

ASSOCIATION MEMBERSHIP BENEFITS¹ PROVIDED BY:



BILLING², FULFILLMENT, & CUSTOMER SERVICE PROVIDED BY:



Your membership in Healthy America Association (HAA) gives you access to health and lifestyle benefits and services like Patient Advocacy, Labs & Imaging Discounts, Online Fitness, Safety App and more. As a member in HAA, you also have access to enhance your membership and enroll in any of the optional supplemental a la carte health and wellness Benefit Boost Subscription products like Virtual Urgent Care & Talk Therapy Visits, Dental Discounts, free multi-vitamins and more. Coming soon, members of HAA will have the option to further enhance their membership by adding any of the optional supplemental group insurance membership products issued to the Healthy America Association or individual insurance products endorsed by HAA. **Stay Healthy for Life** with HAA.

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Learn more about the Healthy America Association at: healthyamericaassociation.com

Read this guide carefully. This is a brief description membership benefits, services & discounts available as a member of the Healthy America Association and is subject to the terms, conditions, limitations, and exclusions. Services may vary or may not be available in all states. This is not an insurance product. It is an Association Membership. While we believe you will be pleased with your overall membership product, we cannot, however, warrant or guarantee the performance of any service. Services and membership product cost are subject to change.

Healthy America Association, H A Partners, Inc. and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

As a member of Healthy America Association, you can also add any of the optional supplemental stand-alone a la carte health and wellness Non-Insurance Benefit Boost Subscription Products and coming soon, any optional additional supplemental group insurance issued to Healthy America Association or individual insurance endorsed by HAA. You do not have to purchase any additional membership products in order to become a member in the Healthy America Association.

MEMBER PERKS PROGRAM

Enjoy member-only discounts and corporate rates on everything from pizza and the zoo, to movie tickets, car rentals, and hotels. With over 302,000 offers across 10,000 cities and easy mobile access, you'll always have a reason to Celebrate Your Savings!









MOVIE

SHOWTIMES





MONTHLY GIVEAWAYS



MOBILE APPS





REGISTER & LOG IN AT Link located in your Member Guide

USE CODE Located in your Member Guide

POPULAR FEATURES INCLUDE:

- Nearby Offers: Use the show & save mobile coupons to quickly access savings on the go.
- eTickets On Demand: Save up to 40% with no hidden fees.
- Showtimes: Find movies, watch trailers, and save up to 40% at a theater near you.
- Monthly Giveaways: Win cash, movie tickets, electronics and more with monthly contests.



ALOE CARE HEALTH

MEDICAL ALERT SYSTEM

Aloe Care offers a better way to care for older adults. It is designed to give older adults and caregivers freedom when they want it, support when they need it, and full-time peace of mind.





If help is needed, Aloe Care connects to an emergency professional who can assess the situation while family caregivers are notified.



GET STARTED WITH ALOE CARE AT Link located in your Member Guide

USE CODE Located in your Member Guide

Association members now have access to the world's most advanced voice-activated, in-home medical alert and communication system for older adults.

- World's first voice-activated digital care assistant.
- Real-time fall-response; environmental monitoring.
- Coverage at home or on-the-go.
- Robust remote care giving solution; includes Family App for care collaboration.
- Access to 24/7 Professional Emergency Response team.
- Keep independent older adults safe, more connected & engaged. Get peace of mind for everyone in the circle of care.



CAR RENTAL DISCOUNTS

WITH BUDGET® AND AVIS®

Access your member savings off the base rates while renting a car with either Budget® or Avis®. Plan your next trip and start saving with your membership!





Budget® Car Rental is one of the world's largest best-known car rental brands with approximately 3,350 location in more than 120 countries. Budget® is an industry leader in providing vehicle rental services to value-conscious travelers and also operates the second-largest truck rental business in the United States, through a network of approximately 1,650 locations.

AVIS°

Avis® Car Rental operates one of the world's best-known car rental brands with approximately 5,450 locations in more than 165 countries. Avis® has a long history of innovation in the car rental industry and is one of the world's top brands for customer loyalty. Be ready for your journey and choose what best fits your trip.

ACCESS BUDGET® RESERVATIONS Link Located in your Member Guide

ACCESS AVIS® RESERVATIONS Link Located in your Member Guide



ADVENTURE AWAITS.

Association members always save up to 25% off Budget® base rates with offer code located in your Member Guide, plus get other great offers like dollars off, a complimentary upgrade, or a free weekend day. Plus with a membership in Budget® Fastbreak, enjoy the fastest, easiest rental experience! Visit the online reservation link at the top of the page or call 1-800-527-0700 and use the code in your Member Guide to make a reservation.



DRIVE ON.

Association members always receive **up to 25% off** your rental when you **use the code located in your Member Guide**, plus enjoy additional offers like dollars off, a complimentary upgrade, or a free weekend day. With a complimentary membership in Avis Preferred®, you'll travel better, save tie and gain access to exclusive offers. Skip the counter and paperwork at many locations and go straight to your car. Visit the online reservation link at the top of the page or call **I-800-331-1212** and use the code in your Member Guide to make reservations.



CHIROPRACTIC SAVINGS

Millions of Americans rely on chiropractic care to reduce pain and stress, and to function more productively. If you are one of them, you can **save 20% to 40%** on chiropractic fees at participating chiropractors across the country. The benefit includes a free initial consultation, discounts on examinations and x-rays, as well as 40% savings on diagnostic services, and 20% savings on all other services and follow-up treatments.



