



HealthDepot

CareGuard & CareGuard Max

Group Accident Only Insurance
& Term Life Insurance (Max Plans)



Agent Training

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Premier Health Solutions, LLC.

- **Industry-leading administrator and general agency**

- Innovative benefits management and administration services
- Enrollment, fulfillment and customer service
- Billing reconciliation and back-office processes
- Customized solutions

- **Work with leading agents, associations and carriers**

- **Best-in-class benefits**

- Quality health plans
- Wellness products and discount programs
- Consumer and Business benefit solutions



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Training Objectives

Review the following aspects of HD CareGuard & CareGuard Max:

- ▶ Health Depot Association
- ▶ Non-Insurance Membership Benefits
 - ScriptSave Prescription Savings Card, AirMed, MyMedLab, One Call Care, Beltone, IDLife
- ▶ Insurance Membership Benefits*
 - Hospital Indemnity (HI)
 - Accident Medical Expense (AME)
 - Accidental Death & Dismemberment (AD&D)
 - Term Life (Max plans ONLY)
- ▶ Eligibility Requirements

*HI, AME and AD&D benefits are provided by Guarantee Trust Life Insurance Company (GTL), and Term Life benefits are provided by Amalgamated Life Insurance Company.



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Association Benefits



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Health Depot's mission is to expand access to affordable health and consumer benefits to the people who need these products most, and empowering members with valuable resources, information and support.

A Health Depot membership gives consumers access to:

- Best “members-only” services, discounts and benefit programs
- Innovative, top-quality solutions from trusted names
- Access to association group insurance plans



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Health Depot Benefits – Discount Rx

The ScriptSave Prescription Savings Card provides access to discounted prescription drug prices. All household members are covered – including pets, if the pet medication is a common drug that is also used by people. There are no limits on how many times members and their family can use the card.



Features:

- ✓ Save between 15% to 75%, with average savings of 44% (based on 2014 national program savings data)
- ✓ Accepted at over 62,000 participating pharmacies nationwide, including major chains and independent pharmacies
- ✓ Can be used for all prescription drugs, both brand-name and generics
- ✓ Members will always receive the lowest price available on their prescription purchase

Honored at Over 62,000 Participating Pharmacies, including:



Plus Thousands of Additional Chains and Independent Pharmacies Nationwide.

DISCOUNT ONLY - NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discount will vary depending on the pharmacy or provider chosen and services rendered. The program does not make payments directly to the pharmacies or providers. Members are required to pay for all health care services.

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AirMed Emergency Medical Air Transport

Around the clock and around the globe, AirMed transports you or your covered dependents to the hospital of your choice as quickly as possible. AirMed maintains a fleet of dedicated medical aircraft -- ICU-equipped jets, all staffed with highly trained doctors, nurses and respiratory therapists. It offers the most experience in the industry, having completed 20,000-plus missions spanning 150 countries. And, AirMed is the only provider with every major worldwide certification, including U.S. Department of Defense air carrier status.



IMMEDIATE, COORDINATED RESPONSE

From the second you contact AirMed, a team of seasoned experts springs into motion. They immediately begin all necessary coordination of your medical, security or transport needs. You and your dependents are covered with these services 24/7/365:

- ✓ Access to a medical consultant
- ✓ Pre-trip planning assistance
- ✓ Your choice of hospital
- ✓ Dedicated patient advocacy
- ✓ Arranged medical transport
- ✓ Advice on security risks

At home or abroad, the entire suite of AirMed medical transport benefits is available to Health Depot members without deductibles, claim forms or out-of-pocket expenses.

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IDLife Nutrition Products

Individually Designed Nutrition Program



A systematic approach to achieving health and wellness!

IDLife products are scientifically formulated to provide therapeutic doses of specific nutrients to:

- ✓ Restore nutrients depleted by a Rx program
- ✓ Help the body resist Rx side effects
- ✓ Improve overall nutrition status thus optimizing health



IDLIFE PRODUCTS:	ENERGY	MEAL REPLACEMENT
APPETITE CONTROL	PRE-WORKOUT	POST-WORKOUT
SLEEP STRIPS	HYDRATE	LEAN

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

* IDLife does not represent that its products are certified organic under the United States Department of Agriculture rules and regulations.

