888-770-4123** Monday through Friday from 8:00 am to 8:00 pm Eastern Standard Time.
- Members must present their **RAC Benefits Plus** card, along with the prescription(s), at the participating pharmacy to receive a discount.
- Pharmacists cannot provide price quotes over the telephone. At the point of sale, the pharmacy's computer system will compare the contracted discount price with the pharmacy's price. Members pay the lower of the two prices.
- If a member experiences difficulty using the pharmacy program, ask the pharmacist to call the Member Services number on the membership card.
- Payment is due the pharmacist at the time the prescriptions are picked up.
- **RAC Benefits Plus** does not make payments directly to the providers for medical services.

THIS IS NOT A HEALTH INSURANCE POLICY.

Members must pay for prescriptions at the time they are received. This program will provide savings over the normal cost of prescriptions. See page one for additional important disclosures.

MAIL ORDER PRESCRIPTION SAVINGS

BENEFIT SUMMARY

Save an average of 50% on select generic medication when ordering through the mail. The Mail Order Direct program lets you purchase a 90-day supply of select medications for a low, fixed price through CVS Care-Mark Mail Service Pharmacy. Plus, enjoy free standard shipping and handling!



HIGHLIGHTS

- Standard shipping is free! Overnight or second-day shipping is available for an additional charge. Expedited shipping only affects shipping time, not processing time of your order.
- On average, with expedited shipping, you will receive your medication within 7 to 12 days from the day you mail your order.
- If you are already taking a product on the Mail Order Direct Price list, we'll even contact your doctor to obtain a new prescription for you! Simply call **1-888-770-4123** and ask for FastStart service. Please have your Member ID Card, prescription information (including your doctor's name and phone number), shipping address and credit card information ready.
- Each time you fill a prescription using your Member ID Card, we check your CVS Caremark personal drug profile (including drugs filled using this program) for possible drug interactions and other safety concerns. Vital information is included with every order to ensure the proper use of each drug. In addition, a pharmacist is available 24 hours a day, 7 days a week to answer questions. Simply call the toll-free number listed on your prescription label.
- You can request prescription refills 24 hours a day by calling the toll-free number on your prescription label or by logging on to **www.racbenefitsplus.com**. All you need is your prescription number and credit card number. It's that easy!

CVS
CAREMARK

HOW TO USE THE MAIL ORDER PRESCRIPTION PROGRAM

- Ask your doctor to write a prescription for a 90-day supply, with as many as three refills.
- Complete the Mail Order Direct order form. To request a mail order form call Member Services at **1-888-770-4123** Monday through Friday, 8:00 am to 8:00 pm Eastern Standard Time or visit **www.racbenefitsplus.com** and click on Prescription Discount under Healthcare Savings & Services to download the form.
- For your convenience, we accept VISA, MasterCard, Discover or American Express. You can also pay by check or money order. Please do not send cash.
- Allow 10 to 14 days for delivery of your medication from the day you mail your order.

THIS IS NOT A HEALTH INSURANCE POLICY

This is a discount program and not an insurance plan. Discounts are available only at CVS Caremark Mail Service Pharmacy. CVS Caremark may obtain manufacturer rebates on your prescription drugs. These rebates may be retained by CVS Caremark to enable us to offer you low prices on medications through the Mail Order Direct program.



VISION CARE & EYEWEAR

BENEFIT SUMMARY

As a member of **RAC Benefits Plus**, you can save on eye examinations, eyeglasses, and surgical procedures at participating eye care locations nationwide. Participating locations include LensCrafters, Pearle Vision, Sears Optical, Target Optical, and JCPenney Optical. Members have their choice of participating independent optometrists, ophthalmologists and opticians located throughout the country.



HIGHLIGHTS

- Members select a participating vision care provider in their area and call to make an appointment.
- Discounts apply to the member and their immediate family (spouse and legal dependents).
- There is no limit to the number of times per year the member can use this service as long as the membership fees are paid current.
- Members save 15%-35% off normal retail prices on most frames, lenses and specialty items such as scratch resistant coatings and ultraviolet protection.
- Discounts do not apply to disposable contact lenses.

HOW TO USE THE PROGRAM

- You may visit **www.racbenefitsplus.com** to locate a participating provider or you may call Member Services Monday through Friday from 8:00 am to 8:00 pm Eastern Standard time at **1-888-770-4123**.
- Call the provider you choose to make an appointment. Refer to the vision provider logo on the back of your membership card. Verify that they participate in the program. If the provider does not recognize the program or has questions, please call Member Services at **1-888-770-4123**.
- Present your ID card and pay the vision provider at the time of service. This program does not make payments to providers. You are obligated to pay the provider or make payment arrangements at the time of service.
- For LASIK and PRK Correction Procedures, members must first call **1-888-770-4123** for the nearest provider.

This is NOT insurance.**

LASIK and PRK correction procedures are provided by the U.S. Laser Network, owned by LCA-Vision. Members must first call 1-888-770-4123 for the nearest facility and to receive authorization for the discount. Since LASIK or PRK vision correction is an elective procedure, performed by specially trained providers, this discount may not always be available from a provider in your immediate location. For a location near you and the discount authorization, please call 1-888-770-4123. Member will receive a 20% discount on these items purchased at participating providers that are not specifically covered by this discount program. The 20% discount provided may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed Provider's professional services, or contact lenses. Retail prices may vary by location. Please note, all registered dependents are eligible for discounts with all discount plans. Limitations/ Exclusions: Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing; medical and/or surgical treatment of the eye, eyes, or supporting structures; corrective eyewear required by an employer as a condition of employment; safety eyewear unless specifically covered under plan; and services provided as a result of any Worker's Compensation law. Discount is not available on those frames where the manufacturer prohibits a discount.

