

BIG BENEFITS FOR SMALL BUSINESS



— ACCESS PACKAGE —



Americans for
Financial Security

www.AFSwebsite.org

Professional, Lifestyle, and Health Savings

Americans for Financial Security recognizes that all Americans share common concerns about finances, family, and the future. AFS is dedicated to the idea that everyone deserves access to savings and advantages, whether or not they are a part of a large corporation. With the association's strength in numbers, AFS is able to obtain benefits at reduced rates and put them together in an affordable package.

For only \$10 a month, AFS Access Membership provides access to valuable benefits¹ such as:

Tax Savings Programs – AFS offers members a one-stop shop for employer-sponsored tax savings plans. Choose the plan that best suits your needs: BASE® 105 HRA, BASE® 125 Cafeteria Plan, or BASE® HRA+ (Defined Contribution Plan). Discounted rates for AFS Members.

NOTE: Insurance regulations may prohibit the reimbursement of health insurance premiums in your state. Please call 877-342-5105 for additional details. BASE® 105 HRA, BASE® 125 Cafeteria Plan, BASE® HRA+, and SamplePay® are offered by Benefit Administration for the Self-Employed™ (BASE®). BASE® 105 HRA, BASE® 125 Cafeteria Plan, BASE® HRA+, and SamplePay® are registered trademarks of BASE.

FedEx® and FedEx OfficeSM Discounts – Save up to 27% on Small Package Shipments and up to 20% on Print & Copy Services for your small business.

NOTE: FedEx discounts are only available to AFS Members who are self-employed or small business owners, and are subject to FedEx terms and conditions. All FedEx shipments are subject to the applicable FedEx Service Guide at [fedex.com](https://www.fedex.com). FedEx service marks used by permission.

Legal Club of America® — Small-Business Plan – Save over 30% off the retail price and pay only \$199 per year to receive access to a national network of attorneys at no cost or reduced rates.

*This program is not insurance coverage. **May not be available in all states.***

ProTalk® Small-Business Consultants & ProTax* Online CPAs – Unlimited access to advice from CPAs and consultants at no additional charge.

**Allen & Robertson, LLC Certified Public Accountants is not operated by, nor is the information furnished by, AFS. It is not intended to replace the role of a tax professional. It is recommended and important that users consult with their tax professionals for advice regarding their specific facts and circumstances.*

AFS Scholarship Program – Open to members' eligible dependents ages 16 to 24.

Accidental Death Benefit – Payable directly to your beneficiary, \$2,500 Accidental Death Benefit and \$10,000 Common Carrier (Primary Member only).

*The preceding is only meant to be a brief summary and is not a contract. The policy contains certain limitations, reductions, and exclusions. If there are any conflicts between this document and the policy, the policy shall govern. Please refer to the policy for complete coverage details. **Coverage may not be available in all states.** Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. This literature is description only. Actual coverage is subject to the language of the policy as issued (Policy #9907-08-33). Exclusions Apply. For a complete explanation of the benefits, limitations, and exclusions, please refer to the Description of Coverage which can be obtained by contacting AFS Member Services or visiting www.AFSwebsite.org. Chubb, Box 1615, Warren, NJ 07061-1615.*

Global Emergency Services – If you experience a medical emergency when you are traveling more than 100 miles from home, help is never more than a phone call away with **Assist America**. Services include: medical consultation, emergency medical evacuation, medical repatriation, prescription assistance, and much more. Services are also available to your spouse and dependent children.

NOTE: All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted. Limitations and exclusions may apply.

Direct Labs – Save up to 80% on retail prices on **prepaid** lab services at more than 4,000 provider locations.

Not available in MA, MD, NJ, NY, or RI.

Mail Service Pharmacy² – Receive savings on prescriptions by mail.

Vision Discount Plan² – Save up to 40% on your eye care needs.

¹ Benefits vary by availability, package option, vendor, and state of residence; see p. 2 for additional disclosures.

² THESE ARE DISCOUNT PROGRAMS AND ARE NOT INSURANCE. **Benefits may not be available in all areas** and are subject to change. Visit www.AFSwebsite.org to check for updates.

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Additional Benefits Include:³

- **1-800-flowers.com**[®] – Save 15% on flowers and gifts.
- **Auto and Home Insurance** – Special group discounts.
- **Car Rental Discounts** – Save up to 20%.
- **Hewlett-Packard** – Average savings of up to 10% on HP products.
- **Hotel Savings Program** – Up to an additional 20% off the “Best Available Rate.”
- **Instant Care** – Save 20% on monthly fee.
- **My Notification Service** – Save 40%.
- **QuickBooks**[®] – Save up to 20%.
- **Save On Real Estate Transactions** – Receive a 20% rebate on real estate commission costs.
- **TurboTax**[®] **Online** – Receive a 15% discount on the #1 online tax preparation program.

● **CVS Caremark**[®] **ExtraCare**[®] **Health Card** – Save 20% to 40%, compared to national brands, on CVS/pharmacy[®] brand health-related items.

● **EPIC Hearing Service Plan**⁴ – Hearing diagnostics and evaluations; save 20% to 60% off manufacturer brand products.

● And more!

³ This is a membership offered and administered by Americans for Financial Security, P.O. Box 141268, Irving, TX 75014-1268, an association formed under the laws of the District of Columbia. AFS Membership is not an insurance contract. The membership includes access to insured and non-insured benefits. The benefits explained herein are offered at the sole discretion of AFS and may vary by availability, package option, vendor, and state of residence. Vendors reserve the right to withdraw or change offers without notice. Certain limitations and exclusions may apply. Please visit www.AFSwebsite.org for state availability and benefit updates.