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One Call Care

Members can save 20%-50% on MRIs, PET and CT scans when these tests are ordered by a doctor. As the nation’s largest diagnostic imaging network, One Call Care offers PPO access to a specialty panel of over 3,000 high-quality radiology imaging centers nationwide. Since 1993, One Call Care has been the preferred solution for ensuring access to high-quality radiology testing at lower cost for participants.



Savings Example*

Scan	Average Charge	Average OCC Cost	Percent Savings	Dollar Savings
MRI	\$1600	\$800	50%	\$800
CT	\$900	\$500	45%	\$400
Other	\$3000	\$1700	45%	\$1300

* Savings may vary based on plan design and geographic location.

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MyMedLab

MyMedLab offers an efficient, affordable and confidential solution to medical laboratory testing. You can purchase the same testing ordered by your doctor at a cost 50%-80% less than in your doctor's office or local hospital lab.



Features:

- ✓ Testing can be purchased 24 hours a day on the MyMedLab website
- ✓ Nearly 2,000 local Patient Service Centers (PSC)
- ✓ Results are securely uploaded to member's private personal health record (PHR), most within 24-48 hours

Get Your Test Results Online in 6 Easy Steps!



Order Test
Online



Our Doctor
Approves



Print Lab
Order



Visit Local
Lab



View Results
Online



Buy Expert
Review

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Beltone Hearing

Members and their immediate family members (grandparents, parents, spouse and children) will receive complimentary hearing screenings and a 15% discount off the usual and customary retail price of any Beltone hearing instrument.



Features:

- ✓ Over 1500 locations throughout the United States
- ✓ 70 years of experience, highly trained professionals and friendly service
- ✓ Beltone is the most trusted brand among adults 50+
- ✓ Revolutionary digital hearing instruments that offer clear, more comfortable hearing and a virtually invisible appearance
- ✓ Exclusive BelCare™ commitment

Neglecting, denying or ignoring hearing loss can hasten its progression.

Untreated hearing loss is also linked to depression, social isolation—even Alzheimer's disease.

Conversely, early detection can help members hear better for life.

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HealthDepot CareGuard & CareGuard Max Plan Overview



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HD CareGuard & CareGuard Max Membership Highlights

Accidents can happen anytime, anywhere – and today's active lifestyles may make you more susceptible. And when accidents happen, they're often followed by an onslaught of medical bills. A HD CareGuard & CareGuard Max plan can help you pay for the expenses that are not fully covered by your primary insurance, so you can concentrate on getting well.

If you were in the hospital for a few weeks or more, would you be able to cover the expenses that your insurance does not? Major medical insurance plans may cover a large percentage of medical expenses, however, they do not cover deductibles, coinsurance and copays; nor do they cover many other costs associated with an accident including:

- **Lost income due to time off the job**
- **Transportation to and from medical care visits**
- **Help with child care, meals and other household duties**

Supplemental accident insurance provides cash benefits to help cover unexpected out-of-pocket expenses. Additionally, the HD CareGuard Max membership includes Term Life Insurance for the Primary Insured.

You can't plan for accidents, but a HD CareGuard & CareGuard Max plan can help you be better prepared to handle them when they do occur.

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CareGuard & CareGuard Max

Hospital Indemnity, Accident Medical Expense and Accidental Death & Dismemberment Insurance

Underwritten by Guarantee Trust Life Insurance Company (GTL)



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Group Accident Only Insurance Benefits



With more than 80 years of experience in the insurance industry, **Guarantee Trust Life Insurance Company (GTL)** has a proud heritage of providing excellent service and superior insurance products to individuals, families and groups across the country.

Their mission is to be recognized as a highly-competent, mid-sized mutual insurer, who by bridging timeless virtues with current best business practices, is effective in marketing targeted life and health products across the country.

Growing Strong

Guarantee Trust Life Insurance Company's current financial condition is the strongest ever. In 2016,[†] GTL posted record operating gains while growing surplus by 10 percent, assets by 11 percent, reserves by 12 percent. 97% of the bonds they hold are designated "Highest Quality" (Class 1) or "High Quality" (Class 2) by the National Association of Insurance Commissioners (NAIC).