PREPAID LAB & DIAGNOSTIC

BENEFIT SUMMARY

This program provides DIRECT access to discounted lab work - without a prescription! The savings range from 20% to 70% off retail billed charges.



HIGHLIGHTS

- You can go directly to a participating lab for the required work, such as blood tests, allergy tests, drug tests, cardiac & cholesterol screens, maternity & infertility tests.
- Members receive deeply discounted rates on services performed!
- After ordering your test, the results are available within 48 hours. Other tests may take longer.
- Confidential: You decide who sees the results.

HOW TO USE THE PROGRAM ONLINE

- To place an order online, visit <http://access.prepaidlab.com>.
- Follow instructions which will locate a participating provider near you.
- To place an order by phone, call **1-888-770-4123**. A Customer Service Specialist will guide you through the ordering process (including assistance with locating a convenient facility).
- You will need to make payment when you have completed your order.
- When ordering online, you will be provided a requisition form through your email. When ordering by phone, you will be provided a requisition form through your email and/or given a requisition number. Either **MUST** be presented at the testing center to receive credit of payment.
- Confidential results for most tests are available and will be emailed to you normally within 48 hours. Cultures, reflex, and specialty test results may take 14 – 28 days.

The below represents only a select few tests that are available to you through this program.

SAMPLE SAVINGS

Test	Retail	Program Price*
Glucose, Serum	\$30.30	\$17.30
Hepatitis C Virus (HCV) Antibody	\$120.00	\$43.55
Thyroid Profile with TSH	\$156.90	\$41.25
Prenatal Profile with Hepatitis B Surface Antigen	\$318.00	\$102.44

* Subject to change - Check the website for current pricing

Not Available in MD. Lab tests are available in NY, NJ, MA & RI for Wellness & STD Testing ONLY.

This is NOT insurance. Members must pay for services prior to the time they are rendered. This program will provide savings over the normal cost. See page one for additional important disclosures.

SAVINGS ON DIABETIC SUPPLIES

BENEFIT SUMMARY

Members save 40% to 60% on most diabetic supplies. Your program provides discounted prices on packages of diabetic supplies including monitor, lancets, test strips & carrying case.



HIGHLIGHTS

- Benefits apply to members and their immediate families.
- There is free shipping on all orders.
- Members can sign up for savings on all diabetic testing supplies, medications and special programs.
- Members can use this service an unlimited number of times a year as long as membership fees are paid current.
- There are no health restrictions.

HOW TO USE THE PROGRAM

- Visit <http://www.diabetesmedplan.com/Access>.
- Click on the tab that reads Diabetic Supplies.
- Review the information on what is available.
- Click on Enroll Now to start the process of saving on your diabetic supplies.
- Select how many times a day you test.
- Enter your personal information to continue ordering your supplies.
- Or members can call **1-888-770-4123** and give the representative GroupID "AXS1000".

This is NOT insurance. Members must pay for services prior to the time they are rendered. This program will provide savings over the normal cost. See inside cover for additional important disclosures.

VITAMINS & SUPPLEMENTS

BENEFIT SUMMARY

HealthFitLabs is dedicated to creating a healthy you in all areas of your life. HealthFitLabs is an online company that sells top-of-the-line natural vitamins, nutritional supplements, and bath and personal care products at discounted prices.

HIGHLIGHTS

- You save 15% off at check out
- Choose from 3,500 products
- Shop by product (Healthy Lifestyle, Vitamins & Minerals, Bath & Personal Care, and Healthy Pets), shop by condition (Eye Health Support, Blood Sugar Support, Mood Support, and more), or shop by brand name.
- Most products ship within 24-48 hours



HEALTHY LIFESTYLE

Healthy lifestyle products include Enzymatic Therapy, Aubrey, NOW, Nature's Way Nature Works, Life Extension, Optimum Nutrition and Source Naturals. From amino acids to herbs, antioxidants to bee products, get what you need with a click of a button.

VITAMINS & MINERALS

Feel better physically. Feel sharper mentally. Combat the effects of stress. From Vitamins A & D to Vitamin B-12, vitamins and minerals can help you achieve optimal health. Choose from natural vitamins and minerals from NOW, Nature's Way, Enzymatic Therapy, Nature Works, Source Naturals, and Life Extension.

BATH & PERSONAL CARE

Pamper yourself with bath and personal care products—from the finest soaps and facial cleansers to natural deodorants and the ultimate firming body lotion.

HEALTHFITPETS

You take great care of yourself, but what about your furry friend? Now is the time to treat Fido, Tweety and Fluffy to the finest in pet care. Shop here for natural and organic immune system boosters. We carry the full Amber Technology line.

HOW TO USE THE PROGRAM

- Visit www.HealthFitLabs.com
- Enter Coupon Code: 'access1' at check out for immediate saving

**THIS IS NOT A HEALTH
INSURANCE POLICY**


BenefitsPlus

PET PRESCRIPTION SAVINGS

BENEFIT SUMMARY

Pets can sometimes need medicine which can be costly. With this pet prescription discount you can get needed and trusted prescriptions at a discount, as well as everyday general pet needs.

HIGHLIGHTS

- Your Pet Prescription Savings Card is widely accepted at over 54,000 participating pharmacies across the United States, including national and regional chains, pharmacy associations and local community pharmacies.
- Approximately 50% of all pet prescriptions are actually human drugs that can be filled at your local pharmacy.
- For your convenience, we have already activated your Pet Prescriptions Savings Card and savings will begin immediately.



