MyHealth & Wellness Association

MARKETING GUIDE

Welcome

MyHealth & Wellness Association (MWA) is a non-profit organization serving the goals and needs of health conscious individuals and families across the nation. MWA has been dedicated to providing benefits and resources to help its members, as well as advocacy opportunities so they can have a voice on issues to positively impact their lives. Despite changes to the economy and the health care landscape that have made an uncertain future, MWA is focused on assisting its members in any way possible and growing into a leader for everyday families.

At MWA we seek out quality benefits, services and resources to help our members thrive by reducing costs and taking control of their personal health. With the group buying power of an Association, MWA members receive discounts on health, travel, business, and consumer products and services. In addition, we strive to provide our members with valuable information relevant to your life. MWA shares information on wellness, lifestyle, nutrition, and more through our newsletters, website and emails.

Questions?

Contact Customer Service
800-992-8044
Monday - Friday
8:30 am - 4:30 pm CST

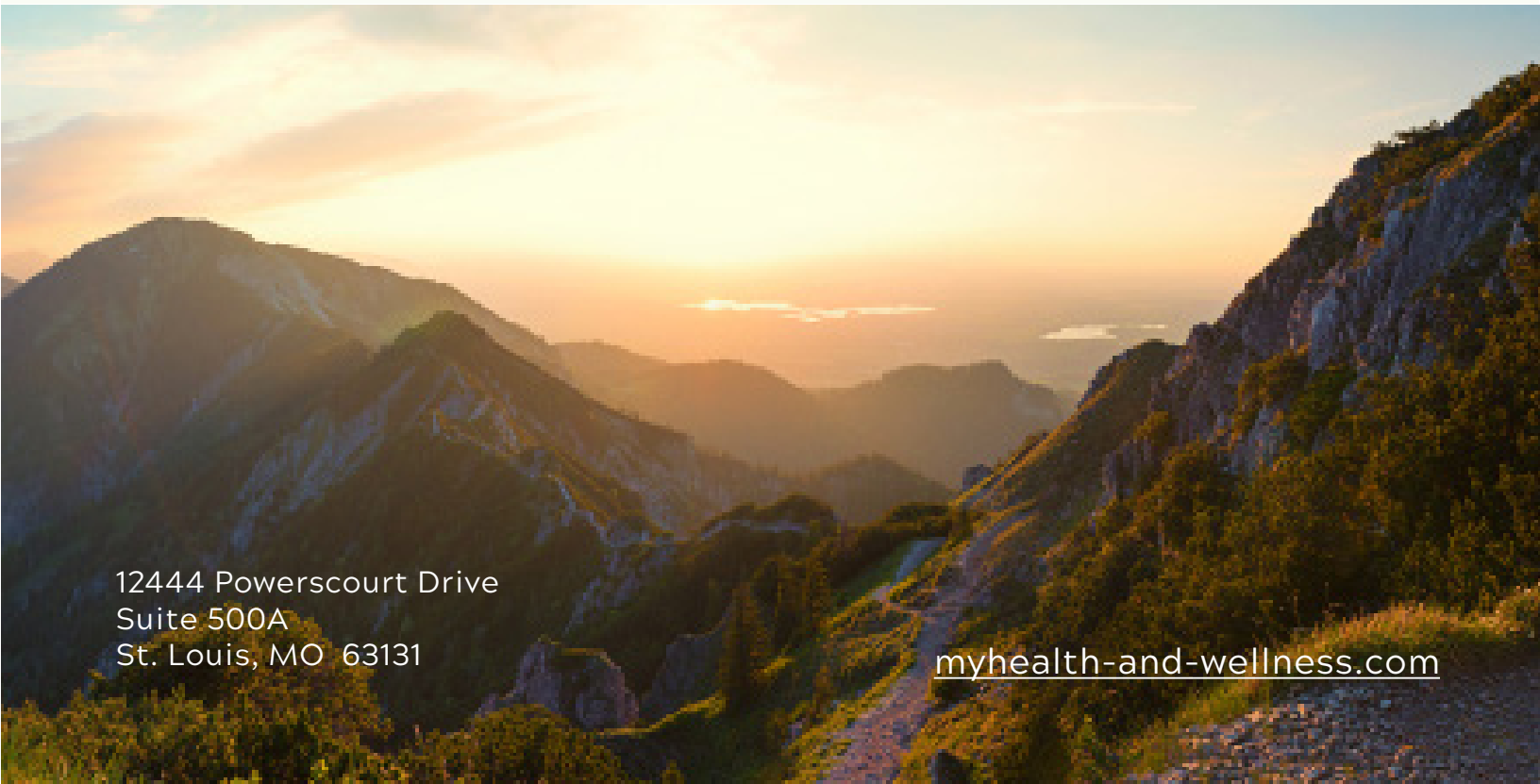
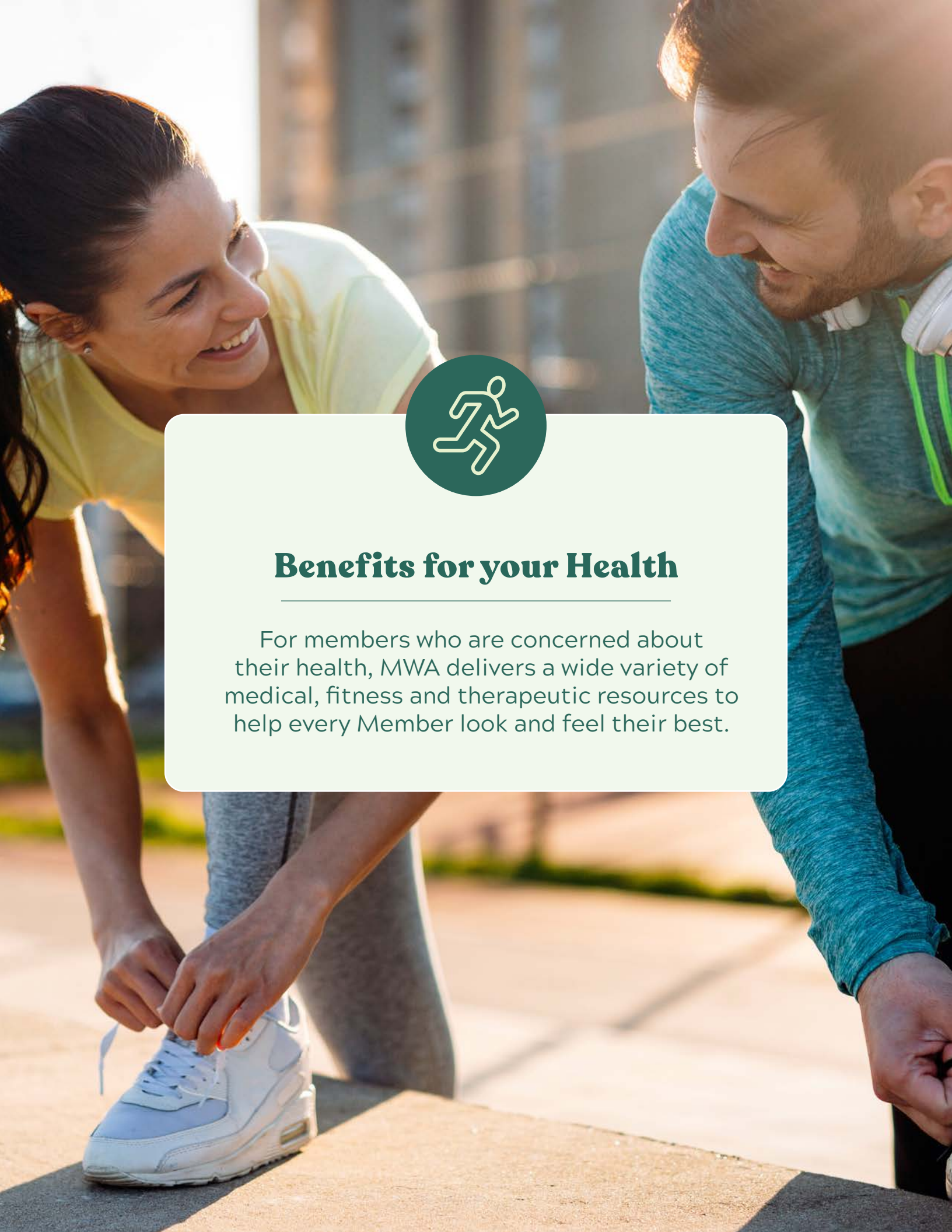


