

Insurance Solutions Inc.

Office 800-783-9417

Fax 800-211-2597

www.insurance-sol.com

Email: sales@insurance-sol.com

Valued Client,

We are very glad you have chosen to purchase our Value Benefits of America Accident Plan. We are sure you will be very pleased with your new coverage. Follow the directions below to get your plan in effect.

Application process:

1. Print the 2-page application from the next pages.
2. Choose from plan options 1, 2 or 3.
3. Please print your information very neatly on the application.
4. Choose the checking account or credit/debit card payment option(add \$3/month for credit/debit option).
5. Sign and date membership application.
6. Fax your application back to 800-211-2597 or scan and email the completed application to sales@insurance-sol.com. If paying by monthly bank draft from your checking account attach a voided check with your fax or email.

If we receive your application by the 24th of the month you will be covered by the 15th of the next month. If we receive your application after the 24th you will be covered the 15th of the second month following when we receive your application. If you have any questions please contact us at our main office number 800-783-9417.

Thank you,



Insurance Solutions, Inc.

Membership Benefits Include:

**Discount & Savings Programs
Plus**

24 Hour Accident Coverage

Doctor's Office - Clinic - Hospital



\$5,000.00

Accident Medical Coverage
For Each Family Member per Occurrence

\$4,000.00

Emergency Air Ambulance

For Each Family Member per Occurrence

\$5,000.00

Accidental Death & Dismemberment

(Option 2)

Plus Many Other Valuable Benefits...



Administrative Offices

15575 N 79th Pl - Suite 100 • Scottsdale, AZ 85260

Discount and Savings Programs

The Dividend Club: Value Benefits of America members will earn Dividends (paid quarterly to you) on Merchandise, Services, Travel & Entertainment when you shop from our On-line Mall and make a purchase. Choose from retailers like these, just to name a few, and get the dividends: Walmart.com, Target.com, BestBuy.com, CircuitCity.com, CompUSA.com, DisneyStore.com, OfficeMax.com, BrooksBrothers.com, Brookstone.com, Buy.com, EddieBauer.com, LizClairborne.com, FOA.com, FOSSIL.com, HotelDiscounts.com, Jcrew.com, etc.

Car Rental Services: Provides discounts at Alamo, National, Hertz and Avis.

Rewards Network: America's Premier Dining Rewards Program and Hotel Discounts. Save up to 20% off every meal plus up to 15% off your hotel room rate.

Refund Sweepers: Free Merchandise, Bargains, On-line Coupons, Rebates, Sweepstakes & more.

Discount Benefits are not insurance.

Plus...

OPTION 1 - PREMIER

\$10,000 Accident Medical Coverage - \$250 Deductible

\$4,000 Emergency Helicopter Air Ambulance - Worldwide Coverage

\$10,000 Accidental Death & Dismemberment

\$500 Auto and Truck Personal Deductible Reimbursement: Reimburses the deductible amount on a primary Automotive policy when a covered collision loss exceeds it to a maximum of \$500.00 up to twice annually. This benefit becomes effective one month after the effective date of your VBA membership.

Weekly Disability Income: If, as a result of injury, the primary member becomes totally disabled, as defined in your certificate of coverage, we will pay the weekly benefit amount of \$150.00. This benefit begins on the 15th day from the start of the continuous disability. We will pay this benefit amount for as long as the covered member is so disabled from any one accident, but not longer than the maximum number of 26 weeks.

(see benefits description below)

OPTION 2 - BASIC PLUS

\$5,000 Accident Medical Coverage - \$100 Deductible

\$4,000 Emergency Air Ambulance - Worldwide Coverage

\$5,000 Accidental Death & Dismemberment

(see benefits description below)

OPTION 3 - BASIC

\$2,500 Accident Medical Coverage - \$100 Deductible

\$4,000 Emergency Air Ambulance - Worldwide Coverage

\$5,000 Accidental Death & Dismemberment

(see benefits description below)

Benefits Description

Accident Medical Coverage - Any Doctor, Emergency Room, Clinic or Hospital: Medical Services means the costs for: Medically necessary treatment by a physician, nurse, dentist, hospital room and board, outpatient surgery, use of an ambulance, dental work to sound natural teeth, drugs, medicines, diagnostic tests and x-rays, oxygen, casts, splints, crutches, blood plasma, treatment performed by licensed medical professional and rental of durable medical equipment.

\$4,000 Emergency Helicopter Air Ambulance - Worldwide Coverage: Most medical plans only cover ground ambulance. If, as a result of injury, a member incurs covered expenses benefits will pay, with no deductible and not to exceed the overall maximum benefit amount of \$4,000.00, for Helicopter Air Ambulance Transportation Only.

Accidental Death & Dismemberment: If a covered family member's injury results in a loss, as defined in your certificate of coverage, within one year after the accident causing the loss, the carrier will pay per the schedule of benefits for loss of life. Also benefits for loss of limb and sight are shown in the schedule of benefits.

VBA Terms and Conditions

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

Member Agreement:

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

Send completed Enrollment Form and payment payable to VBA To:



15575 N 79th Pl - #100 • Scottsdale, AZ 85260

Marketing Office:

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

VBA Administrative Office: (480) 596-6536 • FAX: (480) 596-6518 • E-mail: info@vbamembers.com