HOW TO USE THE PROGRAM

- After receiving your written prescriptions from your vet, you can visit a participating pharmacy with your Pet Prescription Savings Card located in the back of this booklet and they will assist in filling your order.
- To locate a participating provider or to find additional information visit www.racbenefitsplus.com.
- Click on the "Locate a Provider" link and then click on "Pet Prescription Discounts".
- The Pharmacy look up is located on the "Retail Pet Meds" tab.

This program is not insurance. Members must pay for pet prescriptions at the time they are received. This program will provide savings over the normal cost of pet prescriptions.

DISCOUNT LEGAL SERVICES

BENEFIT SUMMARY

Members receive a free consultation with a network attorney, discounts on services and much more.

HIGHLIGHTS

- **Legal** - Each member is entitled to one (1) initial sixty-minute office or telephone consultation per separate legal matter at no cost with a network attorney. In the event that you wish to retain a participating attorney after the initial consultation, you will be provided with a preferred rate reduction of 25% from the attorney's normal hourly rate. Virtually all types of legal matters are eligible for these services.
- **24 Hour Emergency Services** – In the event being jailed or arrested, members will have access to legal providers during after- hours and weekends. Members will be assisted with non-emergency issues next business day and during normal hours of operation.
- **Mediation** - Each member is entitled to one (1) initial sixty-minute office or telephone consultation per separate legal matter at no cost with a network mediator. In the event that the member wishes to retain a participating mediator after the initial consultation, they will be provided with a preferred rate reduction of 25% from the mediator's normal hourly rate. Typical matters may include divorce & child custody, contractual & consumer disputes, real estate & landlord tenant, car accidents & insurance disputes, etc.
- **“Do It Yourself” Legal Forms Document Preparation** - Members will have access to telephone consultations with document preparers that will enable consumers to complete their own legal document preparation from the comfort of their home, without incurring the cost of an attorney, or dealing with lengthy completion and delivery periods. Members will receive a preferred discount of 10% off the normal rate and the types of forms include, divorce, wills, living wills, power of attorneys, immigration and much more.
- **Discounted Flat-Fee Packages of Service** – The following services will be available to members through participating network attorneys (contact member services for package prices):
 - Single Will Package – 1 simple will (created or updated), plus the following free services: 1 Advance Medical Directive/Living Will, 1 Health Care Agent Form, 1 Durable Power of Attorney.



- Couples Will Package – 2 simple wills (created or updated), plus the following free services: 2 Advance Medical Directives/Living Wills, 2 Health Care Agent Forms, 2 Durable Powers of Attorney.
- Individual Estate Protection – 1 A/B Revocable Trust with a Pour-Over Will, plus the following free services: 1 Advance Medical Directive/Living Will, 1 Health Care Agent Form, 1 Durable Power of Attorney.
- Couples Estate Protection – 1 A/B Revocable Trust with a Pour-Over Will for each spouse, plus the following free services: 2 Advance Healthcare Directives/Living Wills, 2 Health Care Agent Forms, 2 Durable Powers of Attorney.
- Preparation of Will with Simple Minor’s Trust
- Defense of moving traffic violation
- Minor’s or special needs trust
- Assistance with a residential real estate closing (review & consultation of Title & lending documents)
- The filing of an uncontested divorce
- The filing of an uncontested adoption (resident state only)
- The filing of an uncontested adoption

HOW TO USE THE PROGRAM

- Call 1-888-770-4123 to utilize any of the legal services.
- Present the customer service representative with your name and membership number and the type of legal matter you have.



DISCOUNT FINANCIAL SERVICES

BENEFIT SUMMARY

Members receive free consultations with financial professionals, discounted tax preparation and much more.

HIGHLIGHTS

- Financial Consultations - Each member is entitled to no cost telephone consultation with financial counselors. Typical matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. These services are provided by seasoned financial professionals and licensed CPA's. Telephone consultations are up to thirty (30) minutes per matter.
- In the event a member wishes to retain their counselor for additional services, members may elect to continue working with their coach at a rate of \$39.95 per month. This service provides the member with unlimited access to their financial coach and the member may continue on a month to month basis.
- Tax Preparation - Members are entitled to receive a thirty (30) minute income tax planning related consultation per year on each separate tax issue they encounter.
- Consultation Component - Preparation of all personal income tax documents are prepared by a CPA or EA at a preferred rate reduction of 25% from their normal fee.



HOW TO USE THE PROGRAM

- Call 1-888-770-4123 to utilize any of the financial services.
- Present the customer service representative with your name and membership number and the type of financial matter you have.



MY CREDIT NAVIGATOR

BENEFIT SUMMARY

My Credit Navigator is a benefit that provides valuable resources to help you navigate through the credit information system. This benefit offers members links to resources that can help them obtain information about their credit scores.



FREE ONLINE CREDIT INFORMATION RESOURCE

HIGHLIGHTS

- Members have online access to connect to resources that can help them learn how to obtain:

Credit Reports

Ways to Help Build Credit

Financial Calculators

Credit Scores

Ways to Maintain Credit

And Much More!

- Members can access eCredable, a new service that helps interested individuals provide a credit history on accounts of their choosing.

HOW TO USE THE PROGRAM

- Visit www.mycreditnavigator.com and click on the links that interest you.

FREE CREDIT INFORMATION RESOURCE HOTLINE

HIGHLIGHTS

- Members can call 1-888-770-4123 to speak with a representative to learn how to find assistance with:

Obtaining Credit Reports

Submitting Credit Reports

Interpreting Credit Reports

Locating Free and Local Resources

Enrolling and Obtaining non-credit payment reports with eCredable

HOW TO USE THE PROGRAM

- Members can call 1-888-770-4123 to speak with a representative Monday thru Friday from 8:00 am to 8:00 pm Eastern Standard Time.