Table of Contents

Aetna Dental Access	5
Chiropractic Savings	7
Coast to Coast Vision	9
CuraLinc Mental Health Hotline & TextCoach	11
Family First	13
GetAdvocacy	15
Prioritize Wellness	16
Swanson Vitamin Discount	17
Teladoc	18
TruHearing®	20
SGIC Insurance	22
Avis & Budget Car Rentals	24
Emergency Travel Assist	25
Roadside Assistance	29
Wyndham Hotels	30
1800Flowers.com Discount	32
Allstate Identity Protection	33
ODP Business Solutions	35
Spot Pet Insurance	37
UPS Delivery Services	39



Benefits for your Health

For members who are concerned about their health, MWA delivers a wide variety of medical, fitness and therapeutic resources to help every Member look and feel their best.

Aetna® Dental Access

Members can save 15% to 50%, per visit, in most instances, on services at any of the many available dental practice locations nationwide.

Dental services include: cleanings, X-rays, fillings, root canals, and crowns. Member can also save on specialty care such as orthodontics and periodontics where available.

Sample Savings

Product / Service	Avg. Price	You Pay	Savings	% Saved
Dental Cleaning (Adult)	$127.00	$68.00	$59.00	46%
Dental Cleaning (Child)	$93.00	$51.00	$42.00	45%
Complete X-Rays	$168.00	$87.00	$81.00	48%
Root Canal (Anterior)	$880.00	$536.00	$344.00	39%
Complete Upper Denture	$1,441.00	$1,003.00	$438.00	30%

Aetna Dental Access®

How to Save

01 To select a participating provider, call customer service or log on to the website.

02 Locate the dental network name on the front of your membership card and give this network name to your provider.

03 At your appointment, simply present your membership card before getting treatment to be assured the proper discount is applied.

04 Payment is due at time of services. There are no forms to complete and no limit to the number of visits.

05 If you, or the provider, have any questions, contact Customer Service at the number listed on your membership card.

*While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment. Actual costs and savings may vary by provider, service and geographic location. We use the average of negotiated fees from participating providers to determine the average costs, as shown on the chart. The select regional average cost represents the average fees for the procedures listed in Los Angeles, Orlando, Chicago, and New York City, as displayed in the cost of care tool as of June 2020

The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

This benefit is not available to residents of Vermont. **This is not Insurance.**

Chiropractic Savings

Millions of Americans rely on chiropractic care to reduce pain and stress, and to function more productively. If you are one of them, you can save 20% to 40% on chiropractic fees at participating chiropractors across the country.

This benefit includes a free initial consultation, discounts on examinations and x-rays, as well as 40% savings on diagnostic services, and 20% savings on all other services and follow-up treatments.

Sample Savings

Product / Service	Avg. Price	You Pay*	Savings*	% Saved
Consultation	$60.00	$0	$60.00	100%
Initial Examination	$115.00	$35.00	$80.00	70%
X-Ray (Full Spine)	$200.00	$150.00	$50.00	25%
Electrical Stimulation	$27.00	$21.60	$5.40	20%

*Savings and pricing will vary by provider, service and geographical area.

How to Save

01 To select a participating provider, call customer service or log on to the website.

02 Locate the chiropractic network name on the front of your membership card and give this network name to your provider.

03 At your appointment, simply present your membership card before getting treatment to be assured the proper discount is applied.

04 Payment is due at time of services. There are no forms to complete and no limit to the number of visits.

05 If you, or the provider, have any questions, contact Customer Service at the number listed on your membership card.

*While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.

Disclosure: **This plan is NOT insurance.** This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. The plan provides discounts at certain health care providers of 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 health care providers who have contracted with the discount plan organization. The range of discounts for services will vary depending on the type of provider and services. The discount plan organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a listing of participating providers visit www.myhealth-and-wellness.com. **The discount health benefits have been provided at no cost to you and will remain active until you cancel.**

Coast to Coast Vision

Your eyes are the windows to your health. You and your family can see better savings at over 20,000 eye care professionals nationwide, including national chains and local opticians. Association members save on eyeglasses, contact lenses, laser surgery, exams and even designer eyewear.

Prescription Eyewear
10% to 60% off prescription eyewear including most frames, lenses and specialty items such as tints, coatings and UV protection

Eye Exams
10% to 30% off eye exams

Nationwide Providers
Participating chains include LensCrafters, Pearle Vision, Visionworks, JCPenney, Sterling, Target, For Eyes Optical, and more

Contact Lenses
10% to 40% off disposable and non-disposable contact lenses

LASIK Surgery
40% to 50% off the national average cost of LASIK surgery

COAST TO COAST VISION

Sample Savings*

Product / Service	Avg. Price	You Pay	Savings	% Saved
Regular Eye Exam - OD	$91.67	$79.25	$12.42	14%
Single Vision Lenses	$95.67	$70.43	$25.24	26%
Progressive Lenses	$259.33	$191.53	$67.80	26%
Designer Frames	$194.33	$144.20	$50.13	26%

*These are examples only. Savings will vary by procedure, provider and geographical area.

