



Wholesale Benefits Association presents ***BENEFITSHIELD***

**A Consumer Benefit Membership Plan for
Individuals and Families**

*Preserve your hard-earned money with a large
variety of discounted services and programs:*

- Affordable, Virtual Healthcare Access:
Enjoy Savings on: Dental, Vision, and Hearing Consultations
- Retail Shopping Discounts
- Exclusive Savings on Top Travel and Entertainment Brands
Travel, Hotel & Vacation Rentals
Theme Parks & Attractions
Movie Tickets & Live Events
Concerts
Sporting Events

*Optional Benefits for WBA Members ONLY—
Low Cost Accident Medical Expense Benefits Including:*

- Up to \$7,500 Accidental Injury Coverage
- Up to \$500 per Week of Injury ATTD DI Benefits
- Up to \$250,000 of AD&D Benefits
- Up to \$5,000 Continuous Care Benefit
- Up to \$2,000 Family Care Benefit
- \$2,000 Service Dog Benefit

The Wholesale Benefits Association (WBA) offers members exclusive discounts on a wide range of premium services, conveniently bundled into a single plan at the best possible rates from top providers nationwide.

Members receive a comprehensive benefits package that includes detailed service descriptions, easy-to-follow instructions, toll-free support numbers, and website links. The WBA continuously expands its offerings, seeking high-quality service plans to maximize the value of every membership.

TRAVEL

HOTELS

Save up to 60%

Lowest Prices
Last Room Availability
Advance Booking Savings
Top Destinations:
New York
Chicago
Orlando
Miami Beach
Orlando
San Diego

FLIGHTS

Save up to 20%

One-Way
Multi-City
Round Trip
Featured:
United
American
Delta
Alaskan
Hawaiian

RENTAL CARS

Save up to 25%

Featured:
Hertz
Avis
Budget
Dollar
Thrifty

PACKAGES

Save up to 55% on 2 or more:

Hotels
Flights
Rental Cars

ATTRACTIONS

THEME PARKS

Featured:

Walt Disney World Resort
Disneyland California
Universal Orlando Resort
Universal Studios Hollywood
Busch Gardens Nationwide
LegoLand Parks
Six Flags Nationwide

WATER PARKS

Featured:

Aquatica Orlando
Water Country USA
Soaky Mountain Waterpark
Rapids Water Park

ZOOS & AQUARIUMS

Featured

Sea World Nationwide
Discovery Cove
Sea Life Aquariums
Aquarium of the Pacific
Tampa ZooQuarium
Riverbanks Zoo & Garden
San Diego Zoo
Phoenix Zoo
Lion Country Safari

Featured City Passes:

Boston
Philadelphia
Atlanta
Miami
Orlando
San Antonio
Chicago
Los Angeles
San Diego
Seattle
Las Vegas

SPECIAL EVENTS

SHOWS & EVENTS

(Subject to Change)

Broadway / Off-Broadway
MJ The Musical
The Great Gatsby
The Lion King
The Book of Mormon
Harry Potter & The Cursed Child
Aladdin
Las Vegas Shows
Comedy Shows
Music Festivals
Featured:
Blue Man Group
Cirque du Soleil
Disney on Broadway
US Open Tennis Championship
Club World Cup Soccer

SPORTS

NFL Football
MLB Baseball
NCAA Football
NHL Playoffs
MLS Soccer
WNBA Basketball

CONCERTS

(Subject to Change)

Eagles
Lady Gaga
Beyonce
Benson Boone
Coldplay
Billie Eilish

SHOPPING DEALS

APPAREL & ACCESSORIES

Aldo
Athleta
Farfetch
Fitbit
Garmin
Skechers Direct
Superfeet
Travismathew

APPLIANCES

Electrolux
Food Saver
Frigidaire
Jura
Vitamix

AUTO BUYING

BMW Group
Chevrolet Deals
Chrysler Deals
Ford Deals
Honda Deals
Jeep Deals
Toyota Deals
True Car Buying Program