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Upgrade Options

Enhance your benefits with these Upgrade Options (Materials will be sent separately from your AFS Welcome Packet):

Careington Discount Dental Plan^{5,6} - Individual Program - \$8 per month; Family Program - \$12 per month

(Not available in Montana or Vermont)

Save 15% to 60% on virtually all dental procedures with this discount program administered by Careington International. AFS Members have unlimited access to dental care at more than 220,000 credentialed dental access points nationwide. There are no limits on the number of visits permitted, and services are available to adults as well as children.

Careington Advantage Card^{5,6} – \$20 per month

(Not available in Massachusetts, Montana, Vermont, and Washington)

Reduce your health care costs with the Careington Advantage Card program.

For only \$20 per month, you and your family can save on the following:

- **Discount Physician & Ancillary Network** – save an average of 15% to 52% on medical services
- **Chiropractic and Alternative Medicine** – save 25% on normal fees
- **Child and Elder Care** – counselors research and provide educational resources, provider information, and information on fees and services
- **Long-term Care** – save 5% to 30% at more than 5,000 providers
- **Diabetic Testing Supplies** – save 52% to 72% on retail prices

⁵ Savings percentages may vary by location and procedure.

⁶ **THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.**** This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. You may access a list of participating health care providers by visiting www.AFSwebsite.org. Upon request, the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers.

**Medicare statement applies to MD residents when pharmacy discounts are part of program.

Hospital Advantage Card – \$15 per month

Members have access to hospital pre-service negotiation⁷ professionals. Hospitalization is negotiated on a case-by-case basis, and savings will vary by procedure and location. Prior to your hospitalization, a case manager will negotiate your services with any hospital willing to negotiate. For more information or to join, please contact AFS Member Services. Savings are not guaranteed and not all hospitals or providers will negotiate discounts. **Please follow the program instructions carefully.**

⁷ **This product is administered by International Med-Care.**

THIS IS NOT INSURANCE or a Medical Discount Plan. Savings are not guaranteed and not all hospitals or providers will negotiate discounts. Fees must be negotiated and payment arrangements must be paid in advance to the Negotiation Service. **Not available in California, Indiana, Maryland, Massachusetts, Minnesota, Montana, Vermont, Washington, and West Virginia, or where prohibited by law.**

Association Rx Card – Individual – \$13.95 per month; Family – \$23.95 per month

Accepted at more than 60,000 pharmacies throughout the U.S. This program offers four tiers of savings:

- Tier I: preferred generic drugs – up to \$10 payment
- Tier II: preferred brand-name and generic drugs – up to \$20 payment
- Tier III: preferred brand-name and generic drugs – up to \$50 payment
- Tier IV: brand-name drugs with special network pricing

Visit www.AssociationRxCard.com for more details on tier drug pricing and participating pharmacies.⁸

⁸ **THIS IS NOT INSURANCE – DISCOUNTS ONLY.** Administered by EnvisionRxOptions. Member is required to pay the entire amount of the discounted price. Pricing is subject to change without notice. Pricing is only for quantities stated; additional quantities may incur higher cost. **May not be available in all states.**

FastForward Guide

Benefit	FastForward	Benefit	FastForward	Benefit	FastForward
1-800-flowers.com®	Flowers	EPIC Hearing Service Plan	Hearing	Movie Ticket Discounts	Movie
24PetWatch Pet Insurance Programs	PetCare	Fast Collect	Fast Collections	My Notification Services	My Notify
Accidental Death Benefit	AD&D	FedEx® and FedEx Office SM Discounts	FedEx	NCSPlus Incorporated	NCS
ADP® EasyPay SM	ADP	Freight Savings Program	Freight	North American® Van Lines	Moving
AFS Scholarship Program	Scholarship	General Liability Business Insurance	Business Insurance	Payment Processing Solutions byTransFirst	Payments
Amusement Park Discounts	Parks	Global Emergency Services	Assist	Penny-Wise Office Products	Penny-Wise
Association Rx Card	Rx Card	Grocery Coupon Order Book	Grocery	Pitney Bowes®	Postage
A-Systems Accounting Software	A-Systems	Hertz®	Hertz	PODS®	PODS
Background Screening Services	Background Check	Hewlett-Packard®	HP	PowerNet Global™	PowerNet
BizFilings	BizFilings	Hospital Advantage Card	Hospital Card	ProTalk® Small-Business Consultants	ProTalk
Budget® Rent-A-Car	Budget	Hotel Access Card	Hotel Access	ProTax Online CPAs	ProTax
Careington Advantage Card	Advantage Card	Hotel Savings Program	Hotel Savings	QuickBooks®	QuickBooks
Careington Discount Dental Plan	Dental	Instant Care	Care	Save on Real Estate Transactions	Real Estate
CVS Caremark® ExtraCare® Health Card	ExtraCare	Jones International University® (JIU®)	JIU	Tax Savings Programs	Tax Savings
Direct Labs	Labs	Legal Club of America® — Small-Business	Legal Business	TurboTax® Online	TurboTax
Enterprise Rent-A-Car®	Enterprise	Mail Service Pharmacy	Mail Rx	Vision Discount Plan	Vision
E&O Coverage	E&O	MetLife Auto & Home® Insurance	Auto and Home		

→ **How to Access Your AFS Benefits** – Go to www.AFSwebsite.org/newmember and follow the simple steps to set up your online account. Log in to the member area and click on “Benefits” — or enter the *FastForward* keywords above — to access detailed information and instructions.

→ **Need Help?** Contact Member Services online at www.AFSwebsite.org/contact or call 800-492-1016. Representatives are available to assist you Monday – Friday, 7:00 a.m. to 5:30 p.m. CT.

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