Disclosure: **This plan is NOT insurance.** This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. The plan provides discounts at certain health care providers of 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 health care providers who have contracted with the discount plan organization. The range of discounts for services will vary depending on the type of provider and services. The discount plan organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a listing of participating providers visit www.myhealth-and-wellness.com. **The discount health benefits have been provided at no cost to you and will remain active until you cancel.**

CuraLinc Mental Health Hotline & Textcoach

Mental Health Hotline

Every year, millions of people with mental health concerns struggle to find timely and effective care. Nearly half of adults and children living with mental health conditions in the United States go without any treatment at all.

The Mental Health Hotline provides in-the-moment support and advocacy from licensed mental health counselors around the clock. Members receive unlimited access to experienced clinical professionals for immediate support and expert guidance to ongoing care.

- Immediate Support - CuraLinc's Care Advocates are available every hour of the day, every day of the year to provide in-the-moment mental health support.
- Navigation - In addition to immediate care, Care Advocates can provide guidance to the ideal provider or facility for concerns that require ongoing treatment.
- Integration - Mental health hotline can be seamlessly integrated with the other components of a client's population health management strategy.

CuraLinc Care Advocates:

Masters or PhD in a Mental Health Discipline

Independently Licensed (LMFT, LCPC, LCSW)

Average 11 Years of Mental Health Care Management Experience

98% Satisfaction Rating

Specialized Training in Cultural Competence

Answer Every Intake Directly, 24/7/365

curalinc HEALTHCARE

Textcoach®

Personalized digital counseling with a licensed mental health therapist

Textcoach® is a secure and stigma-free messaging platform that allows participants to conveniently connect with a licensed mental health counselor, also known as a "Coach". Through CuraLinc's secure platform, Coaches help users boost emotional fitness and wellbeing by securely exchanging text messages, voice notes, resource links and videos.

- Accessible - Participants can text with their Coach at any time - on mobile or desktop - without worrying about scheduling or other conflicts.
- Licensed - All Coaches are licensed mental health counselors who also have a special accreditation for providing technology-based care.
- Secure - Communication between participants and Coaches is encrypted and stored securely.
- No Stigma - Text therapy is an excellent resource for those who may not be receptive to "traditional" face-to-face or distance counseling.

Focus Areas

Textcoach® users may choose one or more of the following focus areas:

- Anxiety
- Burnout
- Coping
- Depression
- Grief
- Job Stress
- Mindfulness
- Personal Stress
- Relationship Issues
- Resilience
- Social Isolation
- Substance Abuse
- Trauma

Disclosure: **This plan is NOT insurance.**

Family First

Relentlessly and empathetically focused on your family's well-being

Every caregiving journey is unique. Family First finds the care that's best for you and guides you along that journey - every step of the way.

Not sure you're a Caregiver?

+ Lost on how to talk to your loved one about their substance use?
+ Struggling with lifestyle changes after a cardiac episode?
+ Not sure where to start after a cancer diagnosis?
+ Finding it difficult managing multiple medications?

Your Care Expert will work with you and your loved ones to uncover ways to help you, even if you aren't sure what you need.

Meet Your Expert Care Team

With Family First, you and your loved ones will be matched with an accredited Care Expert to serve as your dedicated point of contact.

Care Experts are part of a multi-disciplinary team of doctors, nurses, social workers, licensed counselors, and other professionals who work together to ensure all aspects of your caregiving journey are accounted for.

family first

How it Works

Comprehensive Intake

Whether you're struggling to care for your parents, having difficulties balancing caregiving and work, or managing a new diagnosis, our job begins with a detailed intake of the challenges facing your family, including the support you may need as a caregiver.

Ongoing Support

Far more than referrals or logistical help, our Care Teams provide ongoing support - often interacting with multiple family members, insurance, and health partners - to resolve caregiving challenges and any new challenges that may arise.

Industry-leading Technology

Artificial intelligence coupled with our Expert Caregiving Platform gives our Experts direct access to medical records, the ability to predict health risks, and deliver a more personalized care experience.

Knowledge & Resources

Written and curated by accredited professionals, our Care Library is full of valuable information to empower you as a caregiver and enhance the health and wellbeing of yourself and loved ones.

Our Expertise

- Eldercare
- Child & Adolescent Wellbeing
- Legal & Financial Challenges
- Insurance & Medicare Navigation
- Community Resources & Supports
- Family Dynamics & Resolution
- Expert Homecare & Placement

Disclosure: **This plan is NOT insurance.**

GetAdvocacy

Healthcare Navigator

When you have time to make an informed decision about where to receive medical care, our navigation service makes sure that you pick the best option for your budget and preferences.

Our patient advocacy service can help you:

- Compare pricing for physician, hospital, or medical specialist -
  - Physician or medical specialist: Will assist Members in locating a physician, as well as make appointments, transfer records and get cost estimates for services.
  - Hospital, surgical center, or medical facility: A price, quality and availability comparison report for up to 5 area healthcare facilities including information about the initial hospital/facility the Member, or their family member, was being referred to for the surgical procedure.
- Obtain cost comparisons for Prescription drugs, MRI's, Lab work and Imaging Services along with providing availability and possible rates for services.
- Help with scheduling appointments for doctors and other procedures.
- Transferring medical records - Please note the member is responsible for any cost related to this request.

Bill Negotiator

Have a huge ER bill? Or maybe you were stuck with an out-of-network bill that's more than you can afford. No matter the situation, our Karis Patient Advocates can step in to help you negotiate your bill and guide you out of a tough situation.

- Contact your Patient Advocate and give them your bill information.
- The Patient Advocate works to reduce your bill through programs, discounts, payment plans, and more.
- On average, we've provided out-of-pocket savings between 40-70%!

Note: GetAdvocacy is a best-efforts service, is not insurance, and does not provide funds to pay for medical bills.

point health

Prioritize Wellness

Prioritize Wellness is a value-added benefit that exists as a multifaceted health and wellness resource. We provide extensive nutrition, fitness, stress management, sleep wellness, and supplementation information. Members can access our wellness articles, fitness video archive, personalized healthy meal guide generator, relaxing sleep wellness sounds, 20+ high-value wellness brand discounts, wellness assessments, an alternative medicine practitioner finder, and more. Our goal is to improve the lives of members by making wellness affordable, and by helping them learn how to live a healthy life, by focusing on disease prevention and health promotion.

