



ENTREPRENEURSHIP | EDUCATION | EMPOWERMENT



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MEMBER GUIDE



## WELCOME TO ALLIANCE!

The Alliance for Affordable Services is a not-for-profit association that is dedicated to enhancing the quality of life for all Americans through legislative advocacy on Capitol Hill and promoting higher education. For more than 30 years, the Alliance for Affordable Services has been empowering small-business owners, entrepreneurs, and the self-employed by using the negotiating power of the group to provide them with access to corporate-style benefits and services. Alliance benefit partners must complete a thorough selection process, and Alliance continuously monitors member feedback on the quality of services provided.

As the economic landscape evolves, the number of Americans who receive traditional employer-provided benefits has declined. More and more individuals and families are turning to the Alliance to help them find ways to stretch their dollars further and save on health and wellness, household expenses, and professional services. This is not a new trend for the Alliance. We've been building benefit packages for our members and providing them with important information since 1981, and consumers recognize the value.

This member benefit guide outlines the wide range of discounts and services available to you. More detailed benefit information and everything you need to access all your benefits and savings can be found online at [www.AffordableServices.org](http://www.AffordableServices.org). This guide also contains "GoTo" keywords to use on the Alliance website for a quick look up of any specific benefit you are interested in learning more about.

If you need assistance logging in to the Alliance website or accessing any of your benefits, please call Member Services at **800-733-2242**. Representatives are available to assist you 7:00 a.m. to 5:30 p.m. Central time, Monday through Friday.

We look forward to serving you and helping you get the most from your Alliance Membership!

Best Regards,



Paul Pevsner, M.D.  
President

\*This is a membership offered and administered by Alliance for Affordable Services, P.O. Box 612547, Dallas, TX 75261-2547, an association formed under the laws of the District of Columbia. The Alliance Membership is not an insurance contract. The membership includes access to insured and non-insured benefits. Benefit availability is dependent upon membership level, package option, member's state of residence, and is subject to change. Certain limitations, reductions, and exclusions may apply. Refer to [www.AffordableServices.org](http://www.AffordableServices.org) for details. Information on optional benefit programs you may have purchased will be sent under separate cover directly from the benefit provider.



## A VOICE FOR SMALL BUSINESSES

The group negotiating clout of the Alliance provides the association with the ability to advocate for our members' priorities in Washington, D.C. The primary objective of the Alliance Legislative Advocacy Program is to provide our members with tools to contact their elected officials and the opportunity to voice their opinions in face-to-face local meetings in their electoral districts with their legislators. Alliance is focused on keeping members informed. The association provides a variety of ways for members to get involved and make a difference. Through frequent polls and surveys, members can voice their positions on key issues such as health care reform, taxes, the economy, and job creation. The Alliance presents that information to legislators on behalf of our members. Recent legislative victories include the repeal of the 1099 reporting mandate that was passed as part of the Patient Protection and Affordable Care Act; the extension of the Small Business Innovation Research and the Small Business Technology Transfer Program grants for another six years; and support of small business contracting reform that was passed by the House in the National Defense Authorization Act (NDAA) of Fiscal Year 2013.

› *GoTo: Advocacy*

## EMPOWERMENT THROUGH EDUCATION

### ► Alliance Scholarship Program

This program was created in 1996 to help members shoulder the burden of providing a college education for their dependents. Since inception, the program has awarded more than \$2.2 million to students who have demonstrated the highest standards of academic excellence. In the past, only member dependents were eligible to apply for a scholarship. Beginning this year, Alliance Members and their spouses are also eligible to apply, if they meet the eligibility criteria.

› *GoTo: Scholarship*

### ► Career Education Grant Program

In 2012, the Alliance responded to the needs of our members and marketplace trends by introducing a Career Education Grant Program. Even though unemployment rates remain high, technicians and skilled trade workers top the list of the hardest jobs to fill. The grant program targets this unmet need. It provides Alliance Members and their dependents access to a one-time \$1,000 grant that can be applied toward enrollment and attendance at an accredited trade or technical school.

› *GoTo: Grant*

## ► Accident Only In-Hospital, Accident Only Emergency Outpatient Care, Emergency Helicopter Transportation, Accidental Death and Dismemberment

You can rest easier knowing that you have insurance protection **included in the cost of your membership**. These benefits are payable directly to you or your beneficiary regardless of any additional coverage you may have.

