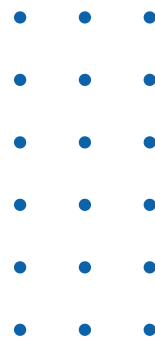


Welcome to the Allied Association!



Your membership in the Allied Association provides access to discounts and services specifically designed to make life easier and save you money. Enclosed are the instructions to help you access your benefits and find providers.

Careington
SOLUTIONS SIMPLIFIED®

INDIVIDUAL
Advantage

ALLIED™
NATIONAL
A 90 Degree Benefits Company





ID Resolution – All Members

ID Resolution, LLC helps you overcome problems of identity fraud and assists in effectively managing you and your family's identities. ID Resolution's outstanding customer service makes managing and restoring your identity as easy as possible. Contemporary identity management is complex, and this comprehensive program addresses a wide variety of scenarios. ID Resolution constantly seeks to develop new services in order to meet the challenge of this evolving worldwide problem.

Fraud Resolution

ID Resolution works on your behalf to fully resolve any form of identity-related fraud or suspected fraud. This service extends to your immediate family members, and you are given a case manager that works with you on an individual level. You will have unlimited access to your personal fraud specialist as well as access to monitoring products where deemed appropriate.

Identity Travel Response

Complications of lost documents are bad enough in the U.S. If you are traveling in a foreign locale and lose your passport, airline ticket or cash, you can be overwhelmed. ID Resolution provides case file fraud management and proactive action. They can also serve as a communication hub for you to reach friends, family and employer, and can be the point of contact with government agencies.

Catastrophe Document Response

Catastrophic losses, whether by fire, hurricane, tornado, earthquake, flood, or acts of terrorism, are devastating. The arduous and painful process of rebuilding is virtually impossible without sensitive documentation, and ID Resolution helps you replace this sensitive documentation.

Relocation of Residences

The risk of identity theft increases during relocation, permanently or seasonally. ID Resolution provides tip sheets, mail-forwarding assistance and Identity Wellness Checkup after you move.

The program can also help replace important documents that get lost in the move.

ID Resolutions also offers services to assist with the following issues:

- Surviving Spousal/Estate Management Services
- Deployed Military Personnel
- Infant & Minor Identity Risk Mitigation
- Marriage & Divorce

How to Access

1. Please call 888-446-4047, identify yourself as a Careington member and have your Member ID number ready.
2. Visit <http://careington.fraudconcierge.com> for more information.



Legal Referral Program – Legal Club of America – All Members

You and your family will have access to a nationwide network of over 20,000 plan attorneys to provide you with discounted legal services. Upon contacting our Member Service department, you will be referred to a plan attorney based on language, area of law, and location.

INCLUDED SERVICES:

The following services are available at no charge from your plan attorney:

- Initial phone consultation for each new legal matter (no time limit)
- Initial face-to-face consultation for each new legal matter (no time limit)
- Review of independent legal documents (*6 page maximum per document, no limit to the number of new independent documents.*)
- Plan attorneys will prepare a simple will for you and your family, as well as update the will annually.
- A state-specific web-based living will form is available to members. This form can be taken to a Notary Public.
- Plan attorneys will help members represent themselves in small claims court.
- Assistance in solving problems with government programs, such as INS and welfare.
- When deemed appropriate by your plan attorney, he or she will write letters on your behalf. (*One letter per legal matter, with no limit on the number of legal matters.*)
- When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf. (*One phone call per legal matter, with no limit on the number of legal matters.*)

In certain situations, attorney liability may require plan attorneys to ask for a retainer from the member prior to providing some of the free legal services.

GUARANTEED DISCOUNT SERVICES:

The following are commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee:

Legal Service	Member Rate	Non-Member Rate
Traffic Ticket Defense	\$89.00	\$199.00
Name Change	\$155.00	\$365.00
Simple Will with Minors Trust	\$250.00	\$530.00
Chapter 7 Bankruptcy	\$750.00	\$1,500.00
Non-Support (Spouse/Child)	\$275.00	\$1,490.00
Simple Divorce	\$275.00	\$1,100.00
Regular Incorporation	\$295.00	\$585.00
Personal Real Estate Closing	\$250.00	\$675.00



Legal Referral Program – Legal Club of America - All Members

GUARANTEED LOW HOURLY RATE:

Plan attorneys have contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the included and discounted services listed above. After the included letters, calls and consultations take place, you and your attorney will decide what course of action to take next.

