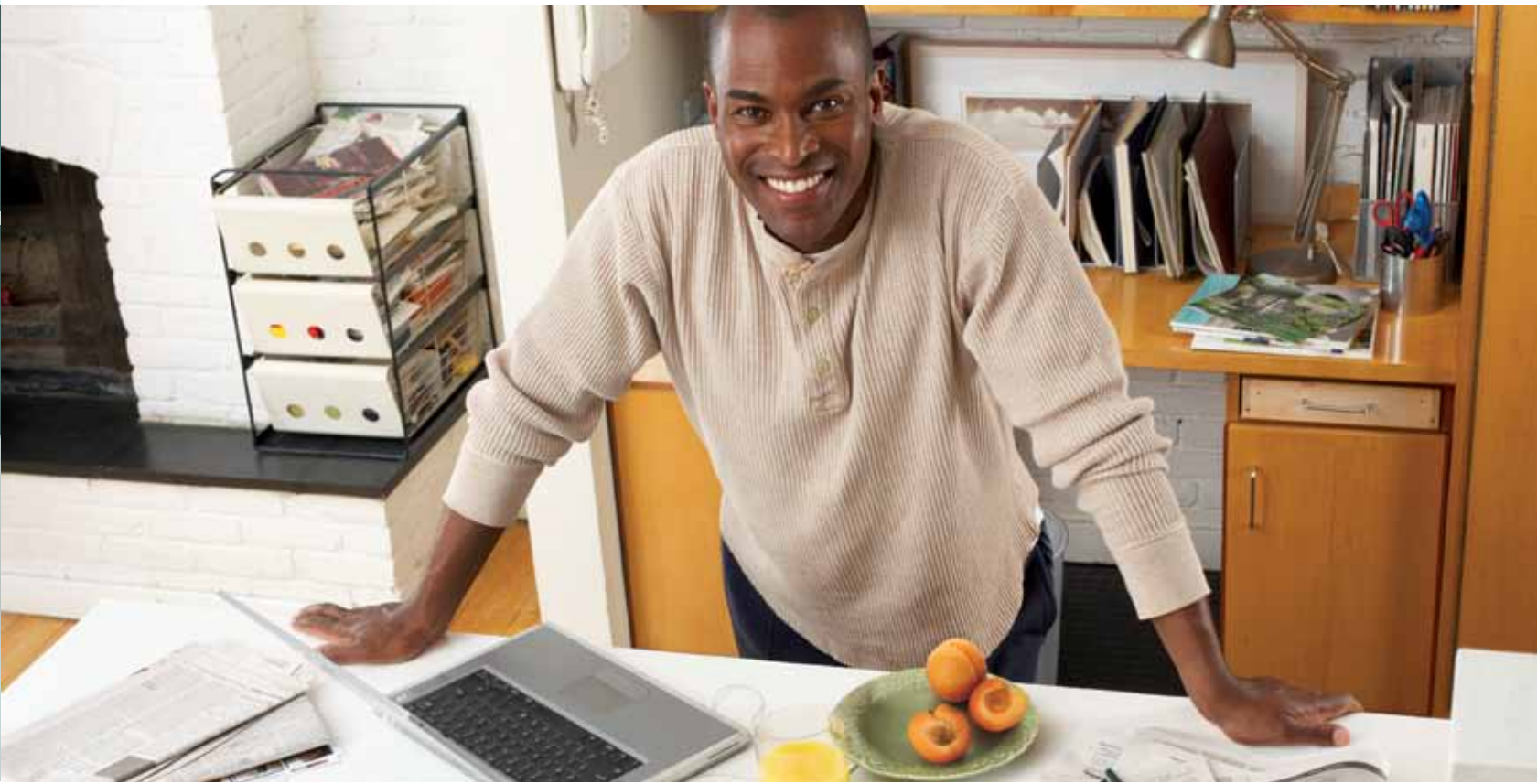




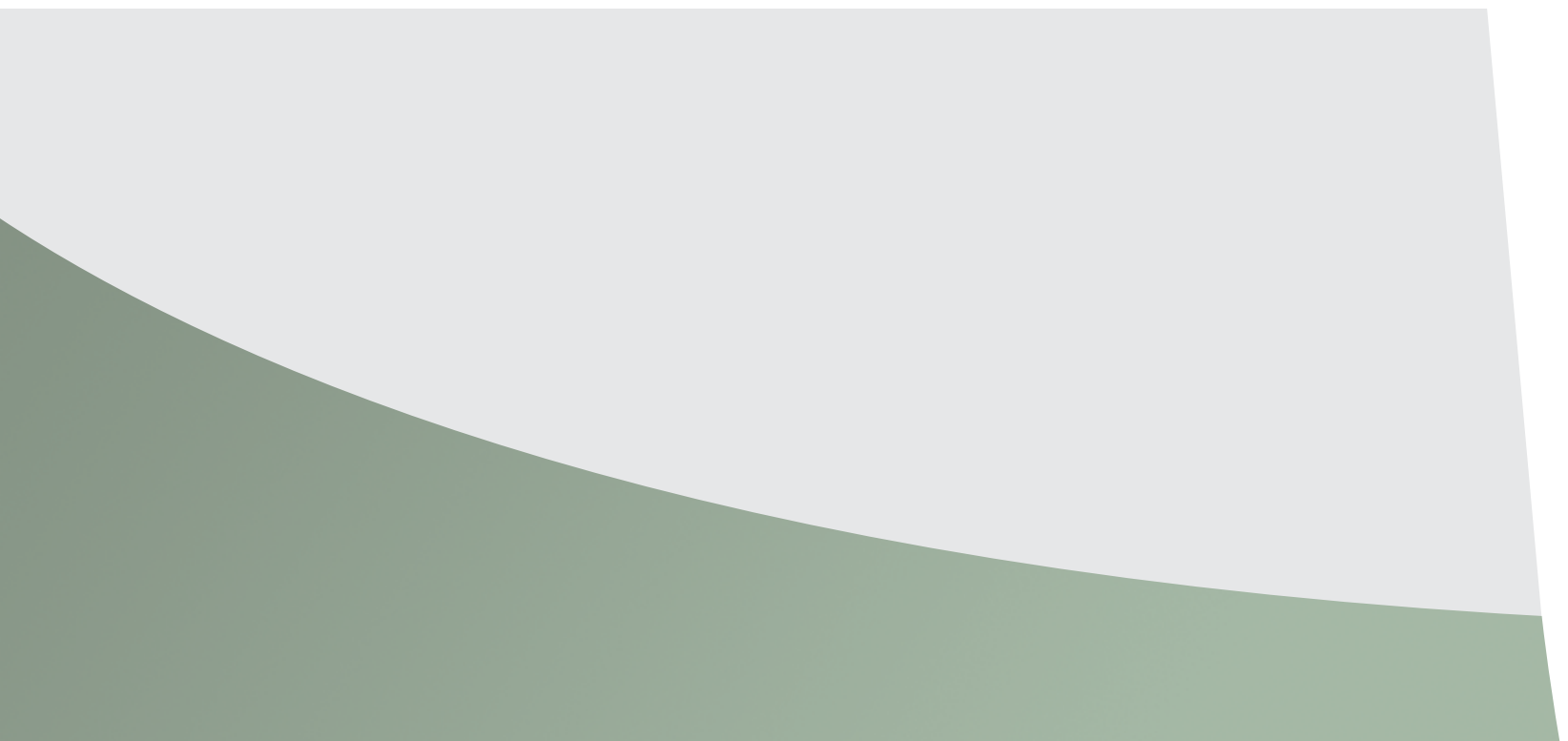
**f a c t**



# MEMBERSHIP

The Federation of American Consumers and Travelers (FACT) was formed as a not-for-profit corporation more than a quarter-century ago. We currently serve more than 1 million Americans nationwide.

[www.usafact.org](http://www.usafact.org)  
1-800-USA-FACT



## Who Is FACT

*Together We Can Help You & Your Family*

In 1984, the FACT community organized to pool resources in order to better our lives. Joining our community means you can take advantage of a growing menu of member benefits for your entire family. Benefits designed to maintain health and wellness. Benefits designed to provide security for you and your family. Benefits designed to give you peace of mind when circumstances create uncertainty.