	Accident Only In-Hospital <sup>†</sup>	Accident Only Emergency Outpatient Care <sup>††</sup>	Emergency Helicopter Transportation <sup>‡</sup>	Accidental Death and Dismemberment Benefit <sup>*</sup>	Common Carrier Accidental Death Benefit <sup>**</sup>
Primary Member	\$650/day	\$300/occurrence	Up to \$4,000	\$30,000	\$50,000
Spouse/ Domestic Partner	\$550/day	\$300/occurrence	Up to \$4,000	\$15,000	\$25,000
Dependent Children	\$450/day	\$300/occurrence	Up to \$4,000	\$7,500	\$10,000
Max. days/year	100 days/year	\$300 annual maximum	N/A	N/A	N/A
Waiting period	Must be confined 2 days – then benefit is payable from 1 <sup>st</sup> day	N/A	N/A	N/A	N/A
› GoTo:	<b>Accident</b>	<b>Emergency</b>	<b>Helicopter</b>	<b>AD&amp;D</b>	<b>CCAD&amp;D</b>

**NOTE: A covered person is eligible to receive benefits for a covered loss only under one of the following categories, if more than one applies: 1) Primary Member OR 2) Spouse/Domestic Partner OR 3) Dependent Child. Benefits may not be available in all states.**

<sup>†</sup>Accident Only In-Hospital benefit: If an accident causes an insured person to be hospitalized, this benefit will pay for each day of hospitalization up to the maximum number of days shown. If an insured person is age 70 or older on the date of an accident, then the benefit amount for Accident Only In-Hospital benefits will be reduced 50% of the benefit amount shown above.

<sup>††</sup>Accident Only Emergency Outpatient Care benefit: If an accident causes an insured person to require and receive treatment in a physician's office, an outpatient unit, or an emergency room of a hospital, this benefit will pay \$300 per visit. This benefit will not pay more than \$300 in any calendar year regardless of the number of physician's office visits, outpatient unit visits, or emergency room visits incurred in that calendar year.

<sup>‡</sup>Emergency Helicopter Transportation benefit provides coverage for medical evacuation or return of mortal remains if injury or illness occurs while such person is more than one (1) mile from his/her primary residence. The medical evacuation or repatriation must be ordered by a physician or local Emergency Medical Services (EMS) personnel.

<sup>\*</sup>The amount shown is the Accidental Death Benefit Amount. You will also be covered for accidental dismemberment which pays a percentage of the Accidental Death Benefit Amount. If an insured person has multiple losses as the result of one accident, the policy will pay the single largest amount applicable.

<sup>\*\*</sup>Common Carrier Accidental Death and Dismemberment pays a benefit if you suffer an accidental death or dismemberment while riding in, entering, or exiting any motorized land, water, or air conveyance, operated by an organization other than the Policyholder, organized and licensed for transportation of passengers for hire, and operated by an employee or an individual under contract. The amount shown is the Common Carrier Accidental Death Benefit Amount. You will also be covered for accidental dismemberment which pays a percentage of the Common Carrier Accidental Death Benefit Amount. The Common Carrier benefit will be paid in lieu of any other benefits for Accidental Death and Dismemberment.

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 descriptive only. Actual coverage is subject to the language of the policies as issued (Policy #9907-08-31 and 9907-08-32). Chubb, Box 1615, Warren, NJ 07061-1615. 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 Alliance Member Services or visiting [www.AffordableServices.org](http://www.AffordableServices.org).

### HOW TO ACCESS

For more information, a claim form, or a copy of the Description of Coverage, contact Alliance Member Services or visit [www.AffordableServices.org](http://www.AffordableServices.org).

## ► Teladoc<sup>SM</sup>\*

24/7 Physician Care when and wherever you need it! Enjoy unlimited access to a national network of U.S. board-certified physicians who use electronic health records, telephone consultations, and online video consultations to diagnose, recommend treatment, and write short-term, non-DEA-controlled prescriptions, when appropriate, **at no additional cost to you**. Teladoc physicians are available 24 hours a day, 365 days a year, allowing members to access quality care from their home or office as opposed to more expensive or inconvenient settings like the doctor's office or an emergency room.

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Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and **may not be available in certain states**. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs, and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Teladoc phone consultations are available 24 hours a day, 365 days a year, 7 days a week while video consultations are available during the hours of 7:00 a.m. to 9:00 p.m. in all time zones, 7 days a week.

### HOW TO ACCESS

Start saving yourself time and money. You must register in advance to take advantage of this valuable benefit. If you complete the medical history disclosure online, there is no charge. If completed over the phone, there is a \$12 one-time fee. For more information, visit [www.AffordableServices.org](http://www.AffordableServices.org).

› GoTo: Teladoc

## ► Global Emergency Services\* Assist America

When traveling more than 100 miles from home, emergency help is never more than a phone call away with Assist America. This program is **included in the cost of membership**, and services are also available to your spouse and dependent children. Similar programs retail for \$385 per year. Assist America completely arranges for all of the assistance services it provides without limits on the covered cost.