SAVINGS ON ROADSIDE ASSISTANCE

BENEFIT SUMMARY

As a **RAC Benefits Plus** member, discounted roadside assistance is just a phone call away. Should your car breakdown or you need any type of automotive help, this benefit is available 24 hours a day, seven days a week.



NOTE: DELAYS MAY OCCUR DEPENDING ON WEATHER CONDITIONS OR YOUR LOCATION.

HIGHLIGHTS

- Members call **1-888-770-4123**, 24 hours a day, seven days a week anywhere in the United States and Canada in the event you have car trouble.
- Qualified service assistance will be immediately dispatched to the member (the normal waiting period is 30 minutes; however, delays may occur depending on weather conditions or the member's location).
- **RAC Benefits Plus** members save money on the service because you pay special commercially negotiated discount rates for the service performed.
- Members will save on the following services with this benefit:

Towing

Flat Tire Repair

Fuel/Fluid Delivery

Jump Starts

Lock-Out Assistance

Any Auto Malfunction

HOW TO USE THE PROGRAM

- In the event you need automotive assistance, call **1-888-770-4123**, and identify yourself as a **RAC Benefits Plus** member and report the trouble.
- The appropriate service provider will be dispatched to the member. The normal wait time is 30 minutes.
- Payment for services performed must be made at the time service is rendered. Cash, Visa and MasterCard are accepted.
- Members receive a commercially negotiated discount rate for the service you receive.

In the event of a roadside emergency call:

1-888-770-4123



CAR SERVICE DISCOUNTS

Savings At Jiffy Lube®



BENEFIT SUMMARY

Members enjoy **Jiffy Lube's® Signature Service Oil Change** and ALL other services at specially negotiated fleet discount rates whenever they visit any of the 2,200 participating locations in the USA. **Jiffy Lube** is committed to fast, quality preventive maintenance services featuring Pennzoil Motor Oil. **Jiffy Lube** offers other services including tire rotation, air filtration, wiper blade and light replacement, and anti-freeze / coolant exchange services.

HIGHLIGHTS

- Members receive a special discount rate of 15% off the regular retail pricing of ALL products and services at participating **Jiffy Lube** locations.

HOW TO USE THE PROGRAM

- Upon arrival at the **Jiffy Lube** location, present your card or identify yourself as a member of "BMS" which is a **National Cash Fleet Account #06037778**. The technician will locate "BMS" in the fleet database which will verify that you will receive the 15% discount off ALL services performed. Some services may not be available at all **Jiffy Lube** locations. This offer can not be combined with any other discount.

JIFFY LUBE NATIONAL CASH FLEET CARE ACCOUNT #06037778

Meineke® Car Care Center

BENEFIT SUMMARY

Members receive valuable savings when they present their membership card at any of the 900+ participating **Meineke® Car Care Center** and **Econo Lube N Tune** locations throughout the United States.



HIGHLIGHTS

- Members receive a 5% discount on tires and batteries at all participating **Meineke®** locations throughout the country (this discount is not valid with any current sale or promotional price).
- In addition, members save 11% on all automotive services provided through **Meineke® Car Care Centers** (this discount is not valid with any current sale or promotional price).

HOW TO USE THE PROGRAM

- Present your membership card to the **Meineke®** specialist the next time you are there for service or to purchase tires or a battery.
- Members automatically qualify for the appropriate discount. Since **Meineke® Car Care Centers** is a price leader for quality parts and service, sale or promotional items do not qualify for the discount.

MAACO® *Paint A Car, Make a Friend*



BENEFIT SUMMARY

As a member you will receive a savings on all regular priced service and parts at participating **MAACO** locations. This includes paint and body labor.

HIGHLIGHTS

- Members receive a 10% discount on all regular priced costs for paint and body labor. This discount does not apply to special or sale prices.

HOW TO USE THE PROGRAM

- Present your membership card to the participating **MAACO** specialist the next time you are there for body work to your vehicle.
- Members will automatically receive the appropriate discount. Please keep in mind that sale or promotional items do not qualify for the discount.

AAMCO®



BENEFIT SUMMARY

Members will save up to 10% on transmission service when they visit a participating **AAMCO Transmission** location.

HIGHLIGHTS

- Members receive a 10% discount up to \$100 on all regular priced costs of transmission service.

HOW TO USE THE PROGRAM

- Present **the back side** of your membership card when visiting a participating **AAMCO Transmission** location for service.
- The service manager will need **Account #B034** for you to receive the discount. This is printed on the back of your membership card.

Additional discounts are available through the Dining & Shopping Discounts benefit. To see these discounts simply visit the mobile app or go to **www.racbenefitsplus.com** and click on the appropriate link.



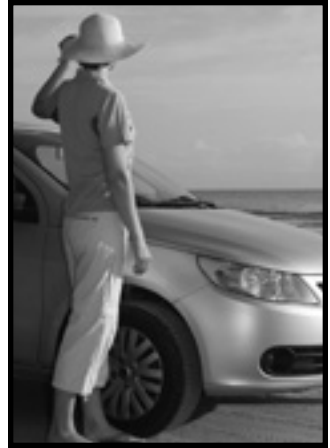
SAVINGS ON RENTAL CARS

BENEFIT SUMMARY

RAC Benefits Plus members can save money whenever you need to rent a car. It's as simple as making a phone call. Participating companies include AVIS, Hertz, National, Alamo and Budget.