“I joined because I needed health insurance... also discount dental and eye care. And I was frankly blown away by the other benefits...”

— P.T., Naples, Florida

# ELITE MEMBERSHIP

## Health & Wellness Care

### Health Insurance

Increasing health-care costs make it essential that you own a solid health insurance plan, underwritten by a reputable and highly-rated insurance carrier. For members, there is a solution: a plan from Golden Rule Insurance Company, a UnitedHealthcare company. Golden Rule offers personal health plans under the UnitedHealthOne brand name.



#### Types of Health Insurance Available:

- Copay Health Insurance Plans
- Health Savings Account (HSA) Plans
- High-Deductible Health Insurance Plans
- Short-Term/Temporary Medical Insurance

Note: Golden Rule policy form numbers C-006.3, C-006.4 or GRI-H-5.7

### Medical Consultation

#### 24/7 Doctor Consultations

Online or call toll-free. The doctor will respond within 3 hours with your recommended treatment, therapy, or referral. They can even call in a prescription. This benefit is free for ELITE members.

#### 24/7 Nurseline

Instant access to a registered nurse 24 hours a day, 365 days a year. You can possibly save yourself an expensive and time-consuming trip to the emergency room.

### Expanded Accidental Death & Dismemberment\*

There's comfort in knowing that additional financial security is in place. This ELITE AD&D benefit pays \$25,000 for death due to a covered accident, and doubles to \$50,000 if the accident occurs while traveling via a common carrier such as an airplane, train, or bus and begins on the first day of the second month following the effective date of your FACT membership. Partial benefit is available if an accident results in paralysis, loss of limb, sight, hearing, or speech. Coverage extends to the member's spouse and all dependent children living at home.

### Family Crisis Fund

When your loved one is seriously ill and hospitalized, the last thing you should have to worry about are your financial needs. This ELITE benefit provides up to \$5,000 to be used however you see fit, in addition to your health insurance benefits. It's simple. No claim forms and no underwriting. Conditions which qualify for the benefit help: Heart Attack, Stroke (not including T.I.A. mini-stroke), Major Organ Transplant, Bone Marrow Transplant, Cancer, and Kidney Failure.

### Enhanced In-Hospital Benefit\*

A daily hospital benefit of \$100 (\$200 for intensive care) per day for up to 5 days is paid to you if you or a family member is hospitalized for more than 3 days due to a covered accident.



“I am pleased with the discounts for FACT members ordering medicines through Wal-Mart's mail order program. Last week I mail-ordered a prescription from Wal-Mart. The price was excellent, only \$10.28!”



— C.S. Arlington, VA



## Prescription Savings

Prescription drugs can be a financial drain on your family budget. Our prescription drug discounts can help you save on all commonly prescribed generic and brand name drugs.

- **Retail Pharmacies:** Save an average of 20% off regular retail prices at 62,000 drug stores nationwide, including CVS, Kroger, Walmart and many more.
- **Mail order:** Enjoy average savings of 50% and the convenience of home delivery.

## Dental Discounts

Typical dental discounts of 10% to 35% are available to FACT members and their families on many dental services, including:

- Orthodontics
- Oral surgery
- Cosmetic dentistry (includes whitening, crowns, & caps)
- Regular checkups, cleaning, and fillings
- Pediatric dentistry

## Vision Discounts — typical savings of 5%-40%

- LASIK laser vision correction
- Annual vision exams for no more than \$40
- Eyeglasses, frames, and contact lenses

# ELITE MEMBERSHIP (continued)

## Electronic Health Record

In addition to 24/7 Doctor consultations, you will receive a free electronic health record. An EHR can store all of your personal health information in one secure place that is accessible to you 24/7, 365 days a year. You determine who can see the information in your EHR. Managing your medical history is easy and confidential. You can share the information with only those you choose, including your primary physician.

## Expanded Healthcare Benefits

In addition to access to quality health insurance, FACT members can save on many health and well being products and services such as:

- Hearing
- Skilled Nursing
- Chiropractic
- Home Health Care
- Acupuncture

## Wellness Benefits

- Weight management programs — typical savings of 10%-50%
- Stop-smoking programs — typical savings of 10%-46%
- Fitness club membership — typical savings of 5%-50% on membership fees
- Fitness equipment — typical savings of 5%-15%
- Vitamins/supplements — typical savings of 10%-15%

## Pet Coverage

Through FACT, you can protect all the members of your family — even your pets! Discounts ranging from 5% to 15% are available to you on coverage underwritten by the largest and oldest insurer of pets in the United States.