Services include:

- Medical consultation
- Emergency medical evacuation
- Medical repatriation
- Prescription assistance
- Return of mortal remains
- And more

\*Limitations and exclusions may apply.

### HOW TO ACCESS

If you experience a medical emergency while traveling 100 miles or more away from home, call Assist America at **800-909-5868**, or call collect at **609-683-5868** from outside the United States. Provide ID #01-AA-AAS-93023S, found on the Assist America ID Card, and have your Alliance Member number available to verify eligibility. **All services must be arranged and provided for Assist America. Claims for reimbursement will not be accepted.** For your Assist America ID card and a complete list of terms and exclusions, visit [www.AffordableServices.org](http://www.AffordableServices.org).

› GoTo: Assist

“ I love Teladoc. My family uses it,  
**it's great** for things like poison ivy  
where you know you just need a prescription,  
you know what it is, and you *don't* need to see a doctor.  
The doctors are *always great*. ”

– Sandra H., KS

## ► Life Insurance

Your Alliance Membership provides you and your spouse with Member Group Term Life Insurance from Metropolitan Life Insurance Company (MetLife) **included in the cost of your membership.**

### Member Term Life Insurance Coverage

- Primary Member \$5,000
- Spouse \$2,500

Waiting period: A 120-day waiting period from the effective date of your Alliance Membership is required.

At age 60, group life insurance benefits reduce 75% and then cancel at age 65. In certain circumstances, a conversion privilege to an individual policy may apply (subject to changes from group coverage in terms and conditions, including changes in premium costs). Members may designate a beneficiary for their life insurance benefits by filling out and returning a Beneficiary Designation form.

Like most group life insurance policies, MetLife group policies contain certain exclusions, limitations, terms, and conditions to keep them in force. This is a brief description and not the contract.

Coverage is provided through a group life insurance policy issued by Metropolitan Life Insurance Company, New York, N.Y. (MetLife) to the Alliance for Affordable Services, Group Policy (Form GPNP99-ASSN) situated in the District of Columbia, with certificates of insurance (Form GCERT2000) issued to each insured Member. Life insurance coverage of Members in other states will be subject to any applicable legal requirements of such states. **May not be available in all states.**

### HOW TO ACCESS

Please contact Alliance Member Services or visit [www.AffordableServices.org](http://www.AffordableServices.org) to obtain a copy of the Group Insurance Certificate. For additional questions or information on how to file a claim, please call Crescent Insurance Services at **800-656-6267** from 9:00 a.m. to 5:00 p.m. ET, Monday through Thursday, and from 9:00 a.m. to 3:00 p.m. ET, Friday. Be sure to have your Alliance Member number available.

› **GoTo: Life Insurance**

“ I just think  
*Alliance is the  
greatest  
combination  
of useful services.* ”

– Joy S., LA

## ► MEDPro Prescription Assistance Programs\*

Members who qualify receive prescription assistance services with access to more than 4,000 brand-name and generic medications. (This program is well-suited for maintenance medications and is not intended to provide assistance with prescriptions that may be needed immediately.) MEDPro's processing department will order your refills, remind you when to renew your application, and stay current on trends and changes in available programs and how they affect your situation.

Alliance Members can **save an average of \$282 per month** through this program. Medications are purchased in a 90-day supply, but some are available in a 30-day supply. Qualification is based on income (approval takes about two days). Working directly with you, your physicians, and drug manufacturers, MEDPro can usually complete the enrollment process within eight weeks. Charges include a discounted one-time \$25 setup fee (**75% less than the regular fee**) and a monthly administrative fee of \$20 per medication. Re-enrollment (\$20 fee) and income verification are required every 12 months. Note: You incur no fees until you have been enrolled in the program.

\*This is not an insurance program. MEDPro is an administrative services company only. Information provided is utilized for these programs only.

### HOW TO ACCESS

To apply, visit [www.medprollc.com/alliance](http://www.medprollc.com/alliance) and complete an online application.

› **GoTo: MEDPro**

## ► Direct Lab Services\*

**Save up to 80%** on retail prices of high-quality, low-cost prepaid laboratory services at more than 1,600 provider locations. Members **receive an additional 10% discount** off the already extremely discounted prices.

\*May not be available in all states. May not coordinate with other benefits.

### HOW TO ACCESS

Order your test now by calling **800-908-0000** and using **Promo Code AAS**. Request CPT code(s) be added to your receipt, if desired. **Payment will be requested over the phone prior to referral to a Patient Service Center (PSC).** You will receive the necessary requisition prior to visiting a PSC. The PSC will not administer tests without the proper paperwork.

