Dear Prospective Truckercare Member,

An overview of the Truckercare program is enclosed. Take a moment to review the benefits and services, so you can take full advantage of the valuable program set up for you and/or your family.

There are two types of benefits available to members: Those included in your Truckercare membership and those that can be obtained through the Truckercare program, on a voluntary basis, for an additional premium.

Included in Truckercare** Membership for $14.99/mo

- Legal Services
- Pharmacy Discounts
- Hotel Discounts
- Medical Supplies Service has been designed to offer members a convenient solution for ordering medical supplies and equipment
- Movie Discount Tickets
- VIP Health and Wellness
- Identity Protection

This is NOT insurance.

Exclusive Truckercare Insurance Options

Comprehensive Major Medical plans:

- Individual Major Medical Insurance
- ACT Trust Major Medical Insurance

Association Group Plans:

- MidMed
- Life Insurance
- Disability Insurance*
- Critical Illness Insurance*
- Accident Insurance*
- Dental and Vision Insurance

All insurance products are have guaranteed or modified guaranteed acceptance levels with one exception: Individual Major Medical is based on your personal health history.

This is INSURANCE.

Additional information is attached regarding each benefit listed above. If you wish to become a member, Truckercare representatives will review all benefits and help you complete the necessary forms to activate membership. **Call now: 1-877-417-8900** Thank you for your interest in the Truckercare program and Consumers Direct Association of America (CDAoA).

Disclosures: This plan is NOT insurance

The plan provides discounts at certain health care providers for 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 healthcare providers who have contracted with the discount plan organization. Discount Medical Disclosures: **Travel Assist not available to resident of Connecticut, Oregon, Florida or Washington. Pharmacy discounts are not insurance and are not intended as a substitute for insurance. **The discount is only available at participating pharmacies.**

This discount card program contains a 30-day cancellation period.

Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309. Internet website address to obtain participating providers, www.locateproviders.com.

FL, LA, MD, ND, OK, SC, SD and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days (after effective date). AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. MA Residents: The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary services received in SC and SD. The discount medical card program makes available, before purchase and upon request, a list of program providers, including the name, city, state, and specialty of each program provider located in the cardholder's service area.

*Underwritten by AFLAC.

Membership $14.99/mo or $3.46/wk!

The Truckercare Program in CDAoA includes various discounts and services listed below for you/your family.

Legal Services: Toll free access to a network of over 20,000 attorney's providing free and discounted legal services. 9 FREE SERVICES including phone and face-to-face consultations, document review (six pages or less), simple and living will preparation. Discounted fees for many additional services. Costs and filing fees additional, specific definitions apply.

Pharmacy Discount: Members and family save 10–60% at over 56,000 national chains. Conveniently organized into $10, $20, $40, and "all other" tiers, in a convenient directory, to help consumers and their doctors pick the best Rx to fit their personal needs.

Hotel Discounts: Save up to 50% off standard rack rates at thousands of hotel properties around the world.

Durable Medical Equipment: Medical Supplies Service has been designed to offer members a convenient solution for ordering medical supplies and equipment.

Movie Discount Tickets: Discounts available nationwide at Lowes, Regal Cinema, UA, and more.

VIP Health and Wellness: Members receive a 15% discount.

Identity Protection:: Online identity protection, 24-hour live customer service, and personal recovery advocates to help protect credit reports, set fraud alerts, recovery plans, and discounted complete recovery hourly rates.