## Disaster Aid

FACT sponsors a program designed to get money promptly into the hands of affected members when a natural disaster occurs. The goal is to help with the member's most basic needs during those trying days which immediately follow a hurricane, tornado, flood, fire, or other disastrous event, including acts of terrorism. Up to \$250 may be paid without proof of loss. There are no forms to complete and no need to stand in a long line.

## Grants & Scholarships

Continuing Education Scholarships: FACT scholarships are offered in four categories: (1) for current high school seniors; (2) for persons who graduated from high school four or more years ago and now plan to go to a university or college; (3) for students currently enrolled in a college or university, and (4) for trade or technical school aspirants. Scholarships range in size from \$2,500 to \$10,000.

**Classroom Grants:** Any teacher who is nominated by a FACT member is eligible to apply for a Classroom Grant of between \$100 and \$2,500. The purpose of this Grant Program is to support worthy classroom projects for which funds may not be readily available somewhere else. Our goal is to improve the teachers' ability to teach and the students' opportunity to learn.

**Community Grants:** Almost any church, civic club, or community project — ranging from playground renewal to a cultural endeavor — will be seriously considered if a FACT member believes it will benefit some or all of his or her neighbors. Community Grants range from \$100 to \$2,500. Applications are reviewed, and grants awarded, quarterly.

# Protection & Assistance

*For You and Your Family*

## Identity Protection

Protecting your individual identity is critical. Take advantage of our Identity Protection Plan provided to ELITE members. It guards against identity theft and helps restore your identity if stolen. This protection includes: Identity Monitoring, Up to \$25,000 worth of Identity Theft Insurance (not available in New York State), Restoration Services, Lost Credit Card Assistance, and legal care at discounted rates should you experience identity theft. This is the only Identity Theft Program in the country that provides unlimited discounted legal care, enabling members to both defend themselves against a theft, and prosecute thieves.

## Expanded Entrepreneur/Small Business Package

You may be one of the many FACT members running their own businesses. ELITE members can take advantage of our Small Business Package. We've partnered with major retail and service providers to help our self-employed members become more successful. Discounts include:

- Website Design and Hosting
- Printing
- Retirement Planning
- Business Recovery Aid
- Online Tax Consultation
- Legal Referral Service
- Shipping Discounts
- Free advertising on FACT's website
- Employee Search
- Office Supplies

## Expanded Travel Program

Whether it's travel for business or pleasure, as an ELITE member you'll save up to 50% on hotels and have a low price guarantee. Our private online travel portal is ready to assist you with reservations and booking. FACT members can save time and money when they travel.

## Home Relocation Services

Moving your family can be a little easier with FACT Home Relocation Services. Available to ELITE members, this package provides counseling on financing a new home, assistance planning your move, and settling-in. Plus members save with discounts on real estate transactions.

***Plus All CHOICE Membership Level Benefits are Included!***

“I want to thank FACT for the \$250.00 Small Business Recovery check. Your aid has enabled us to get through without having the utilities shut off. I will never forget it.”

***— D.J. Lake Havasu City, AZ***

# CHOICE MEMBERSHIP

## Health Insurance

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### Types of Health Insurance Available:

- Copayment Health Insurance Plans
- Health Savings Account (HSA) Plans
- Short-Term/Temporary Medical Insurance
- High-Deductible Health Insurance Plans

Quotes are available for the self-employed and the unemployed.

## Accidental Death & Dismemberment\*

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## Health & Wellness Care

### Dental Care

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### Vision Discounts — typical savings of 5%-40%

- LASIK laser vision correction
- Eyeglasses, frames, and contact lenses
- Annual vision exams for no more than \$40

### Prescriptions

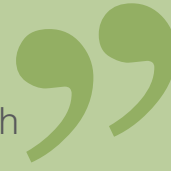
- Walk-in prescription drugs — average 20% off retail price
- Over 62,000 participating pharmacies
- Simple, no claim forms to submit
- Mail order option available — average 50% off retail price

### Wellness Benefits

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- Fitness equipment — typical savings of 5%-15%
- Vitamins/supplements — typical savings of 10%-15%



“Your scholarship gave me the opportunity to attain a goal I never dreamed was possible... I will never be able to thank you enough, but I am sure my sharing with students and the shining in their eyes when they learn something new will certainly add stars in your crown.”



