

# **Enrolling is Simple. Just Follow These 3 Easy Steps...**

## **Step 1**

**COMPLETE THE APPLICATION.** Print the application and follow the instructions on the application carefully. We have tried to make the instructions easy to follow. If you have any questions, or you are not sure how to answer a question, simply contact David Marsh at:

## **Step 2**

**SELECT THE TYPE OF BILLING YOU WANT.**

## **Step 3**

**SEND THE COMPLETED APPLICATION TO:**

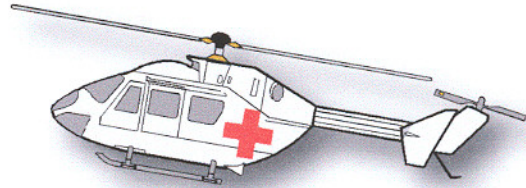
**We will be in contact with you upon receipt of your completed application.**

**If you have questions please contact our office at:**

Basic Membership Benefits Include:

# 24 Hour Accident Coverage

Doctor's Office - Clinic - Hospital



**\$2,500.00** 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

**And Many Other Benefits...**

**You and Your Family  
For Less Than \$1<sup>00</sup> a Day**



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

## 24 Hour Accident Protection

- up to **\$2,500** for Each Family Member  
per Occurrence For Medical Services

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, 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 an A+ Superior Rated Carrier by AM Best.

- **Use Any Doctor, Emergency Room or Hospital**
- **Pays Directly to You unless you assign**
- **\$100 Deductible**

## Accidental Death & Dismemberment

- **\$5,000** Coverage for Each Family Member

## Emergency Air Ambulance

- up to **\$4,000** per occurrence for Each Family Member

Most medical plans only cover ground ambulance. If, as a result of injury, a member incurs covered expenses benefits will 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.

- **Coverage is worldwide**
- **Transportation by air only**

*The accident coverage information contained herein is a brief summary only and is subject to all provisions, limitations and exceptions set forth in the Policy. Please refer to your outline of coverage for the exceptions and limitations. Payment will be for benefits described in your Certificate of Coverage.*

## Plus Other Discount Benefits

- **The Dividend Club**
- **Rewards Network**
- **Refund Sweepers**
- **Car Rental Services**



## 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. Check monthly for any benefit changes and notifications at [www.vbamembers.com](http://www.vbamembers.com). 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, with notification.

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



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

*Representative:*

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