RETAINERS:

In the case of extended legal care, plan attorneys may ask you for a retainer. Any retainer sought will be computed by multiplying the number of hours a plan attorney believes a case will take, by the appropriate discounted hourly plan rate. For instance, 10 hours X \$125.00 = a retainer of \$1,250.00. Any unused portion of the retainer will be returned to you.

HOW TO ACCESS DISCOUNT:

- Step 1:** To schedule an appointment with a participating provider, please call toll-free at (800) 305-6816, Monday through Friday, 8:00 am to 8:00 pm Eastern Time.
- Step 2:** Give your member ID number to the Legal Advisor Service representative. They will provide you with the name and phone number of a participating attorney.
- Step 3:** Call the participating attorney, tell them you are a Legal Club member, and give them your Member ID number.

The fees listed above do not include additional filing fees, costs or administrative expenses. Specific definitions apply. They are only for legal services rendered. Available for your legal dependents up to age 25.



Tax Preparation & Advice Services - Legal Club of America

The Family Protection Plan provides comprehensive personal tax benefits including free tax return preparation, and unlimited toll-free tax-related advice during normal business hours. Additionally, you will have access to the most commonly used tax-related schedules at a significantly discounted rate.



Tax Preparation & Advice Services - Legal Club of America - All Members

All tax assistance is provided by tax attorneys, CPAs, former auditors and/or Enrolled Agents certified by the IRS. Additionally, all tax advice is backed by a \$1 million liability policy.

Plan Features:

- Unlimited advice for personal and business matters on federal taxation via toll-free phone call/fax/e-mail (no time or frequency limitations)
- Free mail-in tax return preparation (includes 1040EZ, 1040A, and 1040)
- \$20.00 off of tax returns prepared by H&R Block
- Deep discounts on numerous tax schedules that accompany the form 1040
- IRS audit assistance
- Tax professionals will review any notice or letter issued by the IRS and provide advice on how to understand and solve the matter.
- Access to a web-based IRS audit tutorial, as well as an IRS notification tutorial
- IRS notification assistance
- Tax planning
- Review of prior year's tax return
- Member portal with tax tips, tax law changes, tax organization area, IRS audit area, IRS notification area and member advice online

How to access

1. Please call 1-866-544-4399 for a tax expert, who will immediately assist you with your tax planning questions.
2. Or visit online at www.taxhotline.net



MedImpact - Prescription Drugs - All Members

As a member, you have access to a prescription savings program administered by MedImpact. Discounts are available at over 62,000* participating pharmacies nationwide.

At the pharmacy, simply present your membership card to receive savings of 15% to 60% off the retail price of most generic drugs and savings of 15% to 25% off the retail price of most brand name prescriptions. The pharmacist will enter your information and you will receive savings at the time of purchase. Even if you have prescription benefits through your health insurance, you should compare the costs of the two programs to determine the most savings for you.

How to Access Discounts:

1. For prescription drug pricing or to locate a participating pharmacy in your area, please call toll-free (800) 778-7155, or visit www.careington.com/medimpact.
2. Present your ID card to the pharmacist at the time of service to receive discounts on most prescriptions.

** Participating pharmacies are subject to change. This program is not insurance.*



Kindly Human - All Members

Kindly Human offers peer support through encouraging content and anonymous connections of up to 60 minutes per household member a month with a certified peer listener of your choice on a variety of life topics.

- Connect with a peer today at KindlyHuman.io. Your Group ID is Careington. All members must be 18 years or older to access.
- Our web app is available and accessible from your mobile device 24/7. Your account is activated upon setting up your member profile.

How to Access: You and your dependents can get started in just minutes by following these simple steps:

- Start your Kindly Human experience at KindlyHuman.io
- Use the Group Id "Careington" when you sign up to activate your service.
- Use your work email if you are joining as part of an organization.