AUTOMOTIVE

AAA
Advance Auto Parts
Canvasback
Car Covers
Car Shield
Goodyear Tires

BEAUTY & FRAGRANCE

Clarins
Fragrance Net
Sensica

CHILDREN & FAMILY

ABC Mouse
Adventure Academy
Brookdale Senior Living
The Children's Courtyard
Childtime Learning Center
Chuck E Cheese
Creative Kids Learning Center
Graco
Herewith
Kinder Care Education
KiwiCo
La Petite Academy
Montessori Unlimited
Pathways Learning Academy
Tutor Time

COMPUTERS & TABLETS

Acer
Akko
Amazon
Apple Purchase Program
Dell
HP Purchase Program
Lenovo
Logitech
McAfee
Microsoft
Nord VPN
TunnelBear

CRAFTS & HOBBIES

Craftsy

DINING & GROCERY

Blue Apron
Dylan's Candy Bar
EveryPlate
Factor
Good Chop
Green Chef
HelloFresh
Home Chef
Peet's Coffee
Thrive Market

EDUCATION

AllCampus
Babbel
California Arts & Technology
DeVry
Grammarly
LingoPie
Rosetta Stone
University of Alaska eCampus
Upskillist
Virtu.Academy

ELECTRONICS

Canon
DirecTV
Motorola
Sonos
Tech-Perks
Ultimate Ears
Upway E-Bikes

FINANCIAL WELLNESS

Acorn Advisors
Bright Dime
Get Augie
Healthlock
Rocket Lawyer
SmartCredit

FLOWERS & GIFTS

1-800 Flowers
Baked by Melissa
Cheryl's Cookies
From You Flowers
FTD
Fruit Bouquets
Gourmet Gift Baskets
Harry & David
Personalization Mall
Proflowers
Rose Farmers
Sheri's Berries
Simply Chocolate
Tasty Ribbon
The Bouqs
The Popcorn Factory

GIFT CARDS

Categories:
Most Popular
Apparel & Accessories
Beauty & Skincare
Children & Family
Home Goods
Restaurants
Sports & Sporting Goods

HEALTH & WELLNESS

Aaptiv
Calmerry
Cope Notes
CrossFit
Echelon Fitness
Fitmate Coach
Future
FSA Store
Happier Meditation
Hear.Com
Horizon Fitness
Hyperice
iFit
iRedeemHealth
Les Mills
LifeStation
Nordic Trak
Pro-Form
Simple
SuperFeet
Talkspace
Tonal
Total Gym
TRX Training
Yorktest

SHOPPING DEALS (continued)

HOME & GARDEN

Energysage
Finecraft Design
Kyocera
Mattress Firm
Paragon Home Resources
Renewal by Andersen
Saatva

HOME SECURITY

ADT Home Security
Choice Home Warranty
SimpliSafe
Vivint

INSURANCE

Farmers Insurance Choice
LegalShield
Pet Insurance
Liberty Mutual
MetLife
Pets Best
Prudent Pet
Spot Pet
Snoop Drive

JEWELRY

Payroll Jewelry

LOANS & REFINANCING

Chase Mortgage
Credible
Fiona
Freedom Debt Relief
Mutuall of Omaha Mortgage
MyAutoLoan.Com
TrueCar Auto Buying Program
US Bank
Viva Finance

MEAL PLANNING

DoorDash
Mayo Clinic Diet
Noom
Nutrisystem

MEMBERSHIP

AARP
Anytime Fitness
Costco
Fitness Formula
iFit
Planet Fitness
Sam's Club
Yazio

MOVING

CRS Move Management
HireA Helper Moving
JK Moving
PODS Moving & Storage
U-Pack

OFFICE & WORKPLACE

FedEx
Office Depot
VistaPrint

PETS

Allivet
Chewy
PetFlow
PrettyLitter
Rover
The Farmer's Dog
US Service Animals

SPORTS & OUTDOORS

Axius Core Golf
Christy Sports
Fight Camp
Phantom Pickleball

STREAMING & MEDIA

Audiobooks
SiriusXM
Sling

SUBSCRIPTIONS

Aura
Blue Dolphin Magazines
Disney+
Keeper Security
Mercury Magazines
Norton 360 with Lifelock
TechProtect
The Motley Fool
Wall Street Journal
Zumba Fitness

