

## Together We Can Help You & Your Family

In 1984, the FACT community organized to pool resources in order to better our lives. Joining our community means you can take advantage of a growing menu of member benefits for your entire family. Benefits designed to maintain health and wellness. Benefits designed to provide security for you and your family. Benefits designed to give you peace of mind when circumstances create uncertainty.



## Choice Membership Highlights

*Help When You Need It*

### Accidental Death & Dismemberment\*

There's comfort in knowing that additional financial security is in place. This FACT CHOICE benefit pays \$10,000 for death due to a covered accident, and doubles to \$20,000 if the accident occurs while traveling via a common carrier such as an airplane, train, or bus and begins on the first day of the second month following the effective date of your FACT membership. Partial benefit is available if an accident results in paralysis, loss of limb, sight, hearing, or speech.

### Health & Wellness Care

#### Dental Care

- Orthodontics, oral surgery, cosmetic dentistry, checkups, cleanings, fillings, and pediatric dentistry — typical savings of 10%-35%

#### Vision Care

- Typical savings of 5%-40%
- LASIK laser vision correction
- Eyeglasses, frames, and contact lenses
- Pay no more than \$40 for annual vision exams

#### Hearing Care

- Hearing aids — typical savings of 20%-60%

#### Prescriptions

- Walk-in prescription drugs — average 20% off retail price
- Over 59,000 participating pharmacies
- Simple, no claim forms to submit
- Mail order option available — average 50% off retail price

#### Wellness Benefits

- Weight management program — typical savings of 10%-50%
- Stop-smoking program — typical savings of 10%-46%
- Fitness club membership — typical savings of 5%-50%
- Fitness equipment — typical savings of 5%-15%
- Vitamins/supplements — typical savings of 10%-15%

### Retail Service Discounts

### Grants & Scholarships

### Disaster Aid

## Elite Membership Highlights

*For Your Peace of Mind*

*All Choice Membership Benefits Are Included, Plus ...*

### Expanded Accidental Death & Dismemberment\*

There's comfort in knowing that additional financial security is in place. This FACT ELITE benefit pays \$25,000 for death due to a covered accident, and doubles to \$50,000 if the accident occurs while traveling via a common carrier such as an airplane, train, or bus and begins on the first day of the second month following the effective date of your FACT membership. Partial benefit is available if an accident results in paralysis, loss of limb, sight, hearing, or speech.

### Enhanced In-Hospital Benefit\*

A daily hospital benefit of \$100 (\$200 for intensive care) per day for up to 5 days is paid to you if hospitalized for more than 3 days due to a covered accident.

### Family Crisis Fund

When your loved one is seriously ill and hospitalized, the last thing you should have to worry about are your financial needs. This FACT ELITE benefit provides up to \$5,000 to be used however you see fit, in addition to your health insurance benefits. It's simple. No claim forms and no underwriting. Conditions which qualify for help: Heart Attack, Stroke (not including T.I.A. mini-stroke), Major Organ Transplant, Bone Marrow Transplant, Cancer, and Kidney Failure.

### Medical Consultation

#### 24/7 Doctor Consultations

Online or call toll-free. The doctor will respond within 3 hours with your recommended treatment, therapy, referral, or call in a prescription.

#### 24/7 Nurseline

Instant access to a registered nurse 24 hours a day, 365 days a year. You can possibly save yourself an expensive and time-consuming trip to the emergency room.

### Expanded Entrepreneur/Small Business Package

### Expanded Travel Program

*For a complete list of benefits visit [www.usafact.org](http://www.usafact.org) or call toll-free at 1-800-USA-FACT.*

# You Choose What's Right For You

Below is a condensed list of benefits for each membership level, but there are many more benefits that come with being a member of FACT. For a complete list of benefits visit [www.usafact.org](http://www.usafact.org) or call toll-free at 1-800-USA-FACT.

FACT Benefits	Elite	Choice	Basic
Access To UnitedHealthOne Personal Health Plans	✓	✓	✓
Accidental Death Benefits*	✓	✓	✓
Expanded Accidental Death & Dismemberment Benefits (AD&D)*	✓		
Family Crisis Fund	✓		
Enhanced In-Hospitalization Benefits*	✓		
24/7 Doctor Consultations	✓		
24/7 Nurseline	✓		
Prescription Drug Savings	✓	✓	
Dental Discounts	✓	✓	
Vision Discounts	✓	✓	
Electronic Health Record	✓		
Long-Term Care Discounts	✓		
Expanded Health-Care Discounts	✓		
Wellness Services Discounts	✓	✓	
Identity Protection	✓		
Pet Coverage Discounts	✓	✓	✓
Disaster Aid	✓	✓	✓
Entrepreneur & Small Business Package	✓	✓	
Expanded Entrepreneur & Small Business Benefits	✓		
Travel Discounts	✓	✓	✓
Expanded Travel Program — Online Reservations	✓		
Grants	✓	✓	✓
Scholarships	✓	✓	✓
Home Relocation Services — Advice & Discounts	✓		
Consumer Information & Hotline	✓	✓	✓
Retail & Service Discounts	✓	✓	✓
Added Retail & Service Discounts	✓	✓	
Expanded Retail & Service Discounts	✓		
<b>Monthly Dues</b>	<b>\$40</b>	<b>\$20</b>	<b>\$4</b>

FACT is a not-for-profit corporation which has negotiated favorable agreements on behalf of its members with reputable benefit providers, who assume full responsibility for their programs. Availability, scope and suppliers of all benefits are subject to change without notice, and some restrictions and limitations may apply. All benefits may not be available in all states. Any representations made are based upon the information furnished by the providers.

\* AD&D and Enhanced In-Hospital insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions Apply. Chubb, Box 1615, Warren, N.J. 07061-1615.

The *Family Crisis* and *Disaster Aid Funds* are NOT insurance, but are programs whereby monies are set aside to provide humanitarian assistance to members whenever specified emergencies arise and those monies allow. Joining FACT does not guarantee that a scholarship, grant or aid application will result in an award. All submissions do, however, receive equal consideration by an independent Review Committee, with actual awards based upon the Committee's discretion and fund availability.

The Health & Wellness benefits are administered by HealthAllies, Inc. a discount medical plan organization. **The discount plan is NOT insurance.** The discount plan provides discounts at certain health care providers for medical services. The discount plan does not make payments directly to the providers of medical services. The discount 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. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773.

“I joined because I needed health insurance... also discount dental and eye care. And I was frankly blown away by the other benefits...”

— P.T., Naples, Florida