SAMPLE SAVINGS*

PRODUCT / SERVICE	AVERAGE PRICE	YOU PAY	Savings	%SAVED
Consultation	\$60.00	\$0.00	\$60.00	100%
Initial Examination	\$115.00	\$35.00	\$80.00	70%
X-Ray (Full Spine)	\$200.00	\$150.00	\$50.00	25%
Electrical Stimulation	\$27.00	\$21.60	\$5.40	20%

 $^{{}^*\!}T\!hese\ are\ examples\ only.\ Savings\ will\ vary\ by\ procedure,\ provider\ and\ geographical\ area.$

VIEW PARTICIPATING PROVIDER LINK healthyamericaassociation.com/chiro.html

CUSTOMER SERVICE NUMBER Number located in your Member Guide

HOW TO SAVE SELECT PROVIDER CALL FOR QUESTIONS If you, or the provider, have any To select a participating provider, call customer questions contact Customer service or use the link at Service at the number listed the top of the page. on your membership card or at the top of the page. SERVICE PAYMENTS Payment is due at the time of services. There are no forms to complete, and no limit to the number of visits. GIVE NETWORK NAME Locate the chiropractic network name on your membership ID card. Give this network name to your provider when making your appointment.* PRESENT ID CARD

At your appointment, simply present your membership card before getting treatment to be assured that the proper

discount is applied.

Disclosure: **This plan is not insurance.** This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. The range of discounts for services will vary depending on the type of provider and service. The licensed discount plan organization is Coverdell & Company, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a listing of participating providers visit healthyamericaassociation.com/chiro.html. **The discount health benefits have been provided at no cost to you and will remain active until you cancel.**

^{*}While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.

GATEWAY MEDICARD

In an emergency, getting vital health information to medical personnel quickly could be critical. You'll fee more secure knowing emergency medical personnel will have access to data needed to administer appropriate care. Carry it with you at work, on vacation, or just walking in your neighborhood. Your Gateway Medicard keeps your personal medical profile handy at all times.





ORDER YOUR CARD AT Link Located in your Member Guide

NO ACCESS TO INTERNET CALL Number Located in your Member Guide

As a member, you may order one free medical card per account <u>each year</u>. It is important to review your card annually to ensure your data is current. You may also order cards for your spouse, children, and other family members for only \$5 each. Similar cards cost \$8 to \$20 from other sources. To order extra cards, request and complete an additional Gateway Medicard Data Form for each individual.







IMAGING DISCOUNTS

Members can save on imaging services such as MRIs, CT Scans, and X-Rays. A Service Representative will assist members in finding the lowest price on procedures at a participating network provider and confirm the member's out-of-pocket responsibility <u>before</u> appointment scheduling. Our network providers can **save members an average of 40%-75% less** than the usual costs for advanced radiology testing.





FIND A PARTICIPATING FACILITY Number Located in your Member Guide

MEMBER CODE FOR DISCOUNT Located in your Member Guide

Call **Number Located in your Member Guide** Monday to Friday, 7:00 am to 7:00 pm Central Time to find a participating facility, request an appointment, or for pricing information. When calling, mention the membership code **in your Member Guide** to obtain your discount.

- A Service Representative will work on your behalf to assist you in selecting a network provider convenient to your home or work.
- Once a facility is chosen, an appointment will be scheduled through a three-way conference call with the service representative, the imaging center, and you.
- Service Representatives can answer questions regarding tests, what to expect at your appointment, directions to the facility, etc.
- You must have your doctor's order <u>before</u> scheduling an appointment.
- Payment is collected upfront during the scheduling process and no payment is due at your appointment.



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POINT HEALTH

PATIENT ADVOCACY

Members have access to Point Health's Smart Healthcare Platform. Patient advocates are available to guide you through healthcare decisions and even negotiate bills for you.



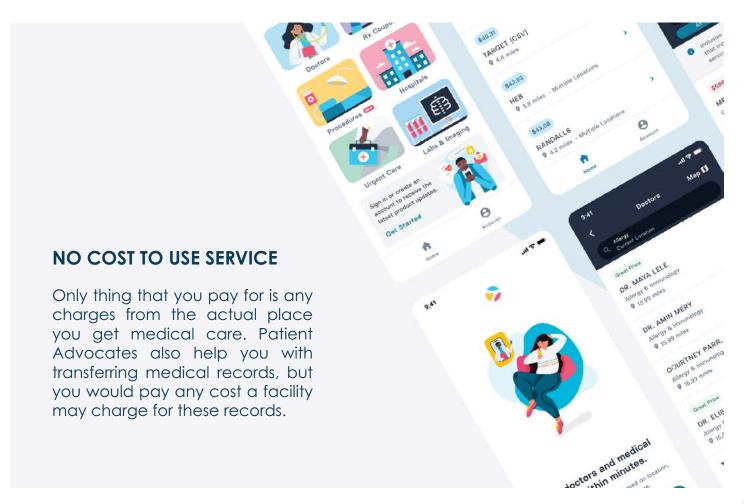


Point Health is a healthcare tech and patient advocacy company on a mission to make healthcare easy to find, easy to understand, and easier to afford.

Through Point Health's services, Patient Advocates help you navigate a complex healthcare system, negotiate eligible medical bills, and ensure you get the most from your benefits. You can access these patient advocacy services by calling the patient advocates directly or submitting a request on the link located in your Member Guide.

CONTACT MEMBER SUPPORT Link Located in your Member Guide

CALL PATIENT ADVOCATES Number Located in your Member Guide



HEALTHCARE NAVIGATOR

When you have time to make informed decision about where to receive medical care, Point Health's patient advocates help you pick the best option for your budget and preferences.

Your Patient Advocate can help you:

- Search for the hospitals, prescriptions, surgery centers, and medical facilities for non-emergency procedures that fit your needs.
- · Compare estimated costs of outpatient procedures.
- Transfer medical records.
- Contact and schedule appointments.