TAX PREP

TaxAct

TRAVEL

AAA
Airport Parking Reservations
BrightLine
Entriva
Jayride
Knack Bags
Ogio
RV Share
Spot Hero
The Parking Spot

VISION & OPTICS

Costa Del Mar
Glasses USA
Oakley
Person
Ray-Ban
Sunglass Hut
Yes Glasses

WIRELESS

T-Mobile
Verizon Home Internet
Xfinity Mobile

DENTAL CARE - Members may take advantage of savings offered by an industry leader in dental care. Careington International Corporation is one of the largest and most recognized professional dental networks in the nation, with a focus on neighborhood dentists. Careington networks are leaders in member-transparent pricing with robust fee schedules.

VISION CARE - Members save 5%-30% off the retail price of eyewear with the Superior Vision discount program. They are eligible for discounts on exams, eyeglasses, contact lenses, and LASIK at more than 40,000 participating provider locations. Comprehensive eye exams can help detect signs of serious health conditions like glaucoma, diabetes, high blood pressure, and high cholesterol.

LASIK VISION CORRECTION - QualSight Lasik serves you with quality, choice, and savings. Members will save 20%-35% off the overall national average cost of LASIK surgery through QualSight including procedures like custom bladeless (all-laser) LASIK.

HEARING - Start Hearing is a pioneering auditory health partner that can help anyone seeking to improve or preserve their hearing experience in richer, healthier ways. They expertly guide members, with or without insurance, to the right technology based on their personal wants, needs, and lifestyles.

*You can never plan for an accident,
but you CAN plan to have accident protection.*

BenefitShield

Accident Medical Expense Coverage at the Level You Choose

Includes Accidental Death & Dismemberment Benefit

Design the Plan That Meets Your Needs

**Accident Medical Expense (AME) Coverage for Members and
their spouses or domestic partners and their dependent children**

Choose \$2,500, \$5,000, or \$7,500 AME coverage

This benefit will reimburse medical expenses up to the maximum elected if accidental bodily injury causes an insured person to first incur medical expenses for care and treatment of the accidental bodily injury within 60 days after an accident. The benefit amount for Accident Medical Expense is payable only for medical expenses incurred within 52 weeks after the date of the accident causing the accidental bodily injury.

The benefit amount is subject to a deductible. \$2,500, \$5,000, and \$7,500 plans are subject to a deductible of \$195, of which WBA will pay \$95 as a member benefit. Benefit shall not exceed member annual paid dues per year based on membership start date.

Benefit shall not exceed member annual paid dues per year based on membership start date. The deductible will be deducted from any benefit amount for Accident Medical Expense that the insurance company pays. This deductible applies separately to each insured person and each accident.

The Accident Medical Expense benefit is payable on an excess basis. The insurance company will determine the reasonable and customary charge for the covered medical expense. It will then reduce that amount by amounts already paid or payable by any other Health Care Plan and will pay the resulting amount less the deductible.

Sample Covered Charges

Medically necessary treatment, services, or supplies incurred due to a covered injury including, but not limited to:

- Medical care and treatment by a physician;
- Hospital room and board, and inpatient and outpatient care;
- Prescription drugs and medicines;
- Diagnostic tests and x-rays;
- Emergency transportation;
- Physiotherapy;
- Dental care and treatment due to accidental bodily injury;
- Rental of durable medical equipment;
- Artificial limbs and other prosthetic devices;
- Orthopedic appliances or braces;
- Eyeglasses, contact lenses, and other vision or hearing aids.