Some of our partners include:

- *Early Well*
- *Smart Buy Glasses*
- *Audicus*
- *Daily Burn*
- *Fresh Meal Plan*
- *BackJoy*
- *TheFeed*
- *Botanic Choice*
- *And More!*

Grocery Guide Generator

To help our members live a healthy lifestyle, we provide a grocery list generator that gives guidance according to an individual's unique way of eating. Our quiz recognizes if a member has certain restrictions, such as allergy to dairy, or if they prefer to eat plant based protein instead of meat.

Alternative Medicine Practitioner Finder

Prioritize Wellness partnered with Dao Cloud to provide access to an alternative medicine practitioner database. Find a wellness provider in your area and receive a free consultation. Find verified naturopathic doctors, chiropractors, acupuncturists, massage therapists, nutritionists and more.

Wellness Assessment Quizzes

The Prioritize Wellness assessment quizzes will help members assess their level of health through a series of questions designed with our members in mind. Assessment results provide practical steps as to how members can move forward.

PRIORITIZE WELLNESS™
MAKING YOUR HEALTH OUR PRIORITY.

Disclosure: **This plan is NOT insurance.**

MyHealth & Wellness Association

Swanson Vitamin Discount

There are many positive health benefits that can result from a daily regimen of vitamin supplements. Many people consider a vitamin and mineral supplement program to be an important part of their overall health strategy. Our members can save an additional 20% on a wide range of Swanson brand vitamins and mineral supplements online.

Sample Savings

Product / Service	Average Price	You Pay*	% Saved
Vitamin B12	$11.99	$5.19	57%
Vitamin D	$7.49	$2.71	64%
Omega 3 Fatty Acids	$13.99	$5.43	61%
Turmeric	$9.99	$3.99	60%
Calcium Citrate	$7.49	$2.95	61%

*These are examples only. *Sample pricing with the additional 20% discount.*

To Get Your 20% Savings on Swanson Brand Products

- Shop online at swansonvitamins.com for vitamins and supplements or call 1-800-824-4491 to place an order by phone.
- Members receive 20% off Swanson Brand products when using your Promo Code at checkout.
- Members can request a catalog on the website or by phone.

Only one promotional code can be used per order. Additional 20% discount available on Swanson brands only. Free shipping on orders over $50.

SWANSON

Teladoc

Teladoc™ offers you the convenience of 24/7 access to U.S. board-certified physicians either a phone call or a click away. Physicians can discuss symptoms, recommend treatment options, diagnose many common non-emergency conditions and prescribe medication when medically appropriate. It's health access at the palm of your hand.

For household plans, the primary member will be prompted to add dependent information at the time of account registration. All dependents over the age of 18 will be e-mailed their personal account credentials to register once added under the primary member's account.

Common Conditions include:

- *Cold & Flu Symptoms*
- *Respiratory Infection*
- *Bronchitis*
- *Allergies*
- *Sinus Problems*
- *Urinary Tract Infection*
- *Pink Eye*
- *Rash & Skin Irritations*

Please take a few moments to set up your Teladoc account. Account registration is required prior to requesting a consult.

- Visit www.Teladoc.com or call 1-866-440-0971.
- Have the primary member's date of birth, first name and last name available.

For household plans, the primary member will be prompted to add dependent information at the time of account registration. All dependents over the age of 18 will be e-mailed their personal account credentials to register once added under the primary member's account.

Teladoc™ HEALTH

Once account registration is complete, you can request a consultation from a doctor at anytime. Consultations by phone or video are free of charge. Members can request a consultation by calling 1-866-440-0971 and speaking with a representative, or by logging on to www.Teladoc.com and clicking "Request a Consult". During the consultation scheduling process, members will be requested to update their medical history, which can be updated online under the "My Medical History" tab or by phone when requesting your consult. Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

Consultations will take place within as little as 30 minutes to 1 hour guaranteed of the initial request or during the scheduled time frame selected. If a medication is prescribed during the consult, electronic prescriptions can be sent to your local pharmacy of choice for pickup.

Another convenient benefit of Teladoc is access to your electronic medical record at any time. You can download a copy online from your account or calling Teladoc at 1-866-440-0971 to have your medical record mailed or faxed to you. With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician. All consult history is securely stored in your member portal for easy access from anywhere.

Disclosures: Teladoc is NOT health insurance. ©Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation. 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. The state of Idaho only allows video consultations. The states of Arkansas and Delaware require the first visit to be done via video consultation, and the member may choose phone or video for subsequent visits. Prescriptions in Georgia are limited to 3 days. Teladoc can effectively treat the majority of our most common diagnoses within this three day limit.

TruHearing®

TruHearing® offers a wide variety of hearing aids, different styles, colors and features that are essentially undetectable devices that connect with your smart phone or TV. With the help of a local TruHearing Provider, you are sure to find an option that will address your hearing loss, and save you thousands of dollars.

How to Save

01 Call TruHearing to schedule your appointment

02 Identify yourself and reference your promo code

03 A hearing coordinator will make an appointment for you at an approved provider near you.

04 Payment is due at the time of service.

05 Members can visit the TruHearing website to take an online hearing screening and learn more about the hearing benefit and pricing.

- Hundreds of hearing aid models, including rechargeable and Bluetooth compatible options, from all name brand hearing aid manufacturers.
- $45 Comprehensive Hearing Evaluation
- 5 levels of technology (Basic to Premium) ranging from $695-$1995
- Savings of 30-60% off retail prices
- 3-Year Manufacturers Warranty (includes a 1x loss/damage coverage)
- 2 years of batteries (96 cells)
- Financing options
- Access to more than 6,400 provider locations nationwide

Disclosure: **This plan is NOT insurance.** This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. The plan provides discounts at certain health care providers of 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 health care providers who have contracted with the discount plan organization. The range of discounts for services will vary depending on the type of provider and services. The discount plan organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a listing of participating providers visit www.myhealth-and-wellness.com. **The discount health benefits have been provided at no cost to you and will remain active until you cancel.**

SGIC Insurance

Short Term Medical, Fixed Indemnity, Accidental Death and Dismemberment Insurance Options by Southern Guaranty Insurance Company

Southern Guaranty Insurance Company (SGIC) offers a variety of Accident and Health Insurance Policy options that are designed with the MyHealth & Wellness Association Member in mind. Each product offered has many different options so you can tailor the products to your needs, including your pocketbook.

Plus, the Fixed Indemnity and Short Term Medical products give you access to a nationwide network of doctors and a prescription discount service, helping your insurance benefits go farther.