BILL NEGOTIATOR

Have a huge ER bill? Or maybe you were stuck with an out-of-network bill that's more than you can afford. No matter the situation, Point Health's bill negotiators can step in on your behalf to lower your medical bill. When you need help, contact your bill negotiator, give them your bill information, and they'll take it from there.

LABORATORY SERVICES

Serious medical conditions can go undetected for years without noticeable symptoms. The earlier a problem is detected, the easier and more likely it is to be treatable. DirectLabs® is the leader in direct access laboratory testing and provides access to major clinical labs nationwide. Confidential results are available online in as little as 24 hours for most tests.



MOST POPULAR TESTS

- Comprehensive Wellness Test
- Complete Blood Count (CBC)
- Thyroid Stimulating Hormone (TSH)
- Metabolism
- Male Hormone Panel
- Female Hormone Panel
- Calcium

- CardioPlus
- Lipid Profile
- Vitamin D
- Ferritin
- Iron Total
- Glucose
- ...and more!



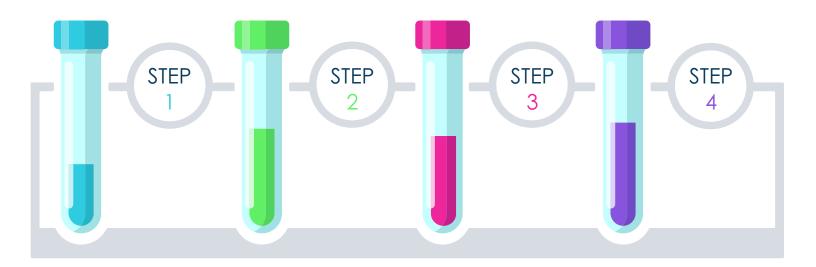
Not available in NJ, NY and RI.

ORDER YOUR TESTS Link Located in your Member Guide

CODE WHEN PLACING ORDER Located in your Member Guide

SCHEDULING PROCESS

First time customers will create a "MyDLS" account. Customers will be able to access this account with their username and password at any time to view test orders, sign HIPAA release forms, print requisitions, and view or print results, all online, securely and confidentially.



ORDER YOUR TESTS

Order online at link located in your Member Guide and click on the "Order Test" tab and walk through the prompts. Or call Number in your Member Guide and give the Code located in your Member Guide when placing your order over the phone.

PRINT YOUR DOCUMENTS

Within 2-4 hours, DirectLabs® will generate a requisition and upload it to the customer's account during normal business hours. An email will be sent notifying the customer to log in to their account and print their requisition.

GO TO LAB LOCATION

Using the "Lab Locator" option, find a patient service center location convenient to your home or work*.

RETRIEVE RESULTS

Results available online, most results are received in 24-48 hours, and uploaded securely & confidentially to your MyDLS account. If you would like your test results sent to your Healthcare Provider, you must log onto your account and complete the online HIPAA form.

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Not available in NJ, NY and RI.

LENOVO DISCOUNT

Members can now save up to 30% off the everyday public web price of Lenovo's entire product line of laptops, tablets, desktops, servers, accessories, and more! Take advantage of great deals on top products for the home and office, including the award-winning ThinkPad laptops and innovative multi-mode YOGA tablets.





EASY ORDERING Link Located in your Member Guide

MORE INFO & ORDERING Number Located in your Member Guide

Members also receive.

- Free ground shipping on all web orders
- Monthly limited-time special offers
- Access to energy-efficient green technologies
- Award-winning service and support, before, during and after your purchase.

Hours for at Number in Guide Info & Ordering Phone Number

M-F: 9:00 am - 9:00 pm EST Sat: 9:00 am - 6:00 pm EST

Sun: Closed



NOONLIGHT

SAFETY APP

What began as an app focused on helping people walk safely from point A to point B, is now a suite of emergency response APIs backing some of the smartest home, health, and lifestyle products in the IoT market. Noonlight's mission is simple; to protect and comfort people so they can live freely.



USE WITH SMART DEVICES

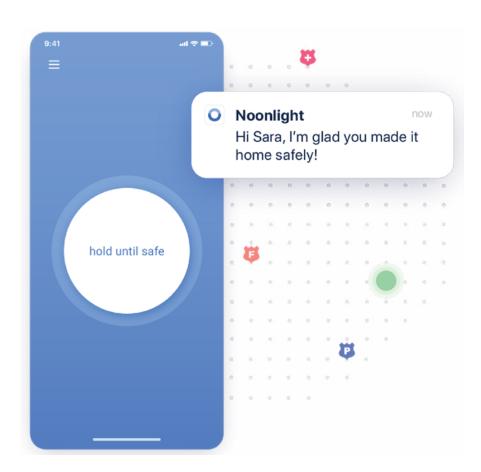
You can also use smart devices you connect to Noonlight to automatically keep you safe, even if you can't trigger an alarm yourself. For example, you can connect Noonlight to smart smoke detectors, smart home cameras, and leading wearable devices like Apple Watch. Noonlight uses those connected devices to detect when you are in danger and automatically get you help or add critical context to an emergency so you can get the right help. Noonlight can even keep you safe on the road with automatic crash response.



SET-UP YOUR NOONLIGHT APP Link Located in your Member Guide

NOONLIGHT FAQ PDF

Link Located in your Member Guide



Features of Noonlight

- Silently summon help to your exact location with the tap of a button.
- Save details to your Timeline, like who, when, and where you're meeting, just in case anything happens.
- Add friends to your Safety Network so they can make sure you never go missing.
- Connect Noonlight to other apps and devices for smarter, faster help in an emergency.