Your WBA Membership also includes benefits to reduce the financial burden for certain expenses related to a covered accidental injury:

Continuous Care Benefit (CCB) – If a Covered Person is Confined to a Hospital for treatment of an Accidental Injury and upon discharge requires Continuous Care, the Company will pay the Continuous Care benefit amount of \$250 per day, payable for a maximum of 20 days. Continuous Care means care received in a Skilled Nursing Facility or Home Health Care or Hospice care in connection with the condition for which they were Hospitalized. The following conditions must be met before Continuous Care benefits are payable:

1. Continuous Care must begin within 21 days following discharge from Inpatient care in a Hospital;
2. Continuous Care must be for the same Accidental Injury for which the Covered Person was Hospitalized;
3. the Continuous Care must be prescribed by a Physician and must be Medically Necessary for the care and treatment of the Covered Person's condition;
4. the Covered Person must be in Continuous Care for a minimum of 72 hours;
5. Home Health Care services must be performed by a Home Health Care Agency. Home Health Care services cannot be performed by a person who lives with the Covered Person or by the Covered Person's Immediate Family Member; and
6. Hospice care services require:
 - (a) a written statement from the attending Physician that the Covered Person has a life expectancy of six (6) months or less; and
 - (b) a written statement from the Hospice certifying the days that services were provided.The daily benefit is payable once per day regardless of how many Continuous Care services are provided on that day. No benefits are payable if the Covered Person is Hospital Confined.

Family Care Benefit (FCB) – If a Covered Person is Hospital Confined or Confined in a Rehabilitation Unit as a result of an Accidental Injury and has a child(ren) attending a Day Care Center, We will pay the Family Care benefit amount of \$100 per day, up to a maximum number of 20 days. We will require a paid receipt from the Day Care Center that shows that the child(ren) was (were) at the Day Care Center for the same dates that the Covered Person was Hospital Confined or Confined in the Rehabilitation Unit. The child(ren) does (do) not have to be Covered Persons but do have to meet the definition of Dependent.

Service Dog Benefit (SDB) – If a Covered Person sustains an Accidental Injury and as a result a Physician recommends that the Covered Person would benefit from a Service Dog, the Company will pay the one-time-only Service Dog benefit of \$2,000. Benefits payable are limited to one service dog per Covered Person per Accident. The following conditions must be met:

1. the Covered Person is covered under the Policy when the Service Dog is placed with the Covered Person; and
2. the Covered Person purchases the Service Dog from an organization accredited by Assistance Dogs International (ADI) or the International Guide Dog Federation (IGDF); and
3. the Service Dog is placed with the Covered Person within 180 days after the Accident; and
4. the Covered Person provides proof of purchase.

Exclusions: Accident Medical Expense

1. Any service, treatment or supply that is not considered appropriate treatment as defined in this Rider.
2. Expenses Incurred after the end of the Benefit Period, even if Incurred for continuing services or treatment of a Covered Injury.
3. Cosmetic surgery or care, or treatment solely for cosmetic purposes, or complications therefrom. This exclusion does not apply to: a cosmetic surgery resulting from a Covered Accident, if initial treatment of the Covered Person is begun within 12 months of the date of the Covered Accident; b reconstruction incidental to or following surgery resulting from a Covered Accident; c. any unplanned and unintended adverse consequences that may result during the treatment of a Covered Accident.
4. Any elective or routine treatment, surgery, health treatment, or examination, including any service, treatment or supplies that: (a) are deemed to be experimental or investigational; and (b) are not recognized and generally accepted medical practice in the United States.
5. Examination or prescriptions for, or purchase, repair, or replacement of, eyeglasses, contact lenses, hearing aids, wheelchairs, braces, appliances, orthopedic braces, or orthotic devices.
6. Treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay.
7. Services or treatment provided by persons who do not normally charge for their services unless there is a legal obligation to pay.
8. Rest cures or custodial care.
9. Personal services such as television and telephone or transportation.
10. Expenses payable by any automobile insurance policy without regard to fault.
11. Services or treatment provided by an infirmary operated by the Policyholder.
12. Treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.).
13. Repair or replacement of existing artificial limbs, eyes, and larynx, unless damaged or destroyed in a Covered Accident.
14. Treatment of hernia of any kind.
15. Treatment of an injury resulting from a condition that the Covered Person knew existed on the date of a Covered Accident unless we have received a written medical release from his Physician.
16. Treatment of an injury resulting from or contributed to by frostbite, fainting or seizures, or heatstroke or heat exhaustion.
17. Sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial, or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural foreseeable result of an accidental external bodily injury or accidental food poisoning.