Challenging the Status Quo - Insurance Products that Meet your Needs

Discover a new approach to insurance with SGIC–a company dedicated to pushing boundaries and providing comprehensive coverage for life's uncertainties.

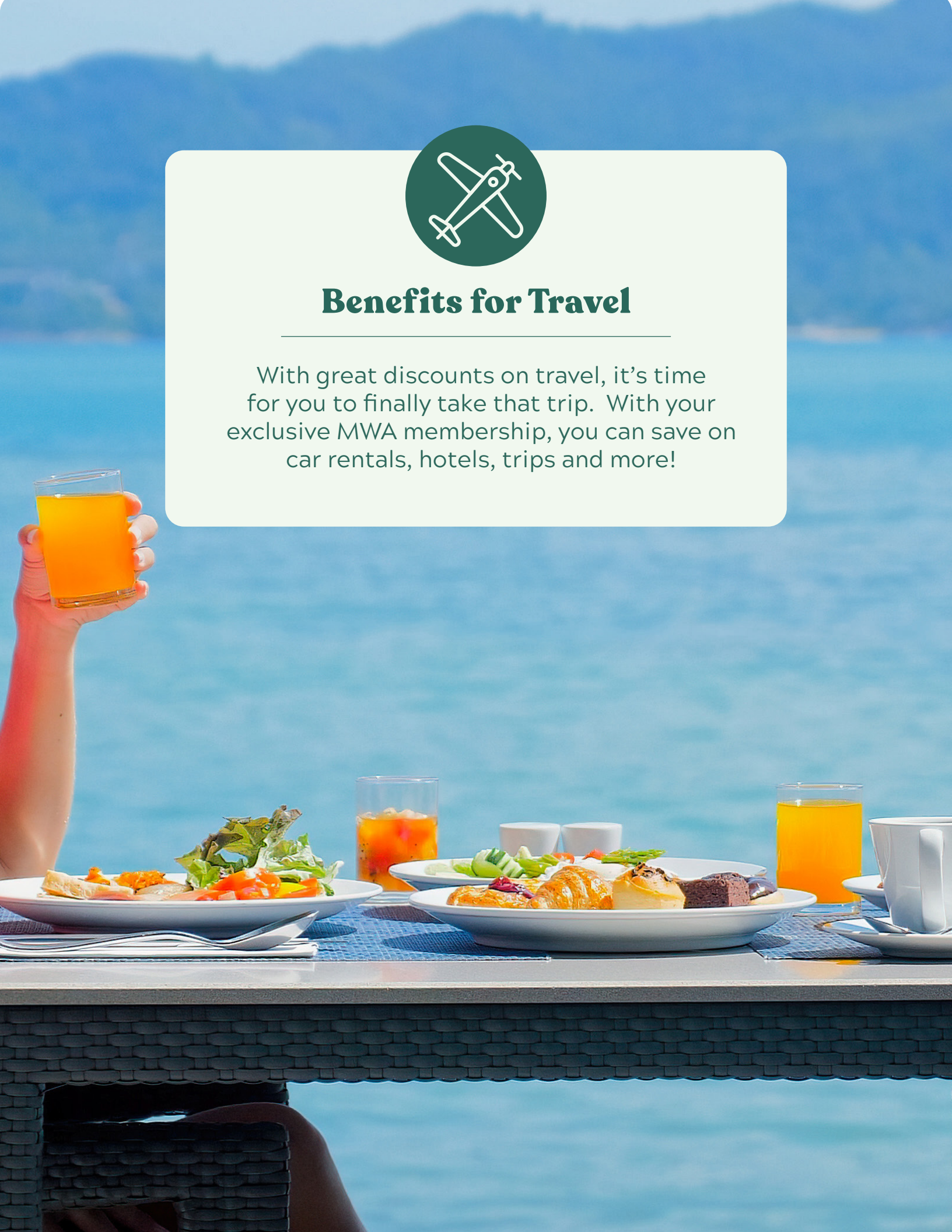
As a member of MyHealth & Wellness Association you have the ability to enroll in SGIC's products, please follow the instructions below to join.

Please visit the SGIC website today to get started.

- Visit SGICinsurance.com/MWA
- Click "Enroll Now", input your MWA member number
- An agent will reach out to you promptly

Disclosure: **These plans are NOT Major Medical Insurance.** They are not considered to be a qualified health plan under the Affordable Care Act (ACA). Some benefits may be covered by a qualified health plan under the ACA. The plans may offer discounts at certain health care providers of medical services through a network provider. The plan member may be obligated to pay for all health care services excluded by the coverage purchased or services that cost over and above the benefit amount provided. The insurance plan options may vary by state and are offered subject to applicants being a member of MyHealth and Wellness Association and meeting the eligibility criteria of the program applied for. Insurance is provided by Southern Guaranty Insurance Company.

Coverage is not guaranteed and is subject to eligibility criteria.
Not available in all states.



Benefits for Travel

With great discounts on travel, it’s time for you to finally take that trip. With your exclusive MWA membership, you can save on car rentals, hotels, trips and more!

Avis and Budget Car Rentals

Avis and Budget

Save up to 25% off Avis and Budget base rates plus get other great offers.

Association members always receive up to 25% off your rental when you use the Avis or Budget discount code, plus enjoy additional offers like dollars off, a complimentary upgrade, or a free weekend day. With a complimentary membership in Avis Preferred® or Budget Fastbreak, you'll travel better, save time and gain access to exclusive offers. Skip the counter and paperwork at many locations and go straight to your car.

AVIS®
Budget®
MyHealth & Wellness Association

Emergency Travel Assist

As a member, you receive the following benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent place of Residence, and the trip duration is ninety (90) consecutive days or less if an accidental injury or sickness commences during the course of the covered trip. The following is a summary description only of the program's services. If you have any questions, please call the customer service number provided with your benefit information.

ALL BENEFITS AND SERVICES MUST BE PREARRANGED BY THE ASSISTANCE PROVIDER COMPANY BY CALLING 1-888-965-9500 (817-375-9579 for outside North America) 24 HOURS A DAY. THE ASSISTANCE PROVIDER COMPANY WILL ARRANGE SERVICES ON THE PARTICIPANT'S BEHALF. PAYMENT FOR SERVICE IS THE RESPONSIBILITY OF THE PARTICIPANT. ALL PAYMENTS MADE FOR COVERED/QUALIFIED EVENT/EXPENSE CAN BE SUBMITTED BY THE PARTICIPANT FOR REIMBURSEMENT AND SUBJECT TO CLAIMS APPROVAL.