› **GoTo: Labs**

## ► One Call Medical

**Save 25% to 50%** on prepaid MRI, CT, or PET scans for yourself and your family at more than 3,000 imaging centers nationwide.\* One Call Medical provides the solution for ensuring access to high-quality tests at low costs:

- National network of highly-credentialed providers
- Unique scheduling services to assist patients with access to providers

\*Savings percentage will vary by service and location. May not coordinate with other benefits. **May not be available in all states.**

### HOW TO ACCESS

For more information or to locate a provider and schedule a procedure, contact One Call Medical at **877-814-2461** between 8:00 a.m. and 8:30 p.m. ET. Be sure to mention your Alliance Membership. **One Call Medical will collect all fees at the time the appointment is scheduled.** For more information or to search for participating locations in your area, visit [www.AffordableServices.org](http://www.AffordableServices.org).

› **GoTo: One Call**

## ► Porteck Diagnostic Imaging

Porteck Health Networks\* offers negotiated fees on radiology and testing procedures through its national network of more than 2,500 radiology facilities. **Save approximately 20% to 60%** on procedures such as:

- Open and closed MRIs
- CT scans
- Nuclear medicine
- Bone scans
- EMGs and NCVs
- Sonograms and X-rays

\*The fee structure in each state differs based on fee schedules and local usual, customary, and reasonable charges (UCR). **May not be available in all states.** May not coordinate with other benefits.

### HOW TO ACCESS

To schedule a procedure, locate a provider, or submit a referral, contact Porteck Health at **800-767-6747** between 8:00 a.m. and 9:00 p.m. ET. Be sure to mention your Alliance Membership. **Porteck Health will collect all fees prior to examination.** For more information or to search for providers in your area, visit [www.AffordableServices.org](http://www.AffordableServices.org).

› **GoTo: Porteck**

## ► Ambulance Benefit\*

**Receive up to \$200 reimbursement** for actual expenses incurred using ground ambulance services to or from a hospital as a result of an accident or illness. Coverage is for the Primary Member or spouse only, provides for one trip per year, and is **included in the cost of your membership.**

\*This is a brief description of the coverage offered under the Blanket Ground Ambulance Service Benefit Policy #SEA121960, underwritten by American Southern Insurance Company. Limitations and exclusions apply.

### HOW TO ACCESS

For additional information, a copy of the policy, or a claim form, contact Alliance Member Services at **800-733-2242** or visit [www.AffordableServices.org](http://www.AffordableServices.org).

› **GoTo: Ambulance**

## ► Alliance ConsumerClub Rewards

**Get rewarded for being a member!** As a new Alliance Member, you receive **\$250 in ConsumerClub Rewards** in your online account. Plus, **an additional \$50 in rewards** will be deposited each month you remain an active member. These rewards translate into savings on thousands of items you already buy.

### HOW TO ACCESS

Members must register before using ConsumerClub Rewards to save on merchandise, travel, and more. To get started, visit [www.AffordableServices.org](http://www.AffordableServices.org).

› GoTo: Rewards

## ► Flood Protection Reimbursement

If you experience a flood as defined by FEMA/NFIP upon confirmation of flood loss to the building and/or contents of member's home or resident premises, **you can receive a \$500 reimbursement** payable once per calendar year. This benefit is **included in the cost of your membership**. The coverage provides:

- \$500 benefit, payable one time per year
- Payable for flood loss as defined by FEMA/NFIP

Flood means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from overflow of inland or tidal waters; unusual and rapid accumulation or runoff of surface waters from any source; and/or mudflow.
2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined in 1.a. above.

This is a brief description of the coverage offered under the Blanket Flood Benefit Policy #SEA121960, underwritten by American Southern Insurance Company. Limitations and exclusions apply.

### HOW TO ACCESS

For additional information, a copy of the policy, or a claim form, contact Alliance Member Services at **800-733-2242** or visit [www.AffordableServices.org](http://www.AffordableServices.org).

› GoTo: Flood

## ► Tax Savings Programs

Alliance Members have a one-stop shop for employer-sponsored tax savings plans. Select the one below that best suits your needs:

### ▪ BASE® 105 HRA

Qualifying members can **deduct up to 100%** of their health insurance premiums and non-insured medical expenses from federal, state, and self-employed taxes. The typical BASE® 105 HRA customer **saves more than \$3,900 on average** in taxes per year. **Save \$44** and enroll at the special Alliance Members rate of only \$175 per year — regularly \$219.

### ▪ BASE® 125 Cafeteria Plan

This Cafeteria Plan offers:

- Premium Only Plan (POP)
- Flexible Spending Account (FSA)
- Dependent Care Assistance Plan (DCAP)
- Health Care Premium Reimbursement (HCPR)

The setup fee for Alliance Members is \$250, **a \$100 savings**.