Safety Button

Immediate access to a trained, caring agent who is there 24/7 to comfort users in a situation where they potentially feel unsafe and, if needed, dispatch emergency services to their exact location - the user does not need to say or do anything aside from letting go of the button.

The button is simple to use:

Feel unsafe? Open Noonlight and hold the button;

Once you're safe, release the button and enter your 4-digit PIN;

In danger? Release the button and do not enter your PIN. Noonlight will notify policy with your exact location and emergency.

Timeline

Are you nervous about meeting someone? Users can add a note to their Timeline just in case anything happens. Noonlight will only share relevant information (e.g. details from their most recent delivery, description of what the user is wearing, their vehicle info) with authorities in the even of an emergency.







Safety Network

Users can add loved ones to their Safety Network who can then request a check-in if they believe the user may be in danger (e.g. the user hasn't responded or returned home). If the user doesn't respond to the check-in, Noonlight will share the user's most recent movements, enabling the loved one to request emergency services on the user's behalf.



ODP Business Solutions™

Office Depot and Office Max are now ONE company! Healthy America Association members can **save up to 75%** our Best Value Items. Great for printing, cleaning, and office needs. Shop online or in any Office Depot or Office Max store. Enjoy **FREE** next-day delivery on online orders over \$50!





DOWNLOAD STORE CARD & SHOP use link located in membership guide

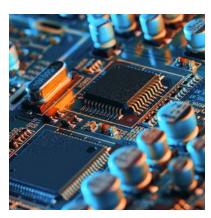
SOME OF THE TYPES OF DISCOUNTED ITEMS AT OFFICE DEPOT & OFFICE MAX



OFFICE SUPPLIES



FURNITURE



COMPUTERS & ELECTRONICS



CLEANING SUPPLIES



BREAKROOM SUPPLIES



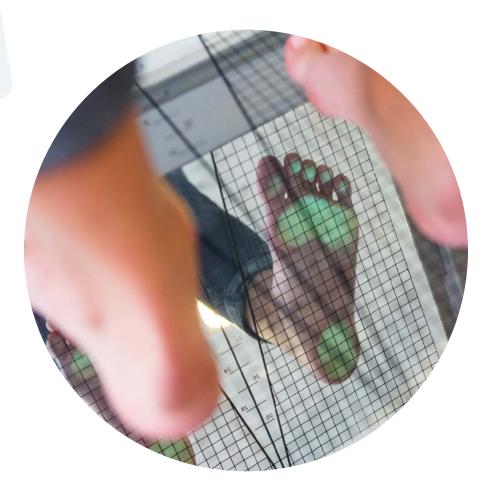
INK & TONER



^{*}Free Delivery: Minimum purchase required after discounts and before taxes. Orders outside our local delivery area and most furniture, oversized, bulk items, cases of bottled water and other beverages and special-order items do not qualify. Non-qualifying orders incur a delivery charge (minimum charge of \$9.99). Many orders can be delivered next business day (between 8:30 AM and 5:00 PM) if placed online or via phone by 3:00 PM or via fax by 1:00 PM, local time (in most locations). Other restrictions apply. **Curbsidepickup is available in most stores, subject to state and local regulations. Orders must be placed 1 hour before store closing. See odpbusiness.com, call 888.2.OFFICE or ask your Account Manager for details.

PODIATRY SAVINGS

Members can **save 50%** on the provider's fee for the initial exam and **20% on fees** for all other services such as treatment programs for heel and arch pain, bunions, ingrown toenails, diabetes, arthritis, and other foot and ankle problems. The initial exam includes a complete gait analysis, x-ray and neurologic and vascular exams.



SAMPLE SAVINGS*

PRODUCT / SERVICE	AVG. PRICE	YOU PAY	SAVINGS	% SAVED
Initial Exam	\$83.00	\$41.50	\$41.40	50%
Nail Treatment	\$72.00	\$57.60	\$14.40	20%
Treatment of Corns / Calluses	\$75.00	\$60.00	\$15.00	20%
Physical Therapy	\$64.00	\$51.20	\$12.80	20%

^{*}These are examples only. Savings will vary by procedure, provider and geographical area.

VIEW PARTICIPATING PROVIDER LINK healthyamericaassociation.com/podiatry.html

CUSTOMER SERVICE NUMBER Number Located in your Member Guide

STEP 1

Select a participating podiatry provider from the list available using the link at top of the page or call Customer Service number at the top of the page for additional locations.

STEP 2

Locate the podiatry
network name on
your membership ID
card. Give this network
name to your provider
when making your
appointment*.

STEP 3

At your appointment, simply present your membership ID card before getting treatment to be assured that the proper discount is applied.

STEP 6

If you, or the provider, have any questions, contact Customer
Service at the number listed on your membership ID card and at the top of the page.

STFP 5

There are **no forms** to complete, **no limit** to the number of visits and you **do not need a referral** from your primary care physician.

STEP 4

Payment at the reduced fee is **due** at the time of service.

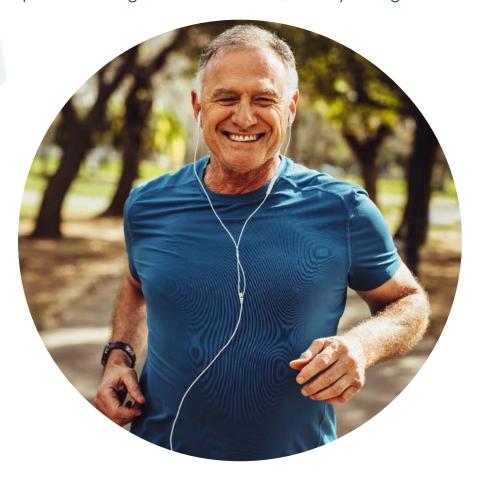
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^{*}While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.

