NCBA

NATIONAL CONSUMERS BENEFITS ASSOCIATION

Benefits Guide

Health Services

Assist Health Group

P + E

Assist Health Group network is a nationwide benefit available to NCBA members in need of diagnostic lab work, diagnostic imaging or gastroenterology procedures. The network collaborates with thousands of providers nationwide to provide discounted in-network rates and priority scheduling for a wide range of services.

Exclusive Member Benefit

Through Laboratory Assist, All NCBA Members have access to 100 FREE Select Blood Tests with a valid prescription. These tests, whether individual or multiple tests, can make up one total blood work lab test, only accruing a one-time blood draw charge of $7.00.

NCBA Members also have access to 240 Select Allergy tests for only a charge of $4.00 per test with no limit on the number of tests. These tests will also accrue a one-time blood draw charge of $7.00.

24-Hour Nurse Helpline

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Members have free, 24/7/365 access to registered nurses who can offer confidential assistance to members experiencing health symptoms. Nurses do not diagnose or provide treatment.

Mental Health Hotline

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Members have unlimited access to experienced clinical professionals for immediate support and expert guidance to ongoing care.

Aetna Dental Access®

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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. Members can also save on specialty care such as orthodontics and periodontics where available.

*Actual costs and savings vary by provider, service and geographical area.

TruHearing

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Members receive 30-60% off retail prices on a wide variety of hearing aids.

MDHearingAid

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Receive $75 off one of three accessories with any purchase of $399 or over. Accessories include charger, charging case, or UV-clean & dry box.

Coast to Coast Vision

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You and your family can save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items as well as 10% to 30% off eye examinations and 40% to 50% off the national average of LASIK.

Group Accident Medical Expense/Accidental Death & Dismemberment

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The Accident Medical Expense Benefit (AME) can pay in excess of other insurance coverage you may have for expenses you are charged if you are injured in a covered accident, subject to a $100 deductible. The Accidental Death & Dismemberment Benefit (AD&D) pays the beneficiary for the member's death or loss of certain body parts in a covered accident.

Coverage amounts vary based on membership level.
Visit ncbamembers.org to view a full list of disclosures, exclusions and limitations, terms, conditions, certificates and claim instructions.
Ref. # 24-12-AH01

Group Term Life Insurance

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A premiere benefit of your membership is the Group Term Life Insurance. During the first 12 months that your membership is active, waiting period benefits are limited to of Accident Death Benefits Only. After 12 months of continuous active membership, benefits are provided based on your attained age. Spousal benefits are 50% of the Primary Member's term life insurance benefit, subject to the waiting period and attained age. Child benefits are 25% of the Primary Member's term life insurance benefit.
Coverage amounts vary based on membership level.

Visit ncbamembers.org to view a full list of disclosures, exclusions and limitations, terms, conditions, certificates and claim instructions.

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Healthcare Savings Tool

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Members have access to top tier healthcare savings tools that not only will help you find quality healthcare but will also allow you to take advantage of the savings.

RECURO HEALTH

Recuro Telemedicine

Members have 24/7 access to board-certified doctors for treatment of common medical conditions.

Member receive an unlimited number of Telemedicine visits AT NO CHARGE

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Recuro Behavioral Health

Comprehensive therapy and counseling from Recuro's Clinical Social Workers and Marriage & Family Therapists.

Member receives three visits per membership year at no charge. Additional sessions are available at an additional charge.

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Recuro Prescription Benefit

Prescription benefits include $0 copay on a broad list of medications for urgent care (immediate) needs for all membership levels and chronic conditions (maintenance) for Premier and Essential levels. This benefit is accepted at over 60,000 retail pharmacy locations across the US.

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Business Services

ODP Business Solutions

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Members save up to 75% on the Best Value List of preferred products with free next-day business delivery or in-store and curbside pickup.

Lenovo Discount

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Members save up to 30% off the everyday public price of Lenovo's entire lineup of products.

UPS Delivery Services

P + E

Members have access to new and improved flat rate pricing with savings between 25% - 50%.

Constant Contact

P + E

Members save up to 25% on prepaid email campaign plans.

Heartland Payroll Processing

Members receive easy payroll and HR solutions along with point of sale solutions.