Guarantee Trust Life Insurance is a mutual legal reserve company located in Glenview, IL, licensed to conduct business in 49 states and the District of Columbia.

[†]Guarantee Trust Life Insurance Company, Annual Statements 2015-2016.

Guarantee Trust Life Insurance Company (GTL), Amalgamated Life Insurance Company and Health Depot Association are separate legal entities and have sole financial responsibility for their own products.

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CareGuard & CareGuard Max Insurance Benefits

GROUP ACCIDENT ONLY INSURANCE PLANS

Underwritten by Guarantee Trust Life Insurance Company / Policy Form MP-1400 (or MP-1300) issued to Health Depot Association

Benefit Description	CareGuard & CareGuard Max 1	CareGuard & CareGuard Max 2
Hospital Indemnity Benefit (HI)		
Benefit Amount per Day of Hospital Confinement	\$500	\$1,000
Maximum Benefit Period per Hospital per Covered Accident	30 Days	30 Days
Accident Medical Expense Benefit (AME)¹		
Accident Medical Expense Limit	\$2,500	\$5,000
Deductible per Covered Accident	\$250	\$250
Initial Treatment Period	60 Days	60 Days
Benefit Period	12 Months	12 Months

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CareGuard & CareGuard Max Insurance Benefits

GROUP ACCIDENT ONLY INSURANCE PLANS

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Benefit Description	CareGuard & CareGuard Max 1	CareGuard & CareGuard Max 2
Accident Medical Expense Benefit (AME)¹ (cont)		
Covered Charges		
Hospital room and board, and general nursing care, up to the semi-private room rate.	Up to \$2,500	Up to \$5,000
Hospital miscellaneous expense during Hospital Confinement or for out-patient surgery under general anesthetic, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding takehome drugs) or medicines, therapeutic services and supplies.	Up to \$2,500	Up to \$5,000
Doctor's fees for surgery; Anesthesia services; Registered Nurse expense	Up to \$2,500	Up to \$5,000
Doctors' visits, inpatient and outpatient, each visit	\$75	\$75
Hospital Emergency care	\$500	\$500
X-ray and other diagnostic tests; Ambulance expense	\$250	\$250
Durable Medical Equipment	\$100	\$100
Prescription Drugs	\$500	\$500
Dental treatment for Injury to Sound Natural Teeth	\$250 per tooth, up to a maximum of \$500	\$250 per tooth, up to a maximum of \$500
Physical Therapy	\$60 for first visit; \$30 for each visit thereafter	\$60 for first visit; \$30 for each visit thereafter

CareGuard & CareGuard Max Insurance Benefits

GROUP ACCIDENT ONLY INSURANCE PLANS

Underwritten by Guarantee Trust Life Insurance Company / Policy Form MP-1400 (or MP-1300) issued to Health Depot Association

Benefit Description	CareGuard & CareGuard Max 1	CareGuard & CareGuard Max 2
Accidental Death & Dismemberment Benefit²		
Principal Sum – Member, Spouse, Child(ren)	\$20,000	\$25,000
Schedule of Benefits		
Loss of Life	100%	100%
Loss of Both Hands or Both Feet		
Loss of Entire Sight of Both Eyes		
Loss of One Hand and One Foot		
Loss of Speech and Hearing		
Loss of One Hand or Foot and Entire Sight of One Eye		
Loss of One Hand or Foot	50%	50%
Loss of Entire Sight of One Eye		
Loss of Speech or Hearing		
Loss of Hearing in One Ear	25%	25%

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AME-AD&D Disclaimers

The Hospital Indemnity, Accident Medical Expense benefits and Accidental Death & Dismemberment benefits are provided under a Group Accident Only Insurance policy underwritten by Guarantee Trust Life Insurance Company (GTL), Glenview, IL on Form Series MP-1400/GC-1400 or MP-1300/GC-1300 and issued to Health Depot Association as the group master policyholder. All members of The Health Depot Association are eligible to receive these benefits. This insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage. The Group Accident Only Insurance is subject to terms, definitions, condition, exclusions, and limitations of the group policy. Benefits may vary as required by state law and benefits may not be available in all states. This brochure contains only a brief description of coverage and is not a contract. For complete details of coverage, please refer to the certificate. GTL does not provide nor is affiliated with the discount programs provided as a part of membership in The Health Depot Association. Coverage becomes effective on the date provided in the membership material. The insurer has the right to increase premium rates and has the option to cancel coverage. This insurance is not available in AK, HI, ME, MD, MN, MO, MT, NV, NH, NY, NC, OR, SD, UT, WA.