PRIORITIZE WELLNESS

ONLINE FITNESS

Members have access to Prioritize Wellness online fitness website teaching members about preventive health measures and about everyday, sustainable wellness. Prioritize Wellness posts relevant content about nutrition, fitness, sleep, stress management, and supplementation and have also partnered with top wellness companies to bring member exclusive, money saving discounts.





SET-UP YOUR PRIORITIZE ACCOUNT Link Located in your Member Guide

USE GROUP CODE TO REGISTER Located in your Member Guide

SAMPLE OF THE WEBSITE



Log In/Register

ABOUT US

NUTRITION

FITNESS

SLEEP + STRESS MANAGEMENT

SUPPLEMENTATION

DISCOUNTS

ETS



Each member has their own personal login that allows them to access **member only** pages of Prioritize Wellness.

FULL CONTENT ACCESS

Once logged in, members have access to relevant wellness content that is provided by Prioritize Wellness.

PRIORITIZE WELLNESS PARTNERS

As part of Prioritize Wellness's mission, making wellness accessible and affordable, they have partnered with like-minded brands to bring members high-value discounts to lower the cost of wellness related goods and services.

Activation is required prior to use.

ROADSIDE ASSISTANCE

The Roadside Assistance Benefit is provided by Roadside Protect Motor Club. Whenever you need roadside assistance for your vehicle, call our toll free number twenty-four (24) hours a day and request dispatch service and the Roadside Assistance Administrator will arrange to send you help to your disabled vehicle from a participating facility.





ACTIVATION IS REQUIRED PRIOR TO USING Number Located in your Member Guide

FULL DETAILS OF ROADSIDE ASSISTANCE Located in your Member Guide



All expenses covered under the Roadside Protect Program are **limited to Fifty Dollars (\$50)** for any single claim and one claim per continuous 7 day period.



Any additional expenses **beyond this limit** will be <u>your responsibility</u> to pay to the Roadside Contractor.

Services include the following:

(a) TOWING

When your vehicle is disabled due to mechanical breakdown, the Roadside Assistance Administrator will arrange for a Roadside Contractor to tow it to the nearest authorized repair facility.

(b) FLAT TIRE ASSISTANCE

A flat tire will be changed with your spare tire. If, for any reason, the spare is not usable, the lug nuts cannot be removed or the vehicle has two flat tires with one usable spare, towing will be provided in accordance with the towing provisions.

(c) FUEL DELIVERY SERVICE

An emergency supply of fuel of up to three (3) gallons will be delivered if your covered vehicle runs out of fuel. You will be responsible for the cost of fuel.

(d) LOCK OUT SERVICE

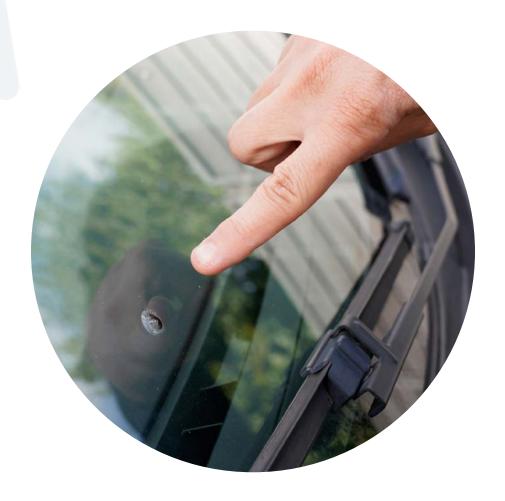
If your keys are locked in the vehicle, assistance will be provided to gain entry into the vehicle. In the event the keys are lost and a replacement key is required, you will be responsible for the total cost of a new key.

(e) JUMP START

Jump start service will be provided to start your vehicle.

SAFELITE AUTOGLASS

Association members can save \$20 on rock chip repair or glass replacement orders through Safelite AutoGlass. Safelite has more than 70 years experience providing windshield and auto glass service to 6 million customers each year. Not only do they have certified technicians who can get the job done quickly, their auto glass service uses innovative technology and is built for your convenience.





GLASS REPLACEMENT PROMO CODE Located in your Member Guide

CHIP REPAIR PROMO CODE Located in your Member Guide

www.safelite.com or 888-800-4527

Mention specific promo code at top of page for a price quote and to schedule your appointment.



TRAVNOW

Members can access TravNow which is an online booking website comparable to Expedia, Priceline, and other online travel agencies. The BIG difference is that TravNow offers Member Only prices. Members gain exclusive access to hotels and resorts worldwide including favorites like Marriott, Holiday Inn, Sheraton, and more. To increase user confidence, TravNow offers a 100% Price Match Guarantee.







ACTIVATE YOUR MEMBERSHIP Link Located in your Member Guide

USE THE DISCOUNT ACTIVATION CODE Located in your Member Guide

Members have access to savings on:

- Exclusive discounts for dining at 57,000 restaurants across the country;
- Hotel & Resort discounts worldwide;



TRUHEARING®

HEARING SAVINGS

TruHearing® offers a wide variety of hearing aids, different styles, colors, and features that are essentially undetectable devices that connect with your smart phone or TV. With the help of a local TruHearing® Provider, you are sure to find an option that will address your hearing loss, and save you thousands of dollars.



