



Value Plus
www.vavplus.com

VAVP25 MEMBERSHIP



Association membership is guaranteed. There are no health questions and no underwriting or waiting periods.

We offer the following non-insurance services to you and your family

Consult A Doc TM*

Consult A Doc is a national network of board certified physicians providing cross coverage consultations 24 hours a day, 365 days a year. Consult A Doc physicians use medical records and telephone consultations to diagnose, recommend treatment and write short term prescriptions. Consult A Doc provides services for members 10 years of age or older. Consult A Doc physicians prescribe short term prescriptions, excluding DEA controlled substances and lifestyle drugs, when appropriate.

*Consult A Doc is not available in the state of (N/A)

Ask-A-Nurse

Provides you with information about your personal health issues any time, day or night. Registered nurses are on call 24-hours a day, 7 days a week, to provide members with advice about a wide range of issues.

Prescription Savings

The ScriptSave[®] Select Program provides you, and your entire household, savings on brand name and generic prescriptions. Savings average 22%, with potential savings of up to 50% (based on national program savings data).

Travel Assistance Plan* if you are in Mexico, South America or anywhere else in the world. As a member, you receive the following benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence. Emergency Evacuation/Repatriation, Transportation of Mortal Remains. Emergency Delivery of Prescription Items and many more. (Not available in CT, FL)

Additional membership benefits:

Vitamins and Nutritional Supplements, and counseling services.

Plus these additional Insured Benefits

Accidents are the leading cause of death for Americans under the age of 40, and the 5th leading cause for people of all ages. Over 52% of all medical costs are due to accidental injury.

\$2, 500 Accident Medical Benefit after \$100.00 deductible

The coverage is up to \$2,500 per occurrence (\$100 per occurrence deductible applies).

\$5,000 Accident Death and Dismemberment

The accident insurance can be used at any doctor's office, urgent care facility, medical clinic or hospital emergency room.

THIS IS NOT TRADITIONAL HEALTH INSURANCE. THIS OFFER INCLUDES DISCOUNTS AND/OR SERVICES PLUS ADDED LIMITED BENEFIT MEDICAL AND ACCIDENT INDEMNITY INSURANCE. NONE OF THESE, INDIVIDUALLY OR IN COMBINATION ARE A SUBSTITUTE FOR TRADITIONAL HEALTH INSURANCE, MAJOR MEDICAL INSURANCE, MEDICARE, A MEDICARE SUPPLEMENT, OR ANY OTHER MEDICAL EXPENSE REIMBURSEMENT INSURANCE PLAN

DEFINITIONS:

ACCIDENT: A sudden event which results in an Injury.

INJURY: Bodily injury due to an Accident which:

- results directly and independently of disease, bodily infirmity, or any other causes
- solely, directly, and independently of all other causes results in medical expense;
- occurs after the effective date of the covered person's coverage; and
- occurs while the person's coverage is in force.

All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these Injuries, are considered a single Injury.

INSURED PERSONS: include all eligible covered members and their lawful spouses.

TERMINATION

24-Hour-A-Day Accident Coverage. Coverage will terminate at the earlier of:

- the date the policy terminates;
- the date the covered person ceases to be an Eligible Person; or
- the end of the period for which any applicable premium had been paid.

GENERAL POLICY PROVISION

Benefits are payable for Eligible Expenses for non-work related injuries.

EXCLUSIONS

This certificate does not provide benefits for:

• Treatment, services or supplies which:

- Are not Medically Necessary;
- Are not prescribed by a Doctor as necessary to treat an Injury;
- Are determined to be Experimental/Investigational in nature;
- Are received without charge or legal obligation to pay;
- Are received from persons employed or retained by the Policyholder or any Family Member. Unless otherwise specified;
- Are not specifically listed as covered charges in this certificate
- Treatment of illness, disease, or infections, except pyogenic infections or bacterial infections which result from the accidental ingestion of contaminated substances.
- Injury by acts of war, whether declared or not.
- Injury covered by Worker's Compensation or the Occupational Disease Law or mandatory no fault automobile insurance.
- Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline.
- Suicide, attempted suicide, or intentionally self-inflicted injury while sane
- Injury sustained while committing or attempting to commit a felony.
- Loss from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the injury occurs.
- Loss resulting from intoxication; or the use of any drug or agent classified as narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a doctor.
- Injury which occurs while the Insured is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Covered Charges incurred outside of the United States or its possessions, unless such Covered Charges are incurred while the Covered Person is on a trip of not more than 60 days.
- Injury resulting from participation in organized sports for covered persons over the age of 18.

THIS IS LIMITED ACCIDENT MEDICAL EXPENSE INSURANCE. IT IS AN ACCIDENT ONLY POLICY AND DOES NOT COVER LOSS OR EXPENSE RESULTING FROM SICKNESS, DISEASE, OR BODILY INFIRMITY.

In order to receive benefits, a covered person must sustain an injury while the policy is in force and such injury directly and independently causes a loss covered by the policy. This material is designed for informational purposes only and merely summarizes the benefits available. All benefits are subject to the contracts, master group insurance policy and any amendments, which alone constitute the agreement under which payments are made at the time of claim.

All benefits provided by this insurance are subject to the terms, definitions, conditions, exclusions, and limitations, of the group policy. To obtain more information about this benefit, please call 877-714-3336. All members of the Association for Healthy Ideas and Resources are eligible to receive these benefits. The insurance benefits are underwritten by United States Fire Insurance Company of 5 Christopher Way, Eatontown, NJ 07724, issued to the AHIR and administered under contract by Benefits Today, LLC. Coverage is not provided for loss due to pre-existing conditions. The underwriting risks, financial obligations and support functions associated with the products issued by United States Fire Insurance Company of Eatontown, NJ 07724, are its responsibility. United States Fire Insurance Company is responsible for its own financial condition and contractual obligations.

Your membership is backed by an initial 30 day money back guaranty. If you are unsatisfied with your membership or need help in filing a claim or for general information with your benefits, please call our membership service department toll free at 1-877-714-3336 Monday through Friday 7AM to 5PM CST.

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