Dependent Child(ren) are covered from birth to 26 years old.

Spouse includes Common Law Marriage Partner, Domestic Partner or Civil Union Partner if legally recognized in the governing jurisdiction.

¹ Accident Medical Expense Benefit does not pay for reinjury or complications of an injury caused or contributed to by a condition that existed before the Accident.

This benefit pays in excess of any other insurance coverage you may have for the expenses you are charged by a hospital, doctor, or certain other charges, up to a maximum of the amount listed if you are injured in a covered accident. GTL will pay based on the Reasonable and Customary charges for Medically Necessary treatment of a Covered Injury incurred by the Covered Person resulting from a Covered Accident, after the \$250.00 Deductible is satisfied. The first treatment or service must occur within 60 days of the Covered Accident and all subsequent treatments must be incurred within 12 Months of the Covered Accident. Benefits will be paid up to the amount stated in the Schedule of Benefits.

² Accidental Death and Dismemberment Benefits are provided as shown in the Schedule of Benefits and pays the member or beneficiary up to the benefit amount listed for the member's death or loss of certain body parts in a Covered Accident.

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AME-AD&D Exclusions & Limitations

The Policy does not provide benefits for:

- Treatment, services or supplies which:
 - Are not Medically Necessary;
 - Are not prescribed by a Doctor as necessary to treat an Injury;
 - Are determined to be Experimental/Investigational in nature;
 - Are received without charge or legal obligation to pay;
 - Are received from persons employed or retained by any Family Member, unless otherwise specified; or
 - Are not specifically listed as Covered Charges in the Policy.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
- Injury covered by Worker's Compensation, Employer Liability law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane or insane.
- Intentionally self-inflicted Injury.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate or sports activity, except as specifically provided.
- Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Injury sustained flying in an ultra-light, hang gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere. Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATV's).

- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay.
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions
- Competing in motor sports races or competitions;
- Competing in water sports races or competitions;
- Testing cars/trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Scaling up cliffs or mountain walls;
- Spelunking (exploring caves);
- Handling or working with dangerous animals.
- Injury sustained while water skiing or surfboarding;
- Injury sustained while snow skiing or snowboarding;
- Injury sustained while roller blading or skateboarding;
- Injury sustained while participating in a rodeo.
- Reinjury or complications of an Injury caused or contributed to by a condition that existed before the Accident.
- Repetitive motion injuries, strains, hernia, tendonitis, bursitis and heat exhaustion not related to a specific Injury.

The following rates apply for the coverage underwritten by Guarantee Trust Life Insurance Company as part of your membership in the Health Depot CareGuard-CareGuard Max membership. The rates by plan are: HD CareGuard-CareGuard Max 1- 500 HI/2500 AME/20000 AD&D; Member = \$20.45, Member + Spouse = \$40.90, Member + Child(ren) = \$30.67, Family = \$61.35. HD CareGuard-CareGuard Max 2- 1000 HI/5000 AME/25000 AD&D; Member = \$31.46, Member + Spouse = \$62.92, Member + Child(ren) = \$47.19, Family = \$94.39.

Coverage is subject to termination in accordance with the Association Group Master Policy provisions. Notice of termination provided to the Association is considered notification to all Association Members and will not be sent to you individually by GTL.

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CareGuard Max

Term Life Insurance

Underwritten by Amalgamated Life Insurance Company



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Group Term Life Benefit for Max Plans



Since its inception in 1943, Amalgamated Life Insurance Company has made its mission to help working people and their families achieve financial security by providing affordable life, health and pension products and services while maintaining an unwavering commitment to excellence. For more than 40 years, Amalgamated Life has maintained a consistent A.M. Best “A” Rating (Excellent) - a testament to their strong fiscal condition and excellent claims-paying performance.