### ▪ SamplePay®

Professional payroll assistance for BASE® 105 HRA clients only. **Reduce payroll assistance costs by as much as 70%**. Alliance Members pay only \$150 per year, **a \$60 discount**.

### ▪ BASE® HRA+ (Defined Contribution Plan)

BASE® HRA+ is a solution for employers whether or not they have a group health insurance plan in place. This employer-paid reimbursement program is designed to assist employees with medical expenses. The setup fee for Alliance Members is only \$250, **a \$100 discount**.

Note: Insurance regulations may prohibit the reimbursement of health insurance premiums in your state.

### HOW TO ACCESS

For more information, call **877-342-5105** or visit [www.BASEonline.com](http://www.BASEonline.com).

› GoTo: Tax Savings



## ► Legal Club of America®

### *Small Business Plan\**

Alliance Members can take advantage of legal services for your small business **included in your membership, a \$290 retail value:**

- Quarterly review of up to 5 legal documents (up to 10 pages each)
- If deemed appropriate by a Plan Attorney:
  - Two initial phone calls made on behalf of your company
  - Three initial letters per month written on behalf of your company
  - Up to 10 initial collection letters per quarter
- Consultations for new legal matters (up to 30 minutes)
- Registered agent for your business in the state where you were incorporated

\*Legal Club of America programs are not insurance coverage. **Services may not be available in all areas.** In many states, attorney liability may require Plan Attorneys to obtain a retainer from the member prior to providing some of the free member benefits. Fees for legal services rendered do not include filing fees, costs, or administrative expenses. Legal Club of America Plan Attorneys reserve the right to refuse services for program abuse.

#### HOW TO ACCESS

To find out more or to request service, contact Legal Club of America at **800-305-6816**, and identify yourself as an Alliance Member to receive free services and discounted rates.

› *GoTo: Legal Business*

### *Family Plan\**

When you become a member of the Legal Club, you and your family will have access to a nationwide network of pre-qualified attorneys, which you will be referred to based on the area of law you require, language spoken, and geographic location of your case.

**This service retails for \$144 and is included in your membership.**

Members enjoy numerous free services\*, including:

- Unlimited initial phone and face-to-face consultations for new legal matters
- Plan Attorney review of legal documents (6 pages maximum per new matter)
- Free Simple Will preparation for you and your family
- When appropriate, Plan Attorneys will make initial phone calls and write initial letters on your behalf

\*Legal Club of America programs are not insurance coverage. **Services may not be available in all areas.** In many states, attorney liability may require Plan Attorneys to obtain a retainer from the member prior to providing some of the free member benefits. Fees for legal services rendered do not include filing fees, costs, or administrative expenses. Legal Club of America Plan Attorneys reserve the right to refuse services for program abuse.

#### HOW TO ACCESS

To find out more or to request service, contact Legal Club of America at **800-305-6816**, and identify yourself as an Alliance Member to receive free services and discounted rates.

› *GoTo: Legal Family*

“ In today's  
economy we need  
to **save where we can.**

It's hard, but *with our benefits*  
we have been able to **cut costs**

on some of the everyday items we need. ”

– Lois O., MI

## ► Association Motor Plan

You have access to 24-hour emergency roadside services for yourself and your immediate family members.

Whether you have a flat tire, lock your keys in the car, or need a tow, remember that help is just a phone call away anywhere in the U.S. and Canada. Emergency roadside service\* provides sign & go coverage up to \$125 per event if your car becomes disabled and services are performed by a commercial garage, locksmith, or tow provider. Sign & go services include:

- Towing or winching out a vehicle
- Jump start
- Lockout service
- Fuel delivery and tire change
- Delivery/installation of parts at the disablement site

Trip Interruption Reimbursement Plan provides **up to \$250 per member** (\$500 maximum) if your vehicle is disabled due to a collision. This service follows you, no matter where you travel or what vehicle you are driving. In addition to coverage for your personal and business needs, this plan also services motorcycles, motor homes, and RVs.\*

NOTE: This brief summary does not constitute a complete description of the benefits available to members. The Association Motor Plan Benefits and Services Manual provides complete coverage information.

\*The Association Motor Plan benefit does not provide for the cost of a tire, battery, parts, or gasoline. Roadside service for truck-sized needs is limited to single rear-axle trucks. Services are for vehicles designed for public highway use. Benefit does not apply to parked vehicles, breakdowns, or mechanical failures. Commercial vehicles, ATVs, and dirt bikes are excluded.

### HOW TO ACCESS

Coverage is automatic for the Primary Member, member's spouse, and dependents 16 years or older listed on the membership application. For emergency roadside service, call **800-567-5015**. For more information on other services available, call **800-523-4582**, or refer to the Association Motor Plan Benefits and Services Manual at [www.AffordableServices.org](http://www.AffordableServices.org).