TeleDentistry - All Members

DialCare Teledentistry provides a comprehensive teledental solution. DialCare Teledentistry offers convenient, robust care through 24/7/365 virtual consultations with licensed dentists via phone or video chat for advice and diagnoses on a wide variety of oral health ailments, urgent care, dental-related questions and second opinions. With DialCare Teledentistry, you can access the care you need on your schedule.

DialCare Teledentistry can advise you on the following:

- Oral pain
- Broken, chipped, sensitive or misaligned teeth
- Gum swelling and bleeding
- Sores, lesions, swelling or infections
- Orthodontia needs
- Provide expert second opinions to give peace of mind for oral health diagnoses and treatment options
- Provide clinically appropriate, non-DEA controlled prescriptions when needed
- And much more

When to use DialCare Teledentistry:

- For non-emergency dental issues, questions and concerns
- When you live a significant distance from a dentist
- For second opinions on dental care
- When your primary dentist is unavailable
- When traveling within the U.S. and in need of dental care or guidance
- During or after normal business hours, nights, weekends and holidays
- To avoid unnecessary trips to the E.R.

How to Access:

1. To register, follow the link you received in the confirmation email, download the DialCare mobile app or visit dialcare.com/verify. If you're having problems registering, you can call DialCare at (855) 335-2255 for assistance.
2. Once registered, you can log in at member.dialcare.com or through the mobile app to begin requesting consults and to update your medical history. You can also call us at (855) 335-2255.

State availability may vary. Please visit dialcare.com/states for up-to-date information.

The following services are available upon purchasing the Enhanced Benefit Package.



Resources for Living – Elder Care Assistance – Enhanced Association Package

Resources for Living (RFL) provides telephonic elder care referral services to help balance your busy life. An RFL consultant listens to your situation and discusses services that are appropriate. The consultant researches the services available to the elder and the geographic area. The research is completed in two to three business days. You have access to experienced elder care consultants, and you will receive referrals to services that assist you with their care.



Resources for Living – Elder Care Assistance – Enhanced Association Package

With this program, you have access to written information on the following topics:

1. Elder Caregiving: Discussions with your elder, help for the caregiver, planning for backup care for elders, services for elders who stay at home, living arrangements for older adults who are ready to relocate and geriatric care managers
2. Elder Care Financial: Long-term care insurance, financing nursing home care, reverse mortgages and the Food Stamp Program
3. Elder Care Health: Alzheimer's disease and dementia, assistive devices for independent living, home safety checklists for seniors and hospice, dental care, depression in elders, driving, foot care and ear care for older adults
4. Elder Care Legal: Understanding wills, power of attorney, guardianship and conservatorship, elder law and elder law attorneys, as well as managing important personal, financial and legal records
5. Nursing Homes: An overview of nursing home regulations, nursing home inspections and reports, members' rights in a nursing home and the Long-Term Care Ombudsman Program
6. Medicare and Social Security: Overview of Medicaid, Medicare, Social Security Benefits and Supplemental Security income



Resources for Living – Elder Care Assistance – Enhanced Association Package

How to Access the Program

Please call toll-free 1-800-328-4071 to have an expert research any issue you choose or email iandr@rfl.com to contact a worklife consultant. You can also visit the website at www.ResourcesForLiving.com. Log in to the website by entering: Username = caremember and Password = care.



Diabetes and Lifestyle Management – Enhanced Association Package

HOMELINK was founded on the belief that people would recover more quickly and have a higher quality of life if they were provided expert, professional service and quality medical supplies in the home health care arena. Over 20 years, 30 million people and a customer satisfaction rate over 99% later, *HOMELINK* has become a leader in durable medical equipment.

How did *HOMELINK* become a recognized name in home health care?

