

Ameri  
ValuePLAN USA



Guaranteed  
Acceptance



- Health Savings
- Consumer Savings
- Business Savings

...through membership in America's Health Care Consumer Association, a national membership organization committed to helping Americans save money. These include a broad array of non-insurance programs providing you significant savings.

**All members also automatically receive group insurance coverage for:**

- Dental
- Vision
- Accident Medical
- Critical Illness
- Accidental Death & Dismemberment

**You Can Include Your Entire Family**

*Certain services and benefits may not be available in all states. Exclusions and limitations apply.*



AmeriValuePlan provides a wide range of services and savings for members of America's Health Care Consumer Association (AHCCA). Whether you utilize some or all of these programs, you have the opportunity to significantly reduce your out-of-pocket costs.

## Health and Wellness Savings

**Emergency Travel Assistance**—Members have access to worldwide medical network and emergency travel personnel in case of injury, illness or travel related problems when traveling more than 100 miles from home. *(Not available in CT, FL & NY)*

**My eWellness**—Online access to fitness and wellness information.

**Organized Wisdom**—Online access to medical information written by doctors.

**24-Hour Nurse Hotline**—Receive medical counseling and answers from registered nurses 24 hours a day.

**GymAmerica**—Interactive diet and exercise program—personalized meal and workout plans.

**Vitamins & Nutritional Supplements**—Discount pricing on complete line of products.

**Medical Info Card**—Wallet card with your vital info—easily accessible in emergencies.

**GlobalFit**—Save at top fitness clubs nationwide!

## Consumer Savings

**Roadside Assistance**—Receive up to \$50 per covered incident. Emergency towing, gasoline service, flat tires and more.

**Savers Club Book**—SAVE on movie tickets, theme parks and restaurants.

**Discount Cybermall Shopping**—Discounts at over 150 stores and e-tailers through premium online shopping mall.

**Travel Club**—Great pricing and service on cruises, tours and air travel.

**Car Rental Discounts**—Savings at Avis, Budget and Dollar Rent A Car.

**Floral Discounts**—40%-60% discounts. Send flowers anywhere in North America.

**Magazine Discounts**—Up to 85% off regular subscription rates on hundreds of titles.

**Global Long Distance**—Low per-minute state-to-state, 24-7; no monthly fees and no term plan.

**Moving Discounts**—Discount on professional relocation services.

## Business Savings

**Office Supplies Discounts**—Save up to 80% off list price on over 20,000 items.

**Customized Websites**—20% discount on custom design, hosting and more.

**Internet Access**—Low monthly fee, valuable add-ons and technical support.

**Payroll Processing**—Discounted processing and reports using state-of-the-art systems.

**Background Reports**—15% savings on pre-employment reports and other investigative services.



**NOTE:** These services are NOT insurance and may not be available in all states.

## Insured Benefits

AmeriValuePlan members also are automatically covered under group insurance policies for the following benefits:

### Dental Insurance\*—Up to \$1,000/year benefit per covered person

—IMMEDIATE BENEFITS—

A dental insurance plan that provides coverage for routine exams, cleanings, x-rays and other services, including network savings for most procedures.

- 40% coverage on Preventive and Basic services
- 35% coverage on Major services
- Benefit is based on Maximum Allowable Charge, not actual provider charge
- No waiting periods for Preventive and Basic care (*only 6 months for Major services*)
- Includes access to national dental network with more than 89,000 participating dentists
- \$50 annual deductible per insured

*\*Note: Connecticut and Texas Residents - please visit [www.amerivalueplan.com](http://www.amerivalueplan.com) for information on your dental benefits. Not available to residents of Idaho, Louisiana, Massachusetts, Montana, Nevada, North Carolina and Utah.*

### Accident Medical Insurance\*\*—Up to \$5,000

For injuries from any one covered accident (after a \$100 deductible). Medical Services means the costs for: medically necessary treatment by a physician or dentist; hospital room and board; dental work to sound natural teeth; drugs; medicines; diagnostic tests and x-rays; treatment performed by licensed medical professionals; or rental of durable medical equipment. Benefits payable reduced by any amount(s) payable by other coverage(s).

### Accidental Death & Dismemberment\*\*—Up to \$10,000

You're covered 24 hours a day, everywhere you go.

### Critical Illness Coverage\*\*\*—Up to \$2,500

Pays a lump sum if diagnosed with a specified life threatening critical illness, including cancer, heart attack, kidney failure, stroke, and coma. Benefit reduces by 50% at age 65 and terminates at age 70.

*Primary member and spouse, if applicable. Not available to residents of Connecticut.*

### Vision Insurance\*\*\*\*—FREE annual exam per covered person at network provider

- Or up to \$30 benefit payment on periodic exam at any non-network provider (one per person per year)
- Over 30,000 providers nationwide

INCLUDES OTHER SAVINGS AT NETWORK PROVIDERS:

- Laser Vision Surgery, Lenses (Glass or Plastic), Frames, Contact Lenses and Exams.

Savings will vary by provider and are based on usual fees and are applicable at participating network providers only when patient is eligible for participating network eye exam.

