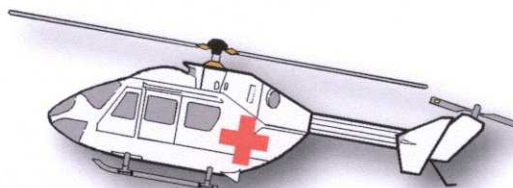


Basic Plus Membership Benefits Include:

24 Hour Accident Coverage

Doctor's Office - Clinic - Hospital



\$5,000.00 **Accident Medical Coverage**
For Each Family Member per Occurrence

\$4,000.00 **Emergency Air Ambulance**
For Each Family Member per Occurrence

\$5,000.00 **Accidental Death & Dismemberment**
For Each Family Member

Plus Many Other Benefits...
For As Little As \$1⁰⁰ a Day



Administrative Offices
15575 N 79th PI - Suite 100 • Scottsdale, AZ 85260

24 Hour Accident Protection

\$5,000.00 Accident Medical Coverage **Any Doctor, Emergency Room, Clinic or Hospital**

Benefits are subject to a **\$100** deductible per accident per covered family member. Medical Services means the costs for: Medically necessary treatment by a physician, nurse, dentist, hospital room and board, outpatient surgery, use of an ambulance, dental work to sound natural teeth, drugs, medicines, diagnostic tests and x-rays, oxygen, casts, splints, crutches, blood plasma, treatment performed by licensed medical professional and rental of durable medical equipment. Benefits are excess of other coverage and are underwritten by a Superior Rated Carrier by AM Best.

\$4,000.00 Emergency Air Ambulance Including Helicopter **Worldwide Coverage For Each Covered Family Member**

Most medical plans only cover ground ambulance. If, as a result of injury, a member incurs covered expenses starting within 90 days from the date of the accident causing the injury, we pay, with no deductible and not to exceed the overall maximum benefit amount of \$4,000.00, for Air Ambulance Transportation Only. Emergency Air Ambulance benefits are underwritten by an Excellent Rated Carrier by AM Best.

\$5,000.00 Accidental Death & Dismemberment **24 Hour Coverage For Each Covered Family Member**

If a covered family member's injury results in a loss, as defined in your certificate of coverage, within one year after the accident causing the loss, we will pay \$5,000.00 for loss of life. Also benefits for loss of limb and sight are shown in the schedule of benefits. Accidental Death & Dismemberment coverage is underwritten by a Superior Rated Carrier by AM Best.

The Dividend Club

Value Benefits of America members will earn Dividends (paid quarterly to you) on Merchandise, Services, Travel & Entertainment when you shop from our On-line Mall and make a purchase. Choose from retailers like these, just to name a few, and get the dividends: Walmart.com, Target.com, BestBuy.com, CircuitCity.com, CompUSA.com, DisneyStore.com, OfficeMax.com, BrooksBrothers.com, Brookstone.com, Buy.com, EddieBauer.com, LizClairborne.com, FOA.com, FOSSIL.com, HotelDiscounts.com, Jcrew.com, etc.

Car Rental Services

Provides discounts at Alamo, National, Hertz, Avis & Budget rent a car.

iDine

America's Premier Dining Rewards Program and Hotel Discounts. Save up to 20% off every meal plus up to 15% off your hotel room rate.

Refund Sweepers

Free Merchandise, Bargains, On-line Coupons, Rebates, Sweepstakes & more.

Basic Plus

Value Benefits of America Enrollment Form

Check: Individual \$29.95 Monthly \$359.40 Annually
 Family \$39.95 Monthly \$479.40 Annually

**Includes \$4.95 Monthly Administrative Fee*



Member

Last Name _____ First _____ Initial _____ Male Female
Social Security # (required) _____ Age(max 69) _____ Date of Birth _____ Home Phone # _____ Work Phone # _____
E-mail Address for fulfillment and correspondence _____ Occupation _____

Address _____ City _____ State _____ Zip _____

Family Members

(List spouse and dependent children to age 19 or full time student under age 25)

If no e-mail address is listed, fulfillment will be sent by mail.