HIGHLIGHTS

- Members call the toll-free number for their preferred rental car company and make their reservation. You must have a credit card to be able to rent a car.
- Provide the rental car specialist with the appropriate discount code listed below and you will receive the discount when applicable.
- Savings will vary between 5% to 25% depending on the rental car company and the type of car you rent.
- In some cases, discounts are not applicable with specials or promotional rates.



HOW TO USE RENTAL CAR DISCOUNTS

AVIS To reserve a car through AVIS®, call 1-800-331-1212. Give the customer service representative your AVIS Worldwide Discount (AWD) number – **T024700**. You will save 10% off the AVIS® Association Select rates and 5% off promotional rates at participating locations.

Hertz To reserve a car through Hertz®, call 1-800-654-3131. Give the customer service representative your Hertz Discount number – **1601451**. You will save 5% to 20% off your rental car at participating locations. The discount will vary depending on the type of rental car.

National To reserve a car through NATIONAL®, call 1-800-227-7368. Give the customer service representative your National Discount number – **5001547**. You will save up to 20% off National's Daily, Weekly, and Weekend rates. This discount is valid on all car types.

 **Benefits Plus**



To reserve a car through Alamo®, call 1-800-462-5266. Give the customer service representative your Alamo Discount number – **7000890**. You will save up to 15% off Alamo’s Daily, and Weekly rates; and 10% off their Weekend rates. This discount is valid on all car types.



To reserve a car through Budget®, call 1-800-527-0700. Give the customer service representative your discount code – **BCD#Z661300**. You will save up to 25% off Budget’s rates.

TERMS & CONDITIONS

- Rates require a twenty-four (24) hour advance reservation.
- Availability of the number of cars for which this discount is applicable may be limited.
- The discount applies only to the base rental rate of the vehicle. It does not apply to taxes, other governmentally imposed or authorized surcharges, airport fees, service charges and fees, vehicle license fees, optional insurance products, fuel charges, or any other additional charge.
- Weekly rates require five (5) day minimum rental.



GROCERY SAVINGS

BENEFIT SUMMARY

Save money on the groceries you plan to purchase by using this coupon benefit. Ordering is simple and easy to do for members. Visit www.racgrocery.com to register your account and place your order today to watch the savings add up!



HIGHLIGHTS

- This program allows you to choose the coupons you want to receive for the items you already plan to purchase.
- Choose from a variety of categories such as baby products, frozen foods, household items, oral care, pet related and much more.
- This benefit offers the convenience of having pre-clipped coupons mailed directly to you.
- You can place up to 4 coupon orders per month valued at up to \$20 per order.
- As long as you maintain membership in the program you can continue to order coupons and save!

HOW TO USE THE PROGRAM

1. Go to www.racgrocery.com.
2. Enter the member ID# located on the front of your temporary card found in the back of this booklet and complete the registration process.
3. Select a category to review and make your selections. Choose up to \$20 worth of coupons by increasing the number below each specific offer and click "add to cart".
4. Once you have selected all your coupons, click "cart checkout" to finalize your order.
5. You will need to follow the instructions to complete your order online. Customers pay \$.75 for shipping and handling plus 10% of the value of the coupons (For example: if you order \$10 in coupons then you will pay \$1.75 for processing and shipping). The fee submitted for processing and shipping is offset in additional coupons. This amount can be charged to a credit or debit card. If you do not have a credit or debit card, you will need to print out the online order form and mail it to the specified address listed on the website with a check or money order. All mailed orders must be post marked within 7 days.
6. Limit of 4 orders per month.
7. If you do not have access to the internet request a mail order form from Member Services.

You will need to update your registration using your permanent member ID# shown on the front of the ID card. The membership welcome pack can take 4-5 weeks to receive.

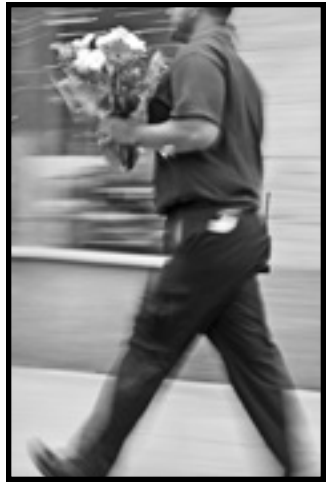
FLORAL DISCOUNT

BENEFIT SUMMARY

Now when you send flowers for any occasion, as a **RAC Benefits Plus** member, you will save 20% through **1-800-flowers.com**.

HIGHLIGHTS

- Members receive personal service 24 hours a day, seven days a week for delivery the same day or any day.
- **1-800-flowers.com** offers the finest selection of flowers, plants, gift baskets, plush toys, gourmet foods and more.
- Select floral artists use only the freshest flowers to design each unique arrangement.
- There is a 100% satisfaction and freshness guarantee.



HOW TO USE THE FLORAL DISCOUNT

- Call **1-800-flowers (1-800-356-9377)** or go online at **1-800-flowers.com** where you can view the many different offerings.
- If talking to a customer service representative, advise them of your promotional code: **RAC**. If you are ordering online, you will need to enter **RAC** during the check-out process where asked to "Enter your promotional code or special offer."
- You will automatically receive 20% off the price of your floral arrangement, plant, gift basket or other selected items.
- The discount does not apply to delivery fees or any applicable taxes.

1-800-flowers.comSM

RAC
Benefits Plus

KIDSECURE ID KIT

BENEFIT SUMMARY

Members can order special identification cards to keep and to provide to those who care for your child(ren).



HIGHLIGHTS

- When you complete the order form below you will receive a kit that helps capture your child's personal information in the event it is needed for an emergency.
- Each kit will include 4 cards to complete with your child's information and picture, 1 ink pad to thumbprint your child and four self laminating cards to protect the information.
- One card should be kept in the parent's wallet, one card can be kept in the child's backpack or diaper bag, and the others can be given to anyone who cares for your child.
- Additional sets can be ordered for a \$2.00 shipping and handling fee for each set.