- Knowledgeable associates who are passionate about your care and well-being, who are anxious to listen and understand your needs and who create solutions, not excuses
- Timely and accurate follow-up
- Community-based providers
- A commitment to asking questions, receiving a verbal response and following up with clarifying questions to ensure your needs and problems are fully understood
- Professionally trained staff, often with recognized certifications such as “Respiratory Therapist”
- Competitive, fixed pricing
- Easy and convenient shipping directly to your home
- Multiple brands available



Diabetes and Lifestyle Management – Enhanced Association Package

HOMELINK offers you medical supplies and services in these areas:

- Beds
- Wheelchairs
- Insulin pumps
- Glucometers
- Muscle stimulators
- IV antibiotics
- Pain management
- CPAP/BiPAP
- Nebulizers
- Ventilators
- Home sleep testing
- Catastrophic care coordination
- And so much more

To get started saving on your medical supplies, simply call our highly trained staff at 888-501-3591 or visit www.vgmhomelink.com/yourhomelinkorders.



Expert Medical Opinion – Enhanced Association Package

PinnacleCare helps you receive confirmation on diagnoses, expert second opinions, FAST appointments with top specialists and personal guidance on appropriate treatment options.

PinnacleCare’s health advisors help ease worry, offering timely support for your most difficult medical issues, such as:

- Serious or complex diagnoses
- Recommendation for surgery
- Changes in treatment



Expert Medical Opinion – Enhanced Association Package

You are provided with:

- Research on patient diagnoses and treatment options
- Customized reports identifying top local, regional or national specialists
- Virtual consultations for a second medical opinion
- Facilitated appointments with top specialists and centers of excellence
- Gathering, organizing and forwarding of key medical records
- Recommendation for a new primary or routine care physician

PinnacleCare also provides a dedicated health advisor that will work with a medical and behavioral team to determine the best path to dealing with stress, anxiety, mental health disorders and substance abuse. If there's not a clear solution readily available, a mental assessment is conducted and followed by recommendations on professionals, treatment paths and facilitation of appointments. Behavioral health specialists will also support you over the phone until your appointment with a doctor or counselor is made.

How to Access:

To get started, call our dedicated phone number at (877) 245-5795, Monday through Friday, 8 a.m. to 6 p.m. ET.



Care Advocacy – Enhanced Association Package

The Care Advocate program from CareNet was specifically designed to provide one-on-one support for you and your family members as you navigate the healthcare system. The expert staff of healthcare professionals at CareNet work behind-the-scenes to get results and quick resolution to your requests. The Care Advocate program enhances your overall healthcare experience and complements your health plan.

Care Advocates are available during business hours every weekday, but even when a call comes in after hours or during the weekend, you can leave a message and receive a call back on the next business day. In addition, you can access a Registered Nurse 24x7 for symptom assessment and triage or health related questions. You get the attention you deserve.

Care Advocates can assist with your healthcare questions and concerns, including:

- Guidance in the review, comparison and selection of a health plan
- Assist in locating physicians and facilities
- Make arrangements for diagnostic tests and coordinate a multiple-day testing schedule
- Assistance in understanding recommended tests, treatments, and prescription medications
- Coordinate care for your complex medical issues
- Facilitate the transfer of medical records, x-rays, and lab results prior to a scheduled appointment with any physician
- Schedule and book appointments, transportation and lodging
- Coordinate transfers between hospitals and other medical facilities
- Make arrangements for hospice care for terminally ill patients

CareNet’s Care Advocacy program highlights:

- Decision Care – Help with decisions regarding which treatment choice is best and offer assistance during the decision-making process
- Special Services Care – Some situations require a little extra help from experts, e.g. locating homecare, adult day care and rehabilitation services
- Expert M.D. Care – Coordination assistance for second opinions, expert consultations and locating local support systems
- Senior Care – Assistance in choosing proper professional help for members or their family members as they are approaching retirement or already retired
- Physician Finder Care – Assistance with identifying specialty and primary care physicians, out-patient facilities, rehabilitation and physical therapy providers, hospitals, dentists, and other related healthcare services

You cannot receive a negotiated rate from a network provider from whom you are already receiving services at the time you become a member or while you are receiving services covered by Medicare, Medicaid, or workers compensation. Some exclusions may also apply for services covered by other health insurance plans.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. *This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careington.com/medimpact. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.*

This plan is not available in Vermont or Washington. This is an invitation to inquire about Prime. This is a limited description of the plan. See the Enhanced Association Benefits information for complete details.