- **Emergency evacuation.** If a Participant incurs an accidental injury or sickness and adequate medical facilities are not available locally, the assistance company will assist, if needed, in arranging an emergency medical evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Covered expenses include transportation and related medical services (including cost of medical escort) and medical supplies necessarily incurred in connection with the emergency evacuation. All transportation arrangements made for the emergency evacuation must be made by the most direct and economical route possible. Terms and Conditions Apply*
- **Medically necessary repatriation.** After initial treatment and stabilization for an accidental injury or sickness suffered by the Participant, if the attending physician deems it medically necessary, the assistance company will arrange transport for the Participant back to his or her permanent place of residence for further medical treatment or to recover. Covered expenses include transportation and related medical services (including escort if necessary) and medical supplies necessarily incurred in connection with the repatriation. All transportation cost made for repatriation must be by the most direct and economical route possible. Terms and Conditions Apply*
- **Emergency Evacuation and Medically Necessary Repatriation Total combined Limit Up to USD $100,000.** Terms and Conditions Apply*
- **Transportation of mortal remains.** In the event of the death of a Participant, the assistance company will assist in making arrangements providing for the return of mortal remains. Covered expenses are the following: locating a sending funeral home, transportation

+EMERGENCY+
TRAVEL ASSIST

of the body from the site of death to the sending funeral home; preparation of the remains for either burial or cremation; transportation of the remains from the funeral home to the airport; providing the minimum necessary casket or air tray for transport; consular services (in case of death overseas); procuring death certificate; transport of the remains from the airport to the receiving funeral home. Once the Participant's body has been delivered to the receiving funeral home, this coverage ends. Up to USD $20,000. Terms and Conditions Apply*

- **Transportation of Traveling Companion.** In the event a Participant requires emergency medical evacuation by air ambulance or repatriation by commercial airlines. Air transport of the Participant's spouse or other family member or traveling companion will be provided so that person may accompany the insured in flight, subject to space availability, giving priority to medical equipment and medical personnel aboard and for the welfare and safety of the Participant receiving services. All services in connection with transportation of traveling companion must be preapproved and arranged by the assistance company. Up to USD $5,000. Terms and Conditions Apply*
- **Family Visitation.** When a member is traveling alone and is hospitalized for more than seven (7) consecutive days, the Assistance company will arrange transportation to the place of hospitalization for a chosen person by the insured, provided repatriation is not imminent. Covered expenses include the cost of the most direct economy round trip common carrier ticket to the place of hospitalization. Up to USD $5,000. Terms and Conditions Apply*
- **Transportation of Dependent Children.** When dependent children, traveling on a covered trip with the Participant, are left unattended as the result of a Participant's injury or sickness, the assistance company will arrange to transport such minors to the domicile of a person nominated by the Participant or next of kin. Covered expenses include a one way common carrier economy ticket by the most direct route. Attendants will be provided if necessary. Up to USD $5,000. Terms and Conditions Apply*
- **Vehicle Return.** In the event a Participant should suffer from a certified illness, injury or death which requires emergency medical evacuation/medical necessary repatriation or transportation of mortal remains and the Participant is thereby unable to drive his/her vehicle, this assistance will provide vehicle return service for ground vehicles such as cars, trucks, vans, travel trailers or motor homes, operated by the Participant, to the Participant's permanent residence. This benefit will pay the cost, up to USD 1,000 for fuel, oil, driver and tolls to affect such return. The insured will bear the cost of any repair due to mechanical breakdown, en route, as well as cost for food and accommodations. The vehicle must be in condition capable of being safely operated on the highway. All services in connection with vehicle return must be preapproved and arranged by the assistance company. All coverage's apply only when the Participant is traveling more than 100 miles from the Participant's permanent place of residence and the trip is 90 consecutive days or less. Covered expenses are reasonable and customary expenses for necessary transportation, related medical services and medical supplies incurred in connection with the coverage's listed above. All transportation arrangements. Terms and Conditions Apply*
- **24-hour Information Service.** Should the Participant need information before and/or

during travel he/she may call the Assistance Provider 24 hours a day to obtain help. The multilingual staff is prepared to assist and coordinate the management of a wide variety of travel related situations. Services include but are not limited to information on required documents, immunization requirements, State Department Travel Advisory warnings on travel to certain locations, weather and hazard information about foreign locations, suggested medical exams or treatment before departure and medical care en route. Terms and Conditions Apply*

- **Medical Monitoring.** Should the participant need to be medically monitored, the Assistance Provider will monitor the case, while liaising with the participant, the local attending physician, the family physician and the medical director of the transportation company. Terms and Conditions Apply*
- **Medical Referral.** Should the Participant need help locating a Physician or Hospital, the Assistance Provider will provide referrals to a local prequalified Physician and/or Hospital. Terms and Conditions Apply*
- **Guarantee of Medical Expenses.** Should the Participant need help for overseas medical payments the Assistance Provider will assist in the arrangement of payment or guarantee of payment to Medical Providers. Subject to the quality of the Participant's confirmed personal credit. Terms and Conditions Apply*
- **Insurance Coordination.** Should the Participant need help for overseas medical claims, the Assistance Provider will assist him/her in coordinating the claims procedure with the Participant's insurance program. Terms and Conditions Apply*
- **Lost Documentation Service.** Should the Participant need help to replace lost or stolen travel documents (i.e., passport, baggage, tickets, credit cards, etc.), the Assistance Provider will advise and assist where possible regarding their replacement. Terms and Conditions Apply*
- **Legal Assistance.** Should the Participant need help arranging local attorneys, embassies and consulates, arranging bail, or coordination of payment for legal services the Assistance Provider will provide referrals and payments, from available resources of the Participant. Terms and Conditions Apply*
- **Emergency Delivery of Prescription Items.** Should the Participant need prescription medication or lenses not available locally, the Assistance Provider will organize the delivery of the prescribed item to the Participant upon written authorization from the prescribing physician when possible and legally permissible. Terms and Conditions Apply*
- **Emergency Cash Transfer and Advances.** Should the Participant need cash as a result of loss or theft, the Assistance Provider will arrange for emergency cash transfers and advances through additional sources, including hotels, banks, Consulates and Western Union, up to a limit of $500 per transaction. All transactions are subject to any government regulation and to the availability of the Participant's confirmed personal credit. Terms and Conditions Apply*
- **Language Assistance.** Should the Participant need help communicating in a foreign country, the Assistance Provider will provide telephone interpretation. Terms and Conditions Apply*

Limitations and Exclusions:

The following conditions represent coverage exclusions:

1. Suicide or attempted suicide;
2. Intentionally self-inflicted injuries;
3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. Participation in any military maneuver or training exercise;
5. Mental or emotional disorders, unless hospitalized;
6. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
7. Commission or the attempt to commit a criminal act;
8. Participation as a professional in athletics;
9. Pregnancy and childbirth (except for complications of pregnancy);
10. Travel undertaken for the specific purpose of securing medical treatment; and
11. Bodily Injury or Sickness which can be treated locally and does not prevent the Insured from continuing his or her journey or from returning home.