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We protect all the members of your family — even your pets! FACT pet coverage offers help with expensive vet bills and discounts on pet products and prescriptions.

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# Additional Membership Benefits

*When You Need Them*

## Consumer Info & Hotline

This monthly online newsletter provides news of general consumer interest — and keeps members up-to-date on the ever-growing list of FACT benefits. Published regularly online.

## Consumer Hotline

When a FACT member encounters a problem that they can't solve alone, FACT's Consumer Hotline provides a free referral to the proper source or sources.

## Consumer Library

Publications on topics of interest to every consumer — entirely free! The FACT Consumer Library includes: finances, travel, health care, federal programs and child care.

## Retail and Service Discounts

Life is expensive. FACT members benefit from retail and service discounts from companies your family knows:

- T-Mobile
- Sears (appliances)
- North American Van Lines
- Meineke (auto parts and service)
- Jenny Craig
- Office Depot
- Best Western Hotels
- And more!

FACT Benefits	Elite	Choice
Access to UnitedHealthOne Personal Health Plans	✓	✓
Accidental Death Benefits*	✓	✓
Expanded Accidental Death & Dismemberment Benefits (AD&D)*	✓	
Family Crisis Fund	✓	
Enhanced In-Hospital Benefits*	✓	
24/7 Doctor Consultations	✓	
24/7 Nurseline	✓	
Prescription Drug Savings	✓	✓
Dental Discounts	✓	✓
Vision Discounts	✓	✓
Electronic Health Record	✓	
Long-Term Care Discounts	✓	
Expanded Health-Care Benefits	✓	
Wellness Services	✓	✓
Identity Protection	✓	
Pet Coverage	✓	✓
Disaster Aid	✓	✓
Entrepreneur & Small Business Package	✓	✓
Expanded Entrepreneur & Small Business Benefits	✓	
Travel Discounts	✓	✓
Expanded Travel Program	✓	
Grants	✓	✓
Scholarships	✓	✓
Home Relocation Services	✓	
Consumer Information & Hotline	✓	✓
Retail Service Discounts	✓	✓
Added Retail & Service Benefits	✓	✓
Expanded Retail & Service Benefits	✓	
<b>Monthly Dues</b>	<b>\$40</b>	<b>\$20</b>





#### **Administrative Office**

318 Hillsboro Avenue,  
P.O. Box 104  
Edwardsville, IL 62025

#### **Member Services:**

Tel.: 1-(800)-USA-FACT  
Fax.: 1-(618)-656-5369  
E-mail: [cservice@usafact.org](mailto:cservice@usafact.org)

[www.usafact.org](http://www.usafact.org)  
1-800-USA-FACT

FACT is a not-for-profit corporation which has negotiated favorable agreements on behalf of its members with reputable benefit providers, who assume full responsibility for their programs. Availability, scope and suppliers of all benefits are subject to change without notice, and some restrictions and limitations may apply. All benefits may not be available in all states. Any representations made are based upon the information furnished by the providers.

\* AD&D and Enhanced In-Hospital 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. Exclusions Apply. Chubb, Box 1615, Warren, N.J. 07061-1615.

The *Family Crisis* and *Disaster Aid Funds* are NOT insurance, but are programs whereby monies are set aside to provide humanitarian assistance to members whenever specified emergencies arise and those monies allow. Joining FACT does not guarantee that a scholarship, grant or aid application will result in an award. All submissions do, however, receive equal consideration by an independent Review Committee, with actual awards based upon the Committee's discretion and fund availability.

The Health & Wellness benefits are administered by HealthAllies, Inc. a discount medical plan organization. **The discount plan is NOT insurance.** The discount plan provides discounts at certain health care providers for medical services. The discount plan does not make payments directly to the providers of medical services. The discount 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. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773.