

Membership Benefits Include:

**Discount & Savings Programs**  
**Plus**  
**24 Hour**  
**Accident Coverage**

**Doctor's Office - Clinic - Hospital**



**\$10,000.00** **Accident Medical Coverage**  
For Each Family Member per Occurrence

**\$10,000.00** **Accidental Death & Dismemberment**

**\$4,000.00** **Emergency Air Ambulance**  
For Each Family Member per Occurrence

*(Option 1)*

**Plus Many Other Valuable Benefits...**

**Value  
Benefits  
of America**  
a Not-For-Profit Association

**MAIL APPLICATIONS TO:**

DAVID A NEIGHBORS  
411 N. ALMON ST. #401  
MOSCOW, ID 83843  
(208) 882-8113

Administrative Offices  
15575 N 79th PI - 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**

**\$10,000 Accidental Death & Dismemberment**

*(The above benefits are underwritten by Guarantee Trust Life Insurance Company)*

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

*(see benefits description below)*

### **OPTION 2 - BASIC PREMIER**

**\$7,500 Accident Medical Coverage - \$250 Deductible**

**\$7,500 Accidental Death & Dismemberment**

*(The above benefits are underwritten by Guarantee Trust Life Insurance Company)*

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

*(see benefits description below)*

### **OPTION 3 - BASIC PLUS**

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

**\$5,000 Accidental Death & Dismemberment**

*(The above benefits are underwritten by Guarantee Trust Life Insurance Company)*

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

*(see benefits description below)*

### **OPTION 4 - BASIC**

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

**\$5,000 Accidental Death & Dismemberment**

*(The above benefits are underwritten by Guarantee Trust Life Insurance Company)*

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

*(see benefits description below)*

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### **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. Benefits are excess of other coverage

**\$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. Benefits are excess of other coverage.

**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.