YOU MUST CALL THE TRAVEL ASSIST NUMBER TO ASSIST IN THE CLAMS PROCESS AND USE CERTAIN BENEFITS.

THESE ARE REIMBURSEMENT-BASED BENEFITS, MEANING AFTER A COVERED/QUALIFIED EVENT/EXPENSE, ACTION IS REQUIRED ON YOUR PART TO CLAIM REIMBURSEMENT FOR A COVERED/QUALIFIED EVENT/EXPENSE.

YOU BEGIN THE REIMBURSEMENT PROCESS BY CONTACTING THE ASSISTANCE PROVIDER COMPANY AT 1-888-965-9500. IF YOU WERE A PAID AND ACTIVE TRAVEL ASSISTANCE PROGRAM PARTICIPANT AT THE TIME OF A COVERED/QUALIFIED EVENT/EXPENSE, YOU WILL BE PROVIDED WITH A CLAIM FORM AND CLAIM PROCESS INSTRUCTIONS. YOU HAVE UP TO A MAXIMUM OF NINETY (90) DAYS FROM THE DATE OF THE COVERED/QUALIFIED EVENT/EXPENSE IN WHICH TO SUBMIT YOUR COMPLETED CLAIM FORM AND REQUIRED SUPPORTING DOCUMENTATION.

T.A. Group Acquisition, LLC IS THE ASSISTANCE PROVIDER COMPANY. PROVIDED BY UNDERWRITERS AT LLOYD'S OF LONDON.

*This benefit is subject to the Terms & Conditions of the Travel Assistance program administered by T.A. Group, Acquisition, LLC. The descriptions, caps, limitations, exclusions, and notes contained herein shall constitute the Terms & Conditions." To view the full Terms and Conditions of the program, visit http://www.travel-assist-terms-and-conditions.com/TC.pdf.

This Benefit is NOT Available to residents of Florida, Connecticut or New York.

Roadside Assistance

The Roadside Assistance Benefit is provided by Roadside Protect Motor Club. Whenever you need roadside assistance for your vehicle, call our toll-free number twenty-four (24) hours a day and request dispatch service and the Roadside Assistance Administrator will arrange to send help to your disabled vehicle from a participating facility.

Covered Emergencies Include:

- *Towing*
- *Flat Tire Assistance*
- *Jump Start*
- *Lock-out Service*
- *Fuel Delivery Service*

ROADSIDE PROTECT

Wyndham Hotels

Whether you are looking for an upscale hotel, an all-inclusive resort or something more cost effective, association members can save on rooms at nearly 7,000 participating hotels worldwide.

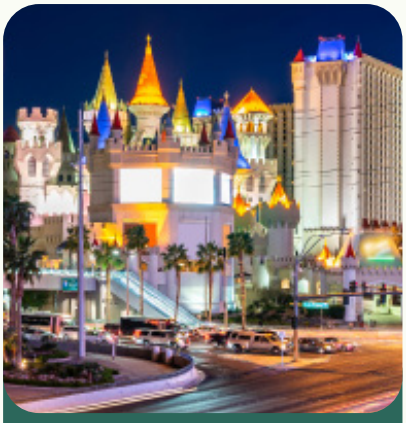
Wyndham Hotels are offering members 25% off the “Best Available Rate” at participating locations every time you travel.

ALL-INCLUSIVE VACATIONS BY WYNDHAM

Mouthwatering cuisine. Handcrafted cocktails. Endless entertainment. Experience incredible all-inclusive resorts inn awe-inspiring destinations.

GOLF COLLECTION

Discover world-class golf getaways at our hotels and resorts situated on some of the most pristine greens around the world.



ENTERTAINMENT DESTINATIONS FROM TRADEMARK COLLECTION BY WYNDHAM

From the bright lights of Reno to the boardwalk of Atlantic City, this exciting collection has something for everyone.

WYNDHAM HOTEL GROUP

MyHealth & Wellness Association

Benefits for your Personal Life

For members who are cost-conscious consumers, MWA provides money-saving discounts on everyday items to help make any household budget go further.

1800Flowers.com Discount

As an association member, you can save 15%* when you order flowers and/or gifts from 1800Flowers.com, one of America's top providers of floral and specialty gifts.

Enjoy top-quality customer service with same-day delivery on many items. 1800Flowers.com and its gourmet food brand, 1800baskets.com, offers a wide range of gifts: flowers, plants, plush toys, and balloons, plus gourmet food, gift baskets, cookies, brownies, popcorn, fruit, wine and spa products. Whether for Get Well, New Baby, Just Because or Bereavement, 1800Flowers.com has the right gift for the right occasion.

Getting your 15% discount is easy.

Order online or simply call 1800Flowers and mention your promo code

*NOTE: *Prices & Discounts are exclusive of applicable service and shipping charges and taxes. Items may vary and are subject to availability, delivery rules and times. Offers available online and by phone. Offers cannot be combined, are not available on all products and are subject to restrictions, limitations and blackout periods. Prices and charges are subject to change without notice. Void where prohibited. © 2011 1800FLOWERS.COM, INC.*

1-800 flowers.com

MyHealth & Wellness Association

Allstate Identity Protection

Cybercrime is rapidly evolving and it can be overwhelming to keep up. Allstate Identity Protection is committed to making digital life easier, safer, and more rewarding by offering members innovative protection against digital fraud.

Services provided by Allstate Identity Protection

- Dark Web Monitoring
- Identification Monitoring
- Email Scan
- Web Login Scan
- Credit/Debit Card Scan
- SSN Monitoring
- Breach Notifications
- Identity Management
- Identity Health Status
- Lost Wallet Assistance
- Solicitation Reduction
- Credit Fraud Alerts
- Credit Freeze Assistance

Allstate[SM]
IDENTITY PROTECTION

High Risk Transaction Monitoring

Monitors high-risk accounts and issues alerts when knowledge-based authentication is used to access accounts, make changes, or open new ones. Members also receive alerts for suspicious activities related to non-credit based transactions including medical billing, cash advances, and student loan withdrawals.

White Glove Remediation

Our in-house staff of certified, US-based privacy experts are available 24/7. With our pledge to treat every caller like a CEO, privacy experts do everything to help restore a customers identity.