PRODUCT / SERVICE	Avg. Price	You Pay	Savings
Hearing Aid Exam & Selection	\$175.00	\$45.00	\$130.00
Basic Digital Hearing Aid	\$1,400.00	\$695.00	\$705.00
Value Digital Hearing Aid	\$1,600.00	\$999.00	\$601.00
Mid-Level Hearing Aid	\$2.250.00	\$1,199.00	\$1,051.00
Advanced Digital Hearing Aid	\$2,700.00	\$1,599.00	\$1,101.00
Premium Digital Hearing Aid	\$3,500.00	\$1,999.00	\$1,501.00

SCHEDULE YOUR APPOINTMENT Number Located in your Member Guide

USE THE REFERENCE CODE Located in your Member Guide

HOW TO SAVE

- 1. You must call TruHearing at number in your Member Guide to schedule your appointment.
- 2. Identify yourself and reference code: located in your Member Guide.
- 3. A hearing coordinator will make an appointment for you at an approved provider near you (A dedicated hearing coordinator will assist you throughout the process.)
- 4. Payment is due at the time of service.





Please visit

Link Located in your Member Guide
to take an online hearing screening
and learn more about the hearing
benefit and pricing.

HEARING AID MODELS

Hundreds of hearing aid models, including rechargeable and Bluetooth compatible options, from all name brand hearing aid manufacturers.

HEARING EVALUATION

\$45 Comprehensive Hearing Evaluation.

LEVELS OF TECHNOLOGY

5 levels of technology (Basic to Premium) ranging from \$695 to \$1995.

WARRANTY

3-Year Manufacturers Warranty (includes a 1x loss/damage coverage)

BATTERIES

2 years of batteries (96 cells)

FINANCING & PROVIDERS

Financing Options Access to more than 6,400 provider locations nationwide

SAVINGS

Savings of 30% to 60% off retail prices.

Disclosure: **This plan is not insurance.** This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. The range of discounts for services will vary depending on the type of provider and service. The licensed discount plan organization is Coverdell & Company, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a listing of participating providers visit healthyamericaassociation.com/hearing.html. **The discount health benefits have been provided at no cost to you and will remain active until you cancel.**

We Care.

Administrators of Healthy America Association (HAA)



ASSOCIATION MANAGEMENT

12444 Powerscourt Drive Suite 500A, St Louis, MO 63131 and toll-free phone number, 800.992.8044 conducts the management of the Healthy America Association services.

NATIONAL MARKETING ORGANIZATION



HealthyAmerica Insurance Agency, Inc. is a licensed insurance agency contracted with the Healthy America Association (HAA) as the exclusive National Marketing Organization. Healthy America maintains the website, social media, enrollment and marketing materials for Healthy America Association. 409 W Vickery Blvd, Fort Worth, TX 76104 | 866-438-4274

THIRD-PARTY ADMINISTRATOR



H A Partners, Inc., a HealthyAmerica company and HealthyAmerica Insurance Agency, Inc. (depending on state) are the third-party administrators responsible for billing HAA Membership dues, shipping welcome packages, and handles some Customer Service.

409 W Vickery Blvd, Fort Worth, TX 76104 | 866-438-4274

HAA BOARD MEMBERS (after the last election in December 2021)

- CHUCK SCHERER: PRESIDENT DIRECTOR
- 2. JERRY TALAMANTES: VICE-PRESIDENT DIRECTOR
- 3. JOHN SCHWAIG: SECRETARY & TREASURER DIRECTOR



CALL WHEN YOU NEED CUSTOMER SERVICE

866-438-4274

We Care.

HAA Offers Knowledgeable & Caring Customer Service.

Our customer service department is always willing to go the extra mile to help a customer understand the HAA Membership and the services and discounts provided in their membership along with any additional optional supplemental membership products the member has added. We value our members and our experienced staff will provide members understanding of their membership and any optional supplemental HAA Membership Products or optional Benefit Boost Subscription Products. We can help with billing issues, cancellations, address or email changes and much more. Healthy America Association will soon provide a Member Portal for the member to be able to access their product information including the following:

- 1. Member Guides for all membership products in which Member is enrolled
- 2. Certificates of Insurance for all additional supplemental group insurance benefits (if applicable)
- 3. Claim Forms for all additional supplemental group insurance or individual insurance benefits (if applicable)
- 4. Digital ID cards for all membership products in which Member is enrolled
- 5. How to Use section that explains how to use membership services and discounts including links

We will notify members when the new Member Portal is live by mail.

Call 866-438-4274

for any item listed above today. We will be happy to assist you in finding what you are looking for.



Healthy America Association Terms & Conditions

SCOPE

The following Terms and Conditions will apply exclusively to the current and future business relationships between Healthy America Association (HAA) and the member.

HAA MEMBERSHIP DUES

Any quotation or price information of HAA membership dues is without obligation and subject to change with a thirty (30) day notice. Notice may be by mail at last known mailing address or by last known email address. Your payment information is protected on a PCI-DSS certified secure server. We showcase our name UBA GAP and our number 866-438-4274 on all transactions (shown as UBAGAP8664384274) on your account statement, and it is your responsibility to check the transactions occurring on your account every month and to cancel with us when desired. Every month we pay for the membership services and the insurance premiums for any applicable group insurance programs on your behalf, whether you use the membership services or file a claim with the group insurance programs. Please refer to our Refund Policy for details on refunds.

Billing is administered by the Third-Party Administrators: H A Partners, Inc. and HealthyAmerica Insurance Agency, Inc. (depending on state). Questions regarding billing of dues, Contact us at 866-438-4274.