KidSecure ID Kit Order Form

Please send a KidSecure ID kit to (print clearly):

Your Name

Address

City

State

Zip

Please send me _____ additional KidSecure ID Kits. I understand there is a \$2.00 shipping and handling fee for each additional kit. I've included a check or money order for the appropriate amount.

Additional kits will not be sent unless the fee is included.

HOW TO USE THE PROGRAM

- Simply complete the KidSecure ID Kit Order Form to receive an identification kit for your child. Mail the completed form to: **Benefit Marketing Solutions, c/o Member Services, 900 36th Ave. N.W., Suite 105, Norman, OK 73072.**
- If you want additional sets of material, indicate how many you want on the order form. You must include a \$2.00 shipping and handling fee for each additional set ordered. You should include a check or money order for this fee.
- After you receive your ID Kit and complete it, keep one card in your wallet. You can give the additional cards to anyone who cares for your child.
- If your child is ever missing, call and report this to your local law enforcement authority. You will have a copy of your child's information readily available to provide the authorities.

KidSecure ID Kit Order Form

**Mail completed forms to:
Benefit Marketing Solutions
c/o Member Services
900 36th Ave., N.W., Suite 105
Norman, OK 73072**

Be sure to include a check or money order for \$2.00 for each additional KidSecure ID Kit you order

DISCOUNTED HOTEL LODGING

BENEFIT SUMMARY

Members are eligible to receive 15%* off the published lodging rates at participating Choice Hotels®. There are ten different participating hotels to choose from.

HIGHLIGHTS

- Select the participating hotel you wish to stay at. These include Comfort Inn®, Comfort Suites®, Quality®, Sleep Inn®, Clarion®, MainStay Suites®, Econo Lodge®, and Rodeway Inn® hotels.
- You will save 15%* off their published lodging rates when you call the special toll-free number and provide them with the identification code.
- You will be able to save on your stay at almost 4,000 Choice Hotels® properties located worldwide.
- Walk-in rate requests will not be accepted at hotel registration desks.
- This discount may not be combined with any other Choice Hotels® discounts or promotions.

HOW TO USE THE BENEFIT

- When you are ready to make your hotel reservation, call **1-888-770-4123** and select the correct prompt for “Choice Hotels® Reservations.” Or, Choice Hotels® Reservations are also available online at **www.choicehotels.com**.
- To receive the discount, you **MUST** provide them with the identification code of **00802180** over the phone or on the website under “Other Rates” select “Special Rate/Corp ID”, enter **00802180**, and confirm Benefit Marketing Solutions as your ID.
- Only room reservations made through the toll-free number or on the internet will receive the discount. Walk-in rate requests will not be accepted at hotel registration desks.

To Save 15%* at Choice Hotels®
Call: 1-888-770-4123
Identification Code: 00802180
or Log on at: www.choicehotels.com
Special Rate ID: 00802180



CHOICE HOTELS INTERNATIONAL

*Discount is subject to availability at participating hotels only. Discount cannot be used in conjunction with any other discount, special rate, offer or promotion. Advance reservations required.

DISCOUNT TICKETS

BENEFIT SUMMARY

Here is another way members can save money! As a member you will receive special discount prices on many different entertainment attractions. Don't wait... order your discount tickets today. The savings and the fun are just beginning!



HIGHLIGHTS

You can order special discount tickets for some of your favorite entertainment attractions.

Discounts apply to tickets for:

- Amusement Parks
- Water Parks
- Movie Theaters
- Broadway Shows
- Concerts
- Sporting Events
- Top Attractions
- Hotels
- And much more!

HOW TO USE THE PROGRAM

1. Go to www.racbenefitsplus.com, choose your state, and then click on Movie & Amusement Park Tickets.
2. Click the link to order tickets, enter your member ID# and click Find My Benefits, then click Search for Provider next to Amusement Park & Movie Ticket Discounts to display all the discounts available.
3. Browse Amusement Parks by state or Movie Theaters by clicking the links located at the top of the webpage.
4. You can also access discounted tickets for concerts, sporting events and much more when you visit www.TicketsAtWork.com and create an account using Company Code: **BENEFITMS**.
5. You will need to follow the instructions on the web page to order your entertainment tickets.
6. Amusement park tickets are subject to seasonal availability.

CERTIFICATE OF INSURANCE (C)

LIFE OF THE SOUTH INSURANCE COMPANY

Administrative Office:

10151 DEERWOOD PARK BLVD. • BUILDING 100 • SUITE 500
JACKSONVILLE, FL 32256 • (800) 888-2738

The benefits of the policy providing your coverage are governed primarily by the law of a state other than Florida.

LICENSED AGENT NAME Joseph R. McCaw, II

LICENSED AGENT SIGNATURE 

FLORIDA LICENSE NUMBER E135317

POLICYHOLDER: BENEFIT SERVICES ASSOCIATION

POLICY NUMBER: BMS35 SPONSOR: CLUB MEMBER

This is to certify that we have issued a policy to the Policyholder. Our name, the Policyholder name, and the Policy Number are shown above. The Provisions of the policy which are important to you are summarized in this Certificate; consisting of this Certificate and any additional forms which have been made a part of this Certificate. This Certificate replaces all certificates which may have been given to you earlier under the policy. The policy alone is the only contract under which payment may be made. Any discrepancy between the policy and this Certificate shall be governed by the policy.



Secretary



President

FRAUD WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

SCHEDULE I

ELIGIBLE PERSONS: All Members of the Club.