› GoTo: Roadside

## ► ID Theft Resolution Services

Alliance Members can count on identity protection services powered by Identity Theft 911®, America's premier provider of the most comprehensive identity protection in the industry. This service is **included in the cost of your membership**, no matter how often you talk to a fraud specialist. The fraud specialist will work with you until the problem is fully resolved and your peace of mind is restored.

### HOW TO ACCESS

If you believe your identity has been compromised, call **888-249-9002**, identify yourself as an Alliance Member, and you will be referred immediately to an experienced fraud specialist.

› GoTo: ID Theft

## ► Home Office Protection

This benefit provides coverage for specific home office equipment that is lost or damaged by fire, wind, or other perils (not flood). This benefit is **included in the cost of your membership**.

- Business Personal Property – \$2,500 any one item; \$7,500 any one loss; \$1,000 any one policy period for tools; and \$1,500 any one policy period for electrical equipment. No deductible if other coverage exists.
- Temporary Business Relocation – \$500 per month subject to a maximum of \$1,500 for any one loss.
- Business Liability – \$20,000 provides coverage for claims against the insured. Loss has to occur at the residence property and the injured party has to be at the residence for business reasons.
- Medical Payments to Others – \$500 maximum

This is a brief description of the coverage offered under the Blanket Home Office Business Office Policy #SEA121960, underwritten by American Southern Insurance Company. Limitations and exclusions apply.

### HOW TO ACCESS

To obtain a copy of the policy or a claim form, visit [www.AffordableServices.org](http://www.AffordableServices.org) or call Member Services at **800-733-2242**.

› GoTo: Home Office

## ► Business Interruption Expense Program

A disabling injury can place a small or owner-operated business in severe jeopardy. Certain overhead expenses continue, even if the owner is not able to work or generate revenue because of a disabling injury. The Business Income Interruption Overhead Expense Coverage program is designed to assist the Alliance member with the payment of ongoing monthly expenses in the event of such a disability.

Benefits are available up to \$1,000 per month for up to three months. Benefits are payable for Business Overhead Expenses directly incurred by the Eligible Member or his/her owned business which is the Eligible Member's primary source of income. Eligible Business Overhead Expenses are:

1. Rent or mortgage, but only that portion scheduled as business expenses with IRS tax deductible expenses.
2. Property taxes, but only that portion scheduled as business expenses with IRS tax deductible expenses.
3. Business equipment leasing cost.
4. Utilities, electricity, heat, and water, but only that portion scheduled as business expenses with IRS tax deductible expenses.

The coverage is subject to certain limits and restrictions and is provided **at no extra charge** to members.

Elimination Period: There is a 60-day Elimination Period from date of accident. "Elimination Period" means the number of days at the beginning of a disability period for which no benefits are payable and do not accrue. An eligible member must be totally disabled for 60 continuous days. This is a brief description of the coverage offered under the Blanket Home Business Personal Effects Master Policy #SEA121960 and applies only to members in good standing with the Alliance. This coverage is subject to limitations and exclusions.

### HOW TO ACCESS

To obtain a copy of the policy or a claim form, visit [www.AffordableServices.org](http://www.AffordableServices.org).

› **GoTo: Interruption**

“ Gave us business advice that was enough **knowledge** at the time to *avoid* expensive appointments with specialists. ”

– Ellyn S., IN

## ► Online Tax Advice

Get **unlimited advice from CPAs** on all your tax questions **at no additional charge**. The Online Tax Consultant available on the Alliance website provides financial and business information pertinent to individuals, small-business owners, and entrepreneurs.

NOTE: Michael J Robertson, Certified Public Accountant, is not operated by, nor is the information furnished by, the Alliance. 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.

### HOW TO ACCESS

To submit your questions, visit [www.AffordableServices.org](http://www.AffordableServices.org), and receive an answer within two business days.

› **GoTo: Tax Advice**

## ► Business Consultant Advice Line

Alliance Members receive unlimited access to business consultants who can provide advice on topics including business organization and operations, finance, marketing, personnel matters, government regulations, and more **at no additional cost**.

### HOW TO ACCESS

Simply call Alliance Member Services, or submit your question online at [www.AffordableServices.org](http://www.AffordableServices.org). You will receive an answer within two business days.

› **GoTo: Business Advice**

## ► CAREington Discount Dental Plan

Members can **save 15% to 60%\*** on virtually all dental procedures **included in the cost of your Alliance membership**. Since the dental program is administered by Careington International, you have access to one of the largest dental networks with over 194,000 credentialed dental access points nationwide.