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P Benefit is available in the **Premier Plan**

\+ Benefit is available in the **Plus Plan**

E Benefit is available in the **Essential Plan**

Consumer Services

Aloe Care Health

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Members have access to the world's most advanced voice-activated, in-home medical alert and communication system for older adults.

Cord northAmerican

P + E

Members have access to the certified Home-To-Home Handling program and a single contact source for all relocation services.

My Association Saving Benefits

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Exclusive perks and over $4,500 in savings on everything from pizza and the zoo, to movie tickets, oil changes, and more!

1800Flowers.com

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Association members save 15% on flowers or gifts ordered from 1800Flowers.com

Allstate Identity Protection

The Allstate Identity Protection Core Family plan is a better way to safeguard you and your family's data, identity and privacy.

Services provided include:

- Family Protection - Add up to 10 members with a family plan to protect who matters most, whether they're under your roof or "under your wallet".
- Identity Monitoring - Advanced monitoring and near real-time alerts to help detect threats to your identity.
- Dark Web Monitoring - Our bots and human intelligence operatives search the dark web for compromised credentials and will send you an alert if your personal data is found.

P + E

Legal Referral

The Legal Referral Benefit provides members with access to qualified attorneys. Members can receive a free 30 minute consultation per specific legal or mediation matter. There is no limit on the number of referrals a members can receive provided it's for a different legal matter.

In the event you decide to retain the attorney or mediator, you will be provided with a preferred rate reduction of 25% from the normal hourly rate.

P E

Gateway Medicard

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Medical information when it's most important. Time is of the essence - especially in an emergency when critical medical information is required. Gateway Medicard® is designed to add to those crucial seconds by storing important personal medical data on a card the size of a regular credit card.

SafetyNet Child I.D.

P + E

Register your children with SafetyNet Child I.D. Card Services and provide faster, more complete help to authorities should your child become missing or abducted. Provide additional protection for your children for those times they are not with you.

SPOT Pet Insurance

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Members receive up to a 20% discount on SPOT Pet Insurance plans

Why Spot?

- Customize the plan that is best for your pet and your wallet with up to 90% reimbursement, a range of annual limits, and accident-only plans.
- SPOT customers get access to a 24/7 helpline to ask experts about pet health, behavior and wellness.
- SPOT covers behavior therapy and alternative treatments. SPOT also works with trainers, vets and behaviorists.
- SPOT has preventative care coverage options which reimburse pet parents for vaccinations, dental cleanings, heartworm prevention, and more!

Not available in NY

Travel Services

Wyndham Hotels

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Members can save up to 25% off the best available rate at participating locations.

Choice Hotels

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Members can save up to 20% off the best available rate at participating Choice Hotels

Red Roof Inn

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Members can save up to 15% on stays at all Red Roof Inn locations.

Motel6

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Members can save up to 10% discount on reservations.

CruisesOnly

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CruisesOnly offers members the lowest prices in the industry and the only 110% Best Price Guarantee in the industry.

Collette Travel

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Save $24-$100 on tour packages around the world with Collette Guided Tours.

My Association Travel App Powered by Nexit

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Members have access to a unique navigation tool and road trip app that delivers more features and focuses on providing users with real time results.

Emergency Travel Assist

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Receive assistance 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. Not available in FL, CT and NY.

Car Rental Discounts

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

Members can also enjoy additional offers like dollars off, a complimentary upgrade, or a free weekend day.

Best cars for prices that can't be beat.

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AVIS

Budget

Roadside Protect Roadside Assistance

ROADSIDE PROTECT

All expenses covered under the Roadside Protect Program are limited to Fifty Dollars ($50.00) for any single claim and one claim per continuous 7 day period. Any additional expenses beyond this limit will be your responsibility to pay to the Roadside Contractor. Services include towing, flat tire assistance, fuel delivery service, lock out service and jump starts. Terms and Conditions Apply

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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.

* 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 findbestbenefits.com and enter code 725385. **The discount health benefits have been provided at no cost to you and will remain active until you cancel.**

Please log in to the National Consumers Benefits Association website at ncbamembers.org for complete benefit details, disclosures, and exclusions.

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800-992-8044
www.ncbamembers.org

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E Benefit is available in the **Essential Plan**

This is Not Insurance