BENEFITS AND AMOUNTS:

Accidental Death & Dismemberment Benefit. Principal Sum*
Twenty-Four (24) Hour Coverage\$5,000

LIMITATIONS AND REDUCTIONS: 1) An Insured Person's Principal Sum for 24 hour coverage reduces 50% upon attainment of age 70. An Insured Person who is age 70 or more at the time of enrollment is only eligible for 50% of the Maximum Principal Sum. 2) Benefits provided by a joint membership will be divided equally by the number of names listed on the rental agreement. Joint membership is determined by the names listed and those corresponding signatures on the rental agreement. 3) If any Insured Person is insured under two or more memberships, the combined amount of Principal Sum will not exceed \$10,000.

DEFINITIONS

The terms listed, when used in this Certificate, will have the following meanings:

The Company means the insurance company named above. Also referred to as we, us, our.

You, Your or Insured Person means an Eligible Person while he or she is covered under this Certificate.

Policyholder means the Association that has contracted with Life of the South Insurance Company to secure insurance coverage for their members.

Claimant means Insured Person or Beneficiary who has the right to claim benefits.

Injury means each Insured Person is covered for bodily injury resulting directly and independently of all other causes from accident which occurs while you are covered under this certificate.

In Illinois Injury means each Insured Person is covered for bodily injury resulting from an accident, independent of all other causes, which occurs while you are covered under this certificate.

Membership Agreement means application for membership of the association.

Rental Agreement means the agreement for rental of personal property.

Twenty-four (24) hour coverage means you are covered at any time, anywhere for loss resulting from injury covered under the Certificate.

On, when used with reference to any conveyance (land, water or air), means in or on, boarding or alighting from the conveyance.

Civil or Public Aircraft means an aircraft which: (a) has a current and valid Airworthiness certificate; (b) is piloted by a person who has a valid and current certificate of competency of a rating which authorizes him or her to pilot the aircraft; and (c) is not operated by the militia or armed forces of any state, national government or international authority.

Airworthiness Certificate means: (a) the "Standard" Airworthiness Certificate issued by the United States Federal Aviation Agency; or (b) a foreign equivalent issued by the governmental authority with jurisdiction over civil aviation in the country of its registry.

Military Transport Aircraft means an aircraft that: (a) is used for transport; and (b) is operated: (1) by the Military Airlift Command (MAC) of the United States; or (2) by a MAC type service of a national government recognized by the United States.

Written Request means any form provided by you to the policy holder for the particular request.

INSURED PERSONS PERIOD OF COVERAGE

Effective Date: You will become an Insured Person on the later of: (a) the Policy Effective Date; or (b) the date the Membership Agreement is signed by the insured Person.

Termination: Your coverage as an Insured Member terminates on the earlier of: (a) the date this Certificate terminates; (b) the first day of the month next following the date of termination by you of membership in Association, regardless of the cause of such termination; or (c) the date you are no longer a member; (d) when there is no longer a Rental Agreement.

EXCLUSIONS

This policy does not cover any loss resulting from: (a) intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane; (b) war or act of war, declared or undeclared, while serving in the military service or any auxiliary unit attached thereto; (c) active duty in the Armed Forces of any country; (d) injury sustained while riding on any aircraft as a pilot, crewmembers, student pilot, flight instructor or examiner, except

a Civil or Public Aircraft, or Military Transport Aircraft; (e) participating in or attempting to commit a felony; (f) participating in a riot or civil insurrection; (g) being under the influence of drugs, alcohol, or other mind-altering substances; (h) sickness or disease, except a pus-forming infection which occurs through an accidental wound; or (i) medical or surgical treatment of a sickness or disease.

ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

If Your injury results in any of the following losses within 365 days after the date of accident we will pay the benefit specified as applicable thereto based upon the Principal Sum stated in the Certificate Schedule. We will not pay more than the Principal Sum for all losses due to the same accident. The amount of the Principal Sum is determined in the Schedule.

For Loss of Life	The Principal Sum
Loss of Both Hands or Both Feet or Sight of Both Eyes.....	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of Speech and Hearing	The Principal Sum
Loss of Either Hand or Foot and Sight of One Eye.....	The Principal Sum
Loss of Either Hand or Foot.....	One-Half the Principal Sum
Loss of Sight of One Eye.....	One-Half the Principal Sum
Loss of Speech or Hearing	One-Half the Principal Sum
Loss of Thumb & Index Finger of Either Hand.....	One Quarter the Principal Sum

Loss means with regard to: (a) hand and feet, actual severance or amputation through or above the wrist or ankle joints; (b) sight, speech or hearing, and irrecoverable loss thereof; (c) thumb and index finger, actual severance through or above the metacarpophalangeal joints.

EXPOSURE

Exposure to the elements will be presumed to be injury if: (a) it results from the forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was an occupant at the time of the accident; and (b) this Certificate would have covered injury resulting from the accident.

DISAPPEARANCE

An Insured Person will be presumed to have suffered loss of life if: (a) his or her body has not been found within one year after the disappearance of a conveyance in which he or she was an occupant at the time of its disappearance; (b) the disappearance of the conveyance was due to its accidental forced landing, stranding, sinking or wrecking; and (c) this policy would have covered injury resulting from the accident.

GENERAL PROVISIONS

Incontestability: The validity of the Policy will not be contested, except for nonpayment of premiums, after it has been in force for two years. The validity of any coverage on an Insured Member shall not be contested except for nonpayment of premium.