Reimbursement

$50k expense reimbursement with $25k stolen funds reimbursement.***

How to Get Started

01 Login to myhealth-and-wellness.com to locate your Member ID Number

02 Visit the Allstate Identity Protection website and click the “Enroll Now” button

03 Enter your Member ID Number and all other required information to set up your account

Once Signed Up:

- Login to your account at www.myaip.com/groupcode to review your identity monitoring activity or to report an identity theft incident.
- In the event of an identity theft event, Allstate’s in-house staff of certified, US-based experts are available 24/7. You will be assigned a privacy expert who will offer you personalized white-glove remediation services and will stay with you from start to finish. With a pledge to treat every caller like a CEO, privacy experts do everything to help restore a customer’s identity.

ODP Business Solutions

Work has changed and this exciting evolution allows for ODP Business Solutions to be more agile and innovative in driving value to your business. You need more than just a supplier in your corner. You deserve a collaborator with the power to deliver on big initiatives, plus the focus to notice the smallest details.

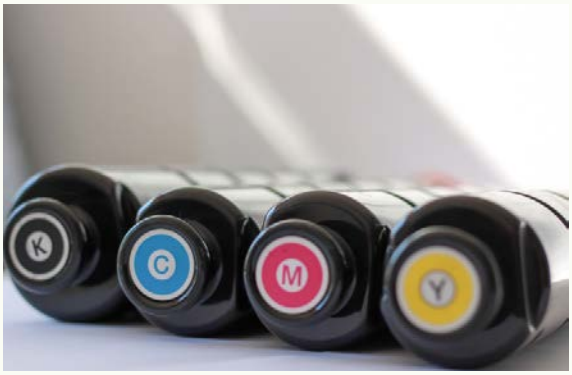
Office Supplies

Furniture

Electronics

Cleaning Supplies

Breakroom Supplies



Ink & Toner

ODP BUSINESS SOLUTIONS™

Here's how you can maximize your member benefits

Register for an account online

To receive your member discounts, visit the association website and follow the link to register your account through our dedicated ODP site.

Huge Savings

You will receive 75% on the Best Value List of preferred products and with free next-business-day delivery* or in-store and curbside pickup** when you shop online using your registered account.

Print and Copy Services

You can also place print services orders online and have them delivered where and when you need them, or pick them up at an Office Depot® or OfficeMax® store.

*Free Delivery: Minimum purchase required after discounts and before taxes. Orders outside our local delivery area and most furniture, oversized, bulk items, cases of bottled water and other beverages and special-order items do not qualify. Non-qualifying orders incur a deliver charge (minimum charge of $9.99). Many orders can be delivered next business day (between 8:30 AM and 5:00 PM) if placed online or via phone by 3:00 PM or via fax by 1:00 PM, local time (in most locations). Other restrictions apply. **Curbside pickup is available in most stores, subject to state and local regulations. Orders must be placed 1 hour before store closing. See odpbusiness.com, call 888-2-OFFICE or ask your Account Manager for details.

Spot Pet Insurance

Receive Up To a 20% Discount for Protecting Your Pet's Health.

Get support during pet medical emergencies and manage predictable payments instead of surprise vet bills. SPOT is a rated-excellent provider with customizable coverage, preventative care* options, and all members can enjoy discounted premiums with SPOT. Get a 10% member discount on your first pet, plus 10% on top of that for additional pets.

Why Spot?

Customized Plans

Customize the plan that is best for your pet and your wallet. SPOT offers up to 90% reimbursement, a range of annual limits, and Accident-Only plans.

24/7 Pet Telehealth Helpline

SPOT customers get access to a 24/7 helpline to ask veterinary experts questions about pet health, behavior, and wellness.

A Whole Picture of Pet Health

SPOT knows that health goes beyond the conventional vet office, and covers behavior therapy and alternative treatments. SPOT also works with trainers, vets, and behaviorists to bring policyholders helpful and fun pet health content.

Proactive Health

SPOT has preventative care coverage* options, which reimburse pet parents for routine care like dental cleanings, vaccinations, heartworm prevention and more.

SPOT Pet Insurance

Get Help with Surprise Vet Bills

Spot reimburses a range of vet bills for covered conditions:

- ✓ Poison Control
- ✓ Prescriptions and Supplements
- ✓ MRIs and XRays
- ✓ Exams
- ✓ Surgeries
- ✓ Extractions
- ✓ Alternative and Behavior Treatments
- ✓ And More...

How Pet Insurance Plans Provided by Spot Work

1. Visit any licensed vet in the US or Canada
2. Submit your claim on line, in our app, or via fax
3. Get cash back for eligible vet bills for covered conditions

Visit https://spotpet.link/EBGallagher to claim the offer!

Get a quote today and receive a FREE ebook with Cesar Milan's top training commands!

** Preventative Care coverage available for a little extra cost.*
*** Not available in NY. Not available if a claim has been paid.*
Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit spotpetins.com/sample-policy. Preventative Care reimbursements are based on a schedule. Spot On Coverage reimbursements are based on the invoice. Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance plans are underwritten by Unites States Fire Insurance Company. Insurance plans are marketed and produced by Spot Pet Insurance Services, LLC. (NPN # 19246385) *© 2021 United States Fire Insurance Company. Copyright 2021, Spot Pet Insurance Services, LLC. All Rights Reserved.*

UPS Delivery Services

Flat Rate Discounts on Shipping

UPS took the guesswork out, and put the easy in.

Get the flexibility you need to capture the full benefit of growth opportunities: UPS' logistics expertise and tools can help optimize your supply chain and let you react quickly to shifting market needs.

Association members now have access to new and improved flat rate pricing - no matter how much you ship, when you ship, or where it's going.

Members-Only Savings Include:

- *10%* on UPS Next Day Air® Early*
- *50% on Domestic Next Day / Deferred*
- *30% on Ground Commercial / Residential*
- *International: 50% on Export / 40% on Import / 25% Canada Standard*
- *Savings begin at 75%* on UPS Freight® shipments over 150 lbs.*
- *In addition, members can take advantage of UPS Smart Pickup® service for free.*

Your membership provides optional use of each of the above discounts, services and/or an opportunity to quote with insurers. Our commitment to membership defines us. While we believe you will be pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service. We will continue seeking out new and improved benefits so that we may remain a valued resource and valued partner for responsible Americans throughout the United States.

MyHealth & Wellness Association

12444 Powerscourt Drive
Suite 500
St. Louis, MO 63131
800-992-8044

myhealth-and-wellness.com

Document Version: MWA20260205