*Not available to residents of Alaska, Delaware, Hawaii, Idaho, Iowa, New Hampshire, North Dakota, Rhode Island, Vermont, Washington, D.C., or Wyoming.*

**Dental and Vision coverage become effective on the first of the month following enrollment.**

*\*The dental plan is provided to you through a group policy (Policy Form NDN6RP04/06 IL) issued to America's Health Care Consumer Association and insured by National Guardian Life Insurance Company, a company that has been providing quality benefits and services since 1910 and is not affiliated with The Guardian Life Insurance Company of America, aka The Guardian or Guardian Life. Benefit is based on Maximum Allowable Charge, not actual provider charge.*

*\*\*Accident Medical Insurance and Accidental Death and Dismemberment are provided by Guarantee Trust Life Insurance Company (GTL). GTL does not provide nor is it affiliated with the other insurance and/or programs provided as a part of membership in AmeriValue Plan USA.*

*\*\*\*The Critical Illness benefit is underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, a subsidiary of American International Group, Inc.<sup>1</sup> (AIG) and subject to the terms, conditions, exclusions and limitations of coverage as set forth in the description of coverage provided in your membership materials and the Group Critical Illness policy No. CIP9600245 issued to the America's Health Care Consumer Association.*

*\*\*\*\*All benefits provided by this insurance are subject to the terms, definitions, conditions, exclusions and limitations of the group policy. All members are enrolled into the America's Health Care Consumer Association (AHCCA) to be eligible to receive the Vision benefits. The Vision Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a subsidiary of American Group International Group, Inc.<sup>1</sup> (AIG) under the Group Vision Insurance policy issued to AHCCA. Coverage terminates on your membership termination date.*

*<sup>1</sup>The underwriting risks, financial and contractual obligations and support functions associated with the products issued by National Union Fire Insurance Company of Pittsburgh, PA are its responsibilities - AIG does not underwrite any insurance policy referred herein.*

**AmeriValue Plan is not currently available in Arkansas, Maine, New York, North Carolina, Oregon, South Dakota and Washington.**

## Savings Example

AmeriValuePlan easily can provide an average family of four nearly \$4,000 in savings and benefits just on routine day-to-day expenditures. This is well beyond the cost of the program! Look at this example, using only a few of the AmeriValuePlan services:

### Dental:

(Estimated insurance benefits & savings)

- 2 cleaning/exams per year per person = \$159.50  
Total Savings - family of four = \$638
- 1 Bitewing X-ray per year per person = \$36.60  
Total Savings - family of four = \$147
- 3 fillings...\$186
- 1 crown...\$383
- Less \$50 deductible per person (\$200 for family of four)

### \$1,155 Family Benefit

Note: Dental Savings are examples only. Actual savings will vary based on provider and area. Savings include network discounts plus plan benefits.

### Vision:

- 4 exams per year, with estimated benefit (in-network) of \$90 per exam = \$360
- 2 family members purchasing contacts or glasses (estimated savings of \$60 each) = \$120

### \$480 Family Benefit

### Accident Medical:

EXAMPLE: Broken leg

- AmeriValuePlan pays what other insurance does not.  
Medical cost: \$1,800; less \$100 deductible =

### \$1,700 Family Benefit

If you should have serious injury or illness, the value of your AmeriValuePlan is even greater.

*\*This example is for benefit illustration ONLY, not a guarantee of savings. Your benefits in the course of a year could be lower or even higher than this!*

## Join Today and Start SAVING!

AmeriValuePlan is for members of America's Health Care Consumer Association, a national membership organization committed to helping Americans save money.

This brochure is a brief description of the AmeriValuePlan programs. For more information, contact your representative, or visit our website at [www.amerivalueplan.com](http://www.amerivalueplan.com).

Refund Policy: If you are not satisfied with your membership, you may cancel and receive a refund within 30 days of your effective date of enrollment, by submitting a written request to AmeriValuePlan through our website or by contacting your representative.

Your AmeriValuePlan Representative:

### Roadside Assistance:

- One towing or flat tire per year = **\$50 Savings**

### Savers Club Book:

- Ten meals for 4 at 20% Savings at approx. \$15 savings per meal = **\$150 Savings**

### GymAmerica.com:

- One online membership = **\$40 Savings per year**

### Vitamins/Nutritional Supplements:

- \$10 per person per quarter savings

### \$160 Family Benefit

### Global Long Distance:

- Save \$10/month

### \$120 Family Benefit

**TOTAL for Our "Everyday Life Example" = \$3,855 Family Benefit\***

The insured benefits (Critical Illness, Accident Medical, Emergency Rescue, Accidental Death and Dismemberment, Dental Insurance and Vision Insurance) are underwritten by licensed, national insurance companies and are subject to exclusions, limitations and the terms and conditions of coverage as set forth in the insurance certificate provided in AmeriValuePlan membership materials and the Policy issued to AHCCA. Some programs also include memberships in other similar associations that provide benefits to consumers.

AmeriValuePlan representatives receive compensation for promoting this benefit package and for selling memberships in the association.

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