Experience You Can Trust

Amalgamated Life continually strives to meet the insurance and employee benefit needs of its customers. Their role is to serve working people with the best solutions and equally important, the highest standards of service quality.

Amalgamated Life is a dedicated resource for a broad portfolio of group insurance products, including: disability, medical stop loss, term life and specialty drug cost management services, as well as voluntary benefits, including: accident, accidental death & dismemberment, critical illness, dental, disability, hearing, legal and whole life insurance.

Corporate Social Responsibility

Amalgamated Life exemplifies a true “Best in Class,” leading-edge insurance solution provider committed as ever to meeting the insurance needs of working men and women and their families. The Company is licensed in all 50 states and the District of Columbia.

Guarantee Trust Life Insurance Company (GTL) and Amalgamated Life Insurance Company are separate legal entities and have sole financial responsibility for their own products.

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Group Term Life Benefit for Max Plans

Term Life Benefit	CareGuard Max 1	CareGuard Max 2
The Primary Member will receive one of the following amounts of coverage, based on the membership level they choose. Spouse and Child coverage is not available.	\$10,000	\$15,000

Information You Need To Know

Guaranteed Coverage	The maximum amount of coverage available during the initial enrollment period with no medical information required.
Coverage Effective Date	The date the membership in the Health Depot Association becomes effective and all required dues have been paid.
Coverage Waiting Period	Coverage is subject to a 30 day waiting period. No benefit will be paid during the first 30 days of coverage.

Benefit *(continued on next page)*

Eligibility	A Member will be eligible for Term Life Insurance if currently an active Member of the Health Depot Association and: • Has paid current dues to the Association; • Member is actively at work; and • Meets the eligibility conditions described in the Certificate. A Member is not eligible if the Member is not actively at work on the day you would normally become eligible.
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Group Term Life Benefit for Max Plans

Termination of Coverage	A Members' Term Life Insurance Benefit ends on the earliest of the day: • The date the Policy terminates; • The date Member is no longer a member of the association; • The last day of the month in which your employment in the eligible class under this policy ends; • Member is in active service in the armed forces of a country at war, declared or not; • Any applicable premium is due and unpaid.
Age Reduction	Coverage reduces 35% of the original amount at age 65; 50% of the original amount at age 70.
Accelerated Benefit	If a Member is terminally ill, the Member can receive up to 50% of their life coverage benefit in a lump sum as long as life expectancy is 12 months or less (as diagnosed by a physician). The Accelerated Benefit, less any administrative charge*, will be paid in a lump sum and any remaining Death Benefit under the Certificate will be reduced by the amount of Accelerated Benefit. The amount of any Accidental Death Benefit will not be affected by the payment of the Accelerated Benefit. Premium must continue to be paid for the Insured under the Group Policy after payment of an Accelerated Benefit in order to keep the remaining Certificate Death Benefit in force. Receipt of Accelerated Benefit may affect eligibility for public assistance programs and may be taxable. Please consult a personal tax advisor to determine the tax status of any benefits paid under this rider. *There is an administrative charge of \$75 to process the Accelerated Benefit claim.

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Group Term Life Benefit for Max Plans

Exclusions & Limitations

This benefit provides for the accelerated payment of life insurance proceeds. It is not meant to cause the Certificate Holder to involuntarily invade proceeds ultimately payable to the named beneficiary. The accelerated benefit will be made available on a voluntary basis only. Therefore, if it is required by law to use this option to meet the claims of creditors, whether in bankruptcy or otherwise, the applicant is not eligible for this benefit. Or, if required by a government agency to use this option to apply for, obtain, or keep a government benefit or entitlement, the applicant is not eligible for this benefit.

If the amount of term insurance in force on the Insured is scheduled to reduce because of an age related reduction, within one (1) year after the date he/she applies for an Accelerated Benefit, the maximum Accelerated Benefit will be limited to the scheduled reduced amount shown on the Policy Schedule.

No Accelerated Benefit will be paid to the Certificate Holder if:

- 1. The Certificate Holder made an absolute assignment or an irrevocable beneficiary designation of his/her group term life insurance, unless the absolute assignee or irrevocable beneