

Dear Prospective CDAoA Member, An overview of the ITC program is enclosed. Take a moment to review the benefits and services, so you can take full advantage of the valuable program set up for you and/or your family.

There are two types of benefits available to members: Those included in your CDAoA membership and those that can be obtained through the ITC program, on a voluntary basis, for an additional premium

Benefits included in Premier Membership	Exclusive ITC Insurance Options
<ul style="list-style-type: none"> ◆ Coast-to-Coast Vision ◆ TelaDoc ◆ Pharmacy Discounts ◆ Legal Services ◆ VIP Health & Wellness ◆ Hearing Aids ◆ Movie Discount Tickets ◆ Travel Assist ◆ Dining Savings ◆ Lifelock Identity Theft Protection ◆ Tax Advice and Preparation and MORE!... 	<ul style="list-style-type: none"> ◆ Two (2) Limited Medical Insurance Plans* ◆ Outpatient Prescription Drug** ◆ Short-Term Disability* ◆ Life Insurance* ◆ Accident Insurance* ◆ Dental and Vision Insurance ◆ Critical Illness Protection* <p style="text-align: center;"><i>All insurance products are available on a guaranteed issue, contingent guaranteed issue basis or simplified issue basis.</i></p>
<p>This is NOT insurance.</p>	<p>This is group insurance.</p>

Additional information is attached regarding each benefit listed above. If you wish to become a member, ITC representatives will review all benefits and help you complete the necessary forms to activate membership. Call now: 1-877-517-8900. Thank you for your interest in the ITC program and Consumers Direct Association of America (CDAoA).

The plan provides discounts at certain health care providers for 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 healthcare providers who have contracted with the discount plan organization. Discount Medical Disclosures: Travel Assist not available to resident of Connecticut, Oregon, Florida or Washington. Pharmacy discounts are not insurance and are intended as a substitute for insurance. **This discount card program contains a 30-day cancellation period.**

Teladoc is not available in the state or to residents of Oklahoma. Teladoc does not prescribe DEA controlled substances or lifestyle drugs. TelaDoc provides services for members 10 years of age or older. TelaDoc does not replace your primary care physician.

Medical Discount Plan Organization: New Benefits, Ltd., 14240 Proton Rd., Dallas, TX 75244, 800-800-7616. Internet website address to obtain participating providers, www.locateproviders.com.

FL, LA, MD, ND, OK, SC, SD and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days. AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days.

The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary services received in SC and SD. The discount medical card program makes available, before purchase and upon request, a list of program providers, including the name, city, state, and specialty of each program provider located in the cardholder's service area.

*Underwritten by Continental American Insurance Company.

**Underwritten by Fidelity Security Life Insurance Company or Companion Life Insurance Company, depending on state availability.

The Independent Trucking Contractor Program in CDAoA includes various discounts and services listed below for you/your family. Members can select additional Insurance Plans separately.

**Premier
Membership
\$4.99 per week**

Coast-to-Coast Vision Plan: Save 20-60% on eyeglasses and 10-40% on contacts, through mail order, save 10 - 30% on exams and surgery at participating providers. Members have access to over 12,000 independent retailers nationwide including Pearle and Lens Crafters.

TelaDoc: A national network of primary care physicians is available to members 24/7/365, to suggest therapy or prescribe appropriate medications. \$0 consultation fees will apply.

Pharmacy Discount*: Members and family save 10-60% at over 56,000 national chains. Conveniently organized into \$10, \$20, \$40, and “all other” tiers, in a convenient directory, to help consumers and their doctors pick the best Rx to fit their personal needs.

Legal Services: Toll free access to a network of over 20,000 attorney’s providing free and discounted legal services. 9 FREE SERVICES including phone and face-to-face consultations, document review (six pages or less), simple and living will preparation. Discounted fees for many additional services. *Costs and filing fees additional, specific definitions apply.*

VIP Health & Wellness: Members receive a 15% discount.

Hearing: FREE SCREENING. Receive a 15% discount on over 70 models of hearing aids at over 1,350 Beltone locations nationwide. Save 40-60% on over 100 additional name-brand hearing instruments through our direct-to-home delivery program. 45-day trial period and 30-day best price guarantee included.

Movie Discount Tickets: Discounts available nationwide at Lowes, Regal Cinema, UA, and more.

Dining Savings: Discounts of up to 50% at 20,000+ restaurants nationwide. National chain discounts at restaurants like Tony Roma’s, Ms. Fields and Boston Market.

Travel Assist:** Emergency evacuation benefits and broad travel assistance services when you and/or your family are traveling 100 or more miles from your home and suffering from a serious injury or illness. Knowing help is merely a phone call away anywhere in the world provides peace of mind.

Lifelock Identity Theft Protection: Protect your good name. Fraud alerts placed on your behalf with the 3 major credit bureaus. Identity theft recovery services backed by a \$1 Million service guarantee.

Tax Advice and Preparation: Members have unlimited access to professional tax advice, prior year tax return review, preparation of 1040 EZ, 1040 A and 1040 forms.

This is NOT insurance and is NOT intended to be. For insurance see pages ahead.

* Pharmacy discounts are not insurance, and Not intended as a substitute for insurance. **The discount is only available at participating pharmacies.**

** Travel Assist not available to Connecticut, Oregon, Florida or Washington residents.