- Unlimited access to care with no limits on the number of visits
- Procedures range from cleanings and fillings to root canals, crowns, and orthodontics
- Visit any participating dentist on the plan and change providers at any time (work in progress must be completed by the provider who started the initial work)
- Payments are set according to a schedule of services, and fees are due at the time of service

\*Percentage of savings may vary by location and procedure. Please read the program instructions carefully to maximize your savings.

**THIS PLAN IS NOT INSURANCE. This plan is not available in MT, VT, and WA. See additional Careington Disclosures below.**

### HOW TO ACCESS

To locate a provider in the Careington Discount Dental Plan, you may visit [www.careington.com/alsv](http://www.careington.com/alsv). Your dental materials will be sent separately from your Alliance Welcome Packet and will include an information kit and ID card.

› **GoTo: Dental**

## ► CAREington Advantage Card Plan

**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 programs
- **Long-term Care** – save 5% to 30% at more than 5,000 providers
- **Diabetic Testing Supplies** – save 52% to 72% on retail prices

**The Careington Advantage Card Program is not available in MA, MT, VT, and WA. See additional Careington Disclosures below.**

### HOW TO ACCESS

For more information, or to sign up for the program, please contact Alliance Member Services. To locate a provider, visit [www.AffordableServices.org](http://www.AffordableServices.org). This plan requires payment that is in addition to your membership dues. Materials will be sent separately from your Alliance Welcome Packet.

› **GoTo: Advantage Card**

### Careington Disclosures:

**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.AffordableServices.org](http://www.AffordableServices.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

The Hospital Advantage Card offers pre-service negotiation that can save you money on hospital bills. For only **\$15 per month**, services are available to member, spouse, and dependent children.

**Please notify the Program Administrator at least 10 business days prior to hospitalization.** A Case Manager will work with the member and hospital to attempt to negotiate a reduced fee once the required forms are signed and received by the program administrator. Hospitalization is negotiated on a case-by-case basis, and savings will vary by procedure and location. Once a fee has been negotiated, the member will be required to provide payment in advance of receiving the service. **The Hospital Advantage Card is provided by International Med-Care.**

**THIS IS NOT INSURANCE or a Discount Medical 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 CA, IN, MA, MD, MN, MT, VT, WA, and WV or where prohibited by law.**

### HOW TO ACCESS

The Hospital Advantage Plan is available for purchase by contacting Alliance Member Services. Availability varies by state and area of residence. This plan requires payment that is in addition to your membership dues. Materials will be sent separately from your Alliance Welcome Packet.

› **GoTo: Hospital Card**

## ► Association Rx Card\*

The Association Rx Card network includes **over 60,000 pharmacies** throughout the U.S. The network includes national chains as well as thousands of independent pharmacies. **Up to 65% savings** on generic medications with **overall average savings of 40%** across brand and generic medications combined.

Choose one of two programs:

- **Individual** – \$13.95 per month
- **Family** – \$23.95 per month

**\*THIS IS NOT INSURANCE – DISCOUNTS ONLY.** Administered by EnvisionRxOptions. Member is required to pay the entire amount of the discounted rate. The purchase price may vary by drug and by pharmacy. Discounts are available only at participating pharmacies. No portion of the drug cost or dispensing fees for drugs purchased by members under this program is paid by Association Rx Card or EnvisionRxOptions. Pricing is subject to change without notice. Pricing is only for quantities stated; additional quantities may incur higher costs. **May not be available in all states.** Members may cancel the Association Rx Card program within thirty (30) days of joining the program, and shall be refunded any and all program fees paid during the initial program membership.

### HOW TO ACCESS

For more information or to sign up, contact Alliance Member Services. Visit [www.AssociationRxCard.com](http://www.AssociationRxCard.com) for more details on drug pricing and participating pharmacies. This program requires payment that is in addition to your membership dues. Your Association Rx materials will be sent separately from your Alliance Welcome Packet.

› **GoTo: Rx Card**

## ADDITIONAL SAVINGS FOR ALLIANCE MEMBERS

Take full advantage of discounts on the goods and services that membership in Alliance for Affordable Services offers. Additional details for the following benefits are available online at [www.AffordableServices.org](http://www.AffordableServices.org). Simply use the **GoTo** keyword to learn more!

Benefit	GoTo Keyword
<b>Amusement Park Discounts</b> <i>Save on tickets to participating locations</i>	Parks
<b>A-Systems Accounting &amp; Business Management Software</b> <i>Save 50% on accounting software</i>	A-Systems
<b>Bad Check Collection</b> <i>Electronic check recovery systems with no service fees</i>	Collections
<b>Budget® Rent-A-Car</b> <i>Save up to 20%</i>	Budget
<b>Click&amp;Copyright</b> <i>Receive \$10 off copyright registration packages</i>	Copyright
<b>Click&amp;Inc – Incorporation Services</b> <i>Receive \$20 off complete incorporation package</i>	Incorporation
<b>CVS Caremark® ExtraCare® Health Card</b> <i>Save 20% to 40% on CVS/pharmacy® brand health-related products</i>	ExtraCare
<b>E&amp;O Coverage</b> <i>Protect your business — annual limits range from \$100,000 to \$1 million</i>	E&O
<b>Enterprise Rent-A-Car</b> <i>Save up to 10% on standard daily rates, and pickup is free!</i>	Enterprise
<b>EPIC Hearing Service Plan</b> <i>Provides hearing diagnostics &amp; evaluations. Save 20% to 60% on branded products.</i>	Hearing
<b>Expedia®</b> <i>Save on travel, hotels, cars, cruises, &amp; more with the nation's #1 online travel agency</i>	Expedia
<b>FedEx® and FedEx Office® Discounts</b> <i>Save on shipping and print &amp; copy services for your business</i>	FedEx
<b>Financial Education &amp; Credit Counseling</b> <i>Save up to 40% on credit &amp; debt counseling by Certified Credit Counselors</i>	Financial
<b>General Liability Business Insurance</b> <i>Access to Comprehensive General Liability &amp; Flexible Property coverage</i>	Business Insurance
<b>Grocery Coupon Order Book</b> <i>Save up to \$1,000 with coupons for brand-name products</i>	Grocery
<b>Hertz® Car Rental</b> <i>Save up to 15%</i>	Hertz
<b>Hewlett-Packard®</b> <i>Average savings of up to 10% on HP products</i>	HP
<b>Hotel Access Card</b> <i>Save 10% to 70% on hotels nationwide</i>	Hotel Access
<b>Hotel Savings Program</b> <i>Save 20% on "Best Available Rate" at participating hotels worldwide</i>	Hotel Savings

<b>Benefit</b>	<b>GoTo Keyword</b>
<b>Instant Care</b> Access to 24/7 Emergency Response & Personal Nurse Triage Helpline. Save 20% on this valuable service.	Care
<b>Jones International University® (JIU®)</b> Save 10% on tuition	JIU
<b>Mail Service Pharmacy</b> Convenient 90-day supplies of your medications delivered to your door	Mail Rx
<b>Members Only Real Estate (MORE)</b> Century 21® Mike Bowman offices provide discounts on relocation, title and mortgage services, and more	MORE
<b>MetLife Auto &amp; Home Insurance</b> Special group discounts	Auto and Home
<b>Movie Ticket Discounts</b> Save on AMC Theatres and Regal Entertainment tickets	Movie
<b>My Notification Service</b> Receive 40% off retail for subscription to notify up to 9 contacts of a medical emergency & to forward life-saving information to hospitals	My Notify
<b>NCS Plus Incorporated – Credit Collection Services</b> Flat-fee collection service, plus you receive 100% of recovered amount	NCS
<b>North American® Van Lines</b> Save at least 50% on your interstate move	Moving
<b>Online Shopping Discounts by Working Advantage</b> Savings at hundreds of retail stores and on travel and entertainment	Shopping
<b>Payment Processing Solutions by TransFirst®</b> FREE payment processing analysis and savings on credit card processing	Payments
<b>PODS®</b> Save 10% on initial delivery & first month's storage	PODS
<b>QuickBooks®</b> Save up to 20% on this best-selling small business accounting software	QuickBooks
<b>Save on Real Estate Transactions</b> Receive 20% rebate on commission costs, subject to state laws	Real Estate
<b>Sylvan Learning</b> Save 50% on Skills Assessment and 15% on your child's program	Sylvan
<b>Technical Solutions</b> Comprehensive technical solutions at 40% off retail – only \$179.50/yr	Technical
<b>TurboTax® Online</b> Save 15% on the #1 online tax preparation program	TurboTax
<b>Vision Discount Plan</b> Save up to 40% on your eye care needs and 15% on LASIK	Vision
<b>1-800-Flowers.com®</b> Enjoy a 20% discount on flowers and gifts	Flowers
<b>1-800-PetMeds®</b> Receive a 10% discount on select products & free shipping on orders over \$39 (for non-refrigerated items only)	PetMeds
<b>24PetWatch Pet Insurance Programs</b> 10% off accident & illness coverage for dogs and cats	PetCare



*Please address all written correspondence to:*

**Alliance for Affordable Services**  
**P.O. Box 612547 | Dallas, TX 75261-2547**  
**[www.AffordableServices.org](http://www.AffordableServices.org)**  
**Member Services | 800-733-2242**  
**Fax | 800-847-8889**

**Hours of Operation for Member Services:**  
**7:00 a.m. to 5:30 p.m. CT | Monday - Friday**

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