MEMBER MAILING LIST PERMISSIONS

As part of my terms and conditions of purchasing HAA's membership product(s), I am agreeing to register my permission to be placed on the Healthy America Association's member mailing list for either email newsletters or mailings. Healthy America Association periodically sends out important membership newsletters or notices concerning your membership as well as benefit and service updates which could include new benefit or product offerings. HAA also maintains a page on our site to view membership newsletters we have previously sent to members. I agree that the email and mailing address provided on my membership application are the email and mailing address to be used as my registration for my permission to be included in Healthy America Association's member mailing list sent from either the Association: Healthy America Association, the TPA: H A Partners, Inc., or the Marketing Agency: HealthyAmerica Insurance Agency, Inc. I maintain that I will grant this permission to be included on the Healthy America Association's member mailing list for either email newsletters or mailings until my membership is canceled. I understand that the Healthy America Association will not use my email or mailing address for any other purpose as to what is outlined above.

PAYMENT

Member's initial and recurring dues' payment will be made via Bank Draft (EFT) or Credit Card (MasterCard, Visa or Amex). Subsequent dues will be drafted each month unless HAA is informed of your decision to cancel your membership. Also, recurring payments are made on the 5th of every month unless otherwise noted in your membership materials.

AGREEMENT & DISPUTES

The agreement entered between you and HAA is governed by the laws in the State of Illinois. The State of Illinois shall be the exclusive forum for any disputes arising out of this agreement. Both the member and HAA agree to the personal jurisdiction and venue of these courts in any action related to such agreement.

REFUND & CANCELLATION POLICY



If you are not completely satisfied with your HAA Membership Product, please call your Personal Member Concierge at 866-438-4274. We will be happy to issue a complete refund of membership dues within the first thirty (30) days. We want you to be 100% satisfied with your HAA benefits and services. Please be aware that premium & dues can't be refunded if a claim was filed. Note: This membership is separate from any other insurance or supplemental products you have purchased. Please contact your agent for any products other than a HAA Membership, HAA Gap Membership Products, and the a la carte health and wellness non-insurance Benefit Boost Subscription Products. If you are canceling, please make sure to cancel using our cancellation phone number at 866.438.4274 or our cancellation form located at healthyamericaassociation.com/billing.html. Please do not cancel through your agent. Cancel directly with your Personal Member Concierge to make sure your cancellation request is handled promptly and correctly.

WARRANTY

Unless specifically set forth in a written agreement between you and HAA or as required by law, the goods and services purchased by you are provided "as is" without any representation or warranty of any kind. We cannot warrant or guarantee the performance of any service. Services and membership product costs are subject to change.

PARTIAL NULLITY

In the event that any provision of these Terms and Conditions is unenforceable or invalid, such unenforceability or invalidity shall not render these Terms and Conditions unenforceable or invalid as a whole.

DISCLOSURES FOR HEALTHY AMERICA ASSOCIATION (HAA)

If insurance is included in any HAA Plan, it is not basic health insurance or major medical coverage and does not qualify as minimum essential coverage M.G.L. c. 111M and 956 CMR 5.00 under the Affordable Care Act. You must be a member of Healthy America Association in order to access and enroll in all association group insurance programs. Various insurance companies, as described, have issued group insurance policies to the Healthy America Association as the group master policyholder. This is not a Medicare prescription drug plan. The range of discounts for membership will vary depending on the provider type and services provided. HAA cannot warrant or guarantee the performance of any discount or service. Services and membership product costs are subject to change. The Healthy America Association reserves the right to modify any benefits and services with a comparable benefit or service. If your state requires that we notify you of changes to your benefits, Healthy America Association will do so. Please review the membership guide for full benefits and services, terms, conditions, details, definitions, age limits, state availability and limitations. By selecting the HAA Membership Plan, you are enrolling in the Healthy America Association.



Healthy America Association

The Healthy America Association (HAA) is a nationwide membership of those who enjoy discounts and services that can enhance their daily health and wellness and overall healthy lifestyle. With 17 association services that range from lab discounts, online fitness, medical alert system, patient advocacy, safety apps and more, the Healthy America Association (HAA) offers its members quality and valued services that members can actually use. HAA also provides links to healthy lifestyle blogs, videos and articles on its website to help promote health and to help you stay healthy for life. Product features, additional products and availability may vary by state. You do not have to purchase any additional optional supplemental membership product on the enrollment application in order to join the Healthy America Association. HAA makes the purchase of optional supplemental non-insurance a la carte health and wellness Benefit Boost Subscription Products and coming soon group insurance and HAA endorsed individual insurance available to members who choose to add this optional coverage and services in an effort to offer more to our members. No member is required or expected to purchase any additional supplemental group insurance membership product or non-insurance subscription products to join HAA. Membership dues for HAA is \$15 a month for the entire family.

PRIVACY NOTICE

INFORMATION GIVEN ON HAAHUB.COM OR HEALTHYAMERICAASSOCIATION.COM WEBSITES

When you place an order, the order information passed through the application is delivered immediately to our local secure server which is PCI-DSS, SOC 1 and SOC 2 certified, firewall and password protected and is not stored on the web. We do not share the information except to the providers of the membership benefits and services in order to activate your membership. We hold your information in the highest regards and protect it as such. The benefit providers require the information collected on the HAA Enrollment Application and the information will only be given to the Membership Services Office to administer the benefits and services, along with the Third Party Administrator to administer the billing, the Marketing Agency to send out fulfillment, newsletters and other membership updates, and finally to insurance carriers for the insurance products in your membership (if applicable). Benefit providers will verify your identity when you are accessing the benefit with the Benefit Administrator to make sure you are a current member. We are also PCI-DSS certified, so your billing information is protected.