Accidental Death & Dismemberment and Paralysis Table of Losses

Any covered Loss must occur within a period of 365 days from the date of Covered Accident or Covered Injury.

Included with all AME plan levels. AD&D Benefit Amounts for Members and their spouses/domestic partners and dependent children: Principal Sum of \$2,500, \$5,000, or \$7,500.

The AD&D Principal Sum Benefit level matches the chosen AME benefit level.

Loss of two or more Hands or Feet	100% of The Principal Sum
Loss of Sight of both Eyes	50% of The Principal Sum
Loss of Speech and Hearing (in both ears)	100% of The Principal Sum
Loss of one Hand or Foot	50% of The Principal Sum
Loss of Sight in One Eye	50% of The Principal Sum
Loss of Speech	50% of The Principal Sum
Loss of Hearing (in both ears)	100% of The Principal Sum
Loss of Hearing (in one ear)	50% of The Principal Sum
Loss of Thumb and index Finger of the same Hand	25% of The Principal Sum
Loss of all four Fingers of the same Hand	30% of The Principal Sum
Loss of all the Toes of the same Foot	35% of The Principal Sum

Maximum number of accidental dismemberments per Covered Person per Accident = 1.

Exclusions: TTD, CCB, FCB, SDB & Accidental Death & Dismemberment and Paralysis

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or any act of autoeroticism, while sane or insane;
2. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Covered Person is:
 - a. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
 - b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - c. riding as a passenger in an aircraft owned, leased or operated by the Covered Person's employer;
3. declared or undeclared war or any act of declared or undeclared war while serving in the military service or any auxiliary unit attached thereto.;
4. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international

authority. (Unearned premium for any period for which the Covered Person is not covered due to his/her active-duty status will be refunded. Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.);

5. operating any type of vehicle or machinery while under the influence of alcohol or any drug, narcotic or other intoxicant Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the State in which the covered accident occurred;
6. the Covered Person's commission of or attempt to commit a felony;
7. the diagnosis or treatment of Sickness or having any Sickness, including physical or mental infirmity and any treatment for allergic reactions;
8. bacterial infection not occurring along with or because of an Injury.

Expand Your BenefitShield Coverage

Add one or both of these additional levels of coverage:

Option: Temporary Total Disability Coverage (TTD) - Injury Only

- Elimination period: 14 days
- Benefit period: up to 52 weeks
- Occupation: regular occupation
- The benefit limit is \$500 per week

This plan pays the weekly benefit amount elected, after the elimination period of 7 days, for up to 52 weeks, if an accidental bodily injury solely and directly causes you to be:

1. unable to perform Your Job;
2. not working for pay or benefits; and
3. under a Doctor's regular care for an Accidental Injury that caused the Total Disability unless, in the Doctor's opinion, future or continued treatment would be of no benefit.

Option: Accidental Death and Dismemberment (AD&D) Upgrade

- Increase your Primary AD&D benefit by \$100,000 or \$250,000. Your spouse or domestic partner's benefit amount is 60% of yours. Each of your dependent children's benefit amounts is 20% of yours, the Primary.



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WBA-AME51112-02p

This personal accident insurance is underwritten by Everest Reinsurance Company (or Everest Denali Insurance Company) depending on jurisdiction. Coverage described in this literature is not available in Alaska, Hawaii, Maine, Maryland, Missouri, New Hampshire, New Mexico, New York, North Carolina, Oregon, Pennsylvania, South Dakota, Utah, Vermont, Washington. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Not all products and product features may be available in all jurisdictions and availability may be subject to business and regulatory approval in each jurisdiction. Additional information about Everest, our people, and our products can be found on our website at www.everestglobal.com.