Name	Age	Date of Birth	Relationship	Social Security #	(Sex) M / F

I Agree to the terms and conditions of VBA Membership as listed on the reverse side of this form.
X _____
Member Signature _____ Date _____

VBA AUTHORIZATION TO HONOR CHECKS, SHARE DRAFTS, OR ACCOUNT DEBITS
Name of Depositor as it appears on Banking Institution Records _____
Account Number _____ Routing/Transit Number _____ Name of Banking Institution _____ Branch _____
Address _____ City _____ State _____ Zip _____
As a convenience to me, I authorize you to pay and charge to my account checks, share drafts, electronic fund transfer debits or other account debits made upon my account by and payable to the order of the entity designated above or its legal representatives for membership, benefits and/or insurance premiums.
I agree that your treatment of each check, share draft or debit, and your rights with respect to it, will be the same as if it were signed or initiated personally by me. I further agree that if any check, share draft or debit is dishonored for any reason you will not be under any liability even though dishonor results in the forfeiture of insurance, benefits, or membership. I further agree that this authorization is to remain in effect until you receive written notice from me of its revocation unless you end it earlier.
Signature of Depositor _____ Date _____ Additional Signature (If joint account) _____ Date _____

Payment Options (Check one)

- Monthly Bank Draft or Credit Card
- Monthly List Bill (5 or more)
- Annually - Credit Card or Check

Billing will be 15 days before due date.

Enclose a check (Payable to VBA)

Representative: (print name) Mark Erickson

Representative Number: _110829_____

CREDIT CARD INFORMATION
 Monthly Annual
Enclosed is my payment: \$ _____ VISA MasterCard
Card No.: _____
Expiration Date _____ Today's Date _____
Print Name of Cardholder _____
Signature of Cardholder _____

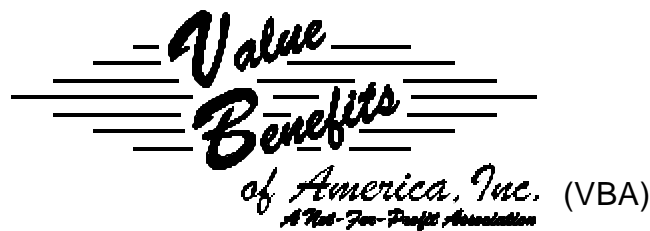
VBA Terms and Conditions

1. Member understands that VBA is not an insurance company or program. Accident Benefit Payments are made by the administrator for the insurance company issuing the blanket coverage to Members.
2. VBA provides savings to its members on services through a number of sources. The current list of benefits may be modified through additions or deletions. A quarterly newsletter, posted on our website or sent via e-mail, will keep Members up to date on benefits and other pertinent information.
3. Payments for the VBA Program are due in advance. Payments will be drafted on or about 15 days before the due date. If you choose to cancel your program, it is your responsibility to make sure that your membership card and a written request for cancellation are sent to VBA at least 15 days prior to the anniversary of your effective date in order for your account not to be charged for additional fees.
4. Member hereby appoints, Value Benefits of America Association (VBA) President, or failing this person, a VBA Director, as proxy holder for and on behalf of the member with the power of substitution to attend, act and vote for and on behalf of the member in respect of all matters that may properly come before the meeting of the members of VBA and at every adjournment thereof, to the same extent and with the same powers as if the undersigned member were present at the said meeting, or any adjournment thereof. Annual meetings are to be held in Arizona the second Tuesday of August.
5. VBA reserves the right to terminate any enrollment or deny eligibility in the program for lack of payment to VBA. Returned checks, insufficient notices on bank drafts or denial by the member's credit card company for payment of the membership fee is deemed to be evidence of non-payment by a member. There will be a \$10.00 charge to be reinstated in the program after such denial. If reinstatement for non-payment happens more than once, a \$20.00 reinstatement will apply.
6. In the event of any dispute, member agrees to resolve said dispute solely by binding arbitration that shall be governed by the laws of the state of Arizona and enforceable at Scottsdale, Maricopa County.
7. Membership cancelled within the first 30 days of the enrollment date may be eligible for refund if the membership card and written cancellation request are sent to VBA. The administrative fee is not refundable. Approved refunds will be processed approximately 30 days after cancellation.
8. Membership is effective on the 1st of the month following enrollment acceptance by VBA.

Member Agreement:

By signing the enrollment form on the reverse side, Member expresses desire to become a member of Value Benefits of America. Member acknowledges that the discount plans ARE NOT INSURANCE. Membership fees may be changed for all members, but not individually, upon 30 days notice.

Send completed Enrollment Form and **check payable to VBA To:**



15575 N 79th Pl - #100 • Scottsdale, AZ 85260

Insurance Resource Center Inc. PO Box 1957 Parker, CO. 80134

This brochure depicts only a summary of services provided. For complete details, including exceptions and limitations, refer to Membership material.

Marketing Office: (480) 596-6536 • FAX: (480) 596-6518 • E-mail: info@vbamembers.com