Premium: The rate charged for the insurance coverage will be set forth according to the Rate Schedule which is made a part of the Policy and stated in the Certificate Schedule. All payments due under the Policy are payable for the Policyholder to the Company at its Administrative Office in Jacksonville, Florida. The first premium is due with the enrollment form. Subsequent premiums are due on the first day of each

calendar month thereafter that the Policy remains in effect. The payment of any premium shall keep the coverage under the Policy in force only to the next due date, except as otherwise provided herein. The frequency of premium payment may be changed on any premium due date on request by the Policyholder. Such change must be approved by the Company.

Notice of Claim: The person who has the right to claim benefits (the claimant or beneficiary) must give us written notice of a claim within 20 days after a coverage loss begins. If notice cannot be given within that time, it must be given as soon as reasonably possible. The notice should include the Insured Person's name and the policy number. Send notification to the Policy holder.

Claim Forms: When we receive the notice of claim, we will send forms to the claimant for giving us proof of loss. The forms will be sent within 15 days after we receive the notice of claim. If the forms are not received, the claimant will satisfy the proof of loss requirement if a written notice of the occurrence, character and nature of the loss is sent to us.

Proof of loss: Proof of loss must be sent to us in writing within 90 days after; (a) the end of a period of our liability for periodic payment of claims; or (b) the date of the loss for all other claims. If the claimant is not able to send it within that time, it may be sent as soon as reasonably possible without affecting the claim. The additional time allowed cannot exceed one year unless the claimant is legally incapacitated.

Time of Claim Payment: We will pay any benefit due after we receive the proof of loss, not to exceed 45 days after proper notice is received. An overdue payment shall bear simple interest at the rate of ten percent (10%) per year. We will pay any other benefit due immediately after we receive the proof of loss.

Payment of Claims: We will pay any benefit due for loss of an Insured's life: (a) according to the beneficiary designation in effect at the time of the Insured's death; otherwise (b) payment will be made to the Insured's estate. All other benefits due and not assigned will be paid to the Insured, if living. Otherwise, the benefits will be paid according to the preceding paragraph.

Physical Examinations and Autopsy: While a claim is pending we have the right at our expense to: (a) have the person who has a loss examined by a physician when and as often as we feel is necessary; and (b) to make an autopsy in case of death where it is not forbidden by law.

Legal Action cannot be taken against us: (a) before 60 days following the date of proof of loss is sent to us; (b) after 3 years following the date proof of loss is due.

Naming a Beneficiary: You may name a beneficiary or change a revocably named beneficiary by giving your Written Request to the Policyholder. Such request takes effect on the date you execute it, regardless of whether he or she is living when the Policyholder receives it. We will be relieved of further responsibility to the extent of any payment we made in good faith before the Policyholder received your request.

Assignment: We will recognize any assignment the Insured makes under this Certificate, provided: (a) it is duly executed; and (b) a copy is on file with us. We and the Policyholder assume no responsibility for the validity or effect of any assignment.

LIFE OF THE SOUTH INSURANCE COMPANY
10151 Deerwood Park Blvd., Building 100, Suite 500
Jacksonville, Florida 32256 • (800) 888-2738

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE POLICY

OREGON MANDATORY ENDORSEMENT

This endorsement modifies insurance provided under Life of the South Insurance Company's Accidental Death & Dismemberment Group Master Policy, LS-4400-OK-ADD-CM, and Certificate, LS-4401-OK-ADD-CM.

The following Fraud Warning replaces the Fraud Warning in the above referenced Group Master Policy, LS-4400-OK-ADD-CM, and Certificate, LS-4401-OK-ADD-CM:

FRAUD WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information may be guilty of a felony.

In the Exclusions section in the above referenced Group Master Policy, LS-4400-OK-ADD-CM, and Certificate, LS-4401-OK-ADD-CM, Exclusion f) and Exclusion g) are replaced by the following

- f) voluntarily participating in a riot or civil insurrection;
- g) being under the influence of drugs not taken as prescribed, alcohol, or other mind-altering substances;

Nothing herein shall be held to vary, alter, waive, or extend any of the terms, conditions, or limitations of the Policy to which this Endorsement is attached other than as stated above. This Endorsement is subject to the provisions of the Policy and Endorsements to which it is attached except where amended by this Endorsement.

NEED HELP? IT'S JUST A PHONE CALL AWAY . . .

You have toll-free access to all the benefits described in this book. For any questions on benefits call:

1-888-770-4123



Telemedicine Services

Dental Provider

Vision Care Savings

**Pet Prescription
Discount Network**

**Savings on
Diabetic Supplies**

Medical Concierge

Prescription Drug Service

Prepaid Lab & Diagnostic

**Discount Vitamins &
Supplements**

**Discount at Walgreens
Health Care Clinics**

(For service on items while you are renting, call your rental store.)

Summary of Benefits and Services

- Telemedicine Services
- Dining & Shopping Discounts
- Discount at Walgreens Health Care Clinic
- On-Rent Protection
- Accidental Death & Dismemberment Benefit
- Involuntary Unemployment Payment Waiver
- Paid-Out Product Service Protection
- Medical Concierge
- Savings on Family Dental Care
- Retail Pharmacy Savings
- Mail Order Prescription Savings
- Vision Care & Eyewear Savings
- Prepaid Lab & Diagnostic
- Savings on Diabetic Supplies
- Discount Vitamins & Supplements
- Pet Prescription Discount Network
- Discount Legal Services
- Discount Financial Services
- My Credit Navigator
- Savings on Roadside Assistance
- Auto Savings through Jiffy Lube[®], Meineke[®] & more
- Rental Car Discounts
- Grocery Coupon Savings
- KidSecure
- Choice Hotels[®] Discounts
- Discounts at 1-800-FLOWERS[®]
- Discount Amusement Park & Movie Tickets