UPDATING YOUR INFORMATION

Any information that needs to be updated, like address, email, phone numbers, payment information, or adding family members can be done using the forms, or you can call your Personal Member Concierge at 866.438.4274. You can also email us using the Secure Email Upload link located on the Member Billing Page of healthyamericaassociation. com. Please make sure to update any information that changes to ensure you continue to receive your membership information and newsletters.

EMAIL COMMUNICATIONS

We periodically will send Member Newsletters to all current Association Members to inform them of updates, changes with the plan, changes with benefits or services and more. We have an opt-out to receiving these emails on our Member Portal. To make sure that the important updates shared in member newsletters do not go to SPAM and to ensure it gets delivered, please add info@healthyamericaassociation. com to your Whitelist. We only send out newsletters once a quarter or less, unless there is a need for a special update.

CONDITIONS OF USE, NOTICES & REVISIONS

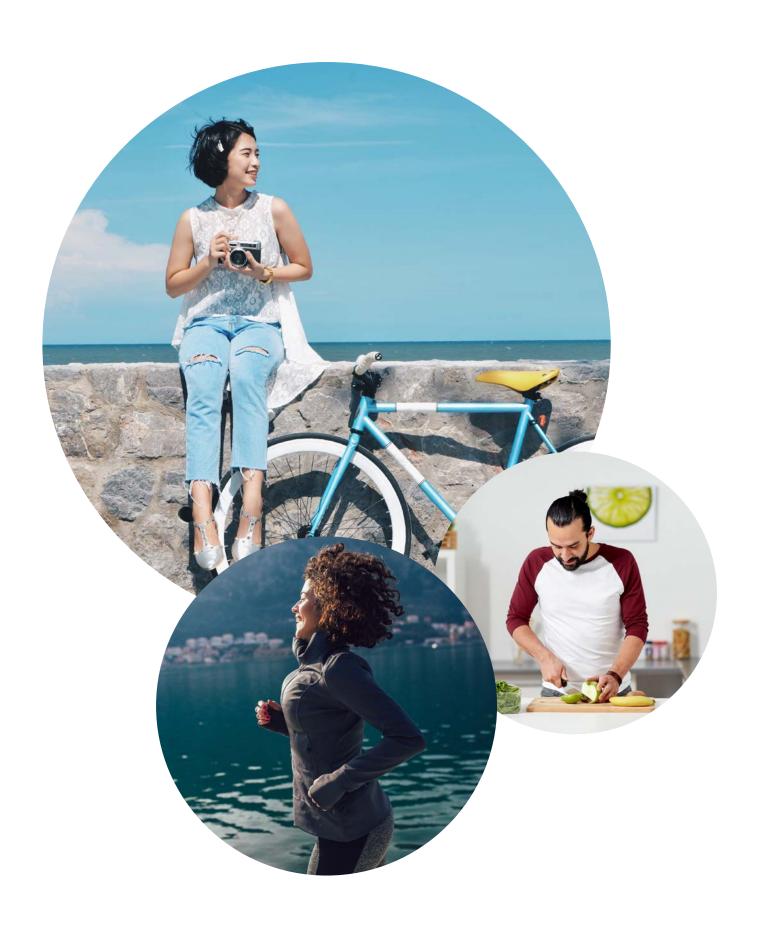
If you choose to visit, healthyamericaassociation. com or haahub.com or any subdomain of healthyamericaassociation.com or haahub.com, and you have a concern about privacy, please send us a description to info@healthyamericaassociation.com, and we will try to resolve it. Unless stated otherwise, our current Privacy Notice applies to all information that we have about you and your account. We stand behind the promise we make and will protect our customer's information collected on all sites.

WE HAVE EARNED YOUR TRUST









Enhance Your Membership & Add Additional Optional Supplemental HAA Membership Products including the Additional Stand-Alone A La Carte Health & Wellness Non-Insurance Benefit Boost Subscription Products.

Why does it all start with membership into the Healthy America Association (HAA)?

The association was designed to organize into an association members that are interested in health, wellness, and healthy lifestyles. The association offers its members valued services & benefits, to increase their purchasing power and to educate and provide helpful tools regarding **Staying Healthy for Life**.

Membership in HAA includes no insurance.

Coming soon, HAA Members will have access to purchase additional products like optional supplemental group insurance programs that include group insurance or HAA endorsed individual insurance products. Members of HAA can now enhance their membership with the non-insurance a la carte health and wellness non-insurance Benefit Boost Subscription products. You do not have to purchase any additional HAA membership products or HAA endorsed products that include group insurance, individual insurance or the optional non-insurance Benefit Boost Subscription Products in order to join the Healthy America Association.

YOU CAN ENHANCE YOUR MEMBERSHIP WITH

BENEFIT BOOST SUBSCRIPTION PRODUCTS

- Virtual Visits powered by MeMD®, a part of the Walmart Health® family
- SML Dental Discount powered by Aetna Dental Access® Network
- Paramount RX® Retail Prescription & Pet RX Discounts
- Benefit Boost
 - (includes MeMD® Virtual Urgent Care & Talk Therapy Visits, Dental Discounts powered by Aetna Dental Access® network, Retail Prescription & Pet RX Discounts powered by Paramount RX®, Free Gummy Multi-Vitamins, and Identity Theft discounts through LifeLock®.)
- Virtual PCP Solution powered by MeMD®, a part of the Walmart Health® Family (Virtual Primary Care Physician Visits, Virtual Urgent Care Visits, Virtual Talk Therapy Visits, and more)









Dear New Member,

While we believe you will be pleased with your overall membership product, we cannot, however, warrant or guarantee the performance of any service. Services and membership product cost are subject to change.

For billing questions, to cancel, or to speak to your Personal Member Concierge: Call 1.866.438.4274.

Again, a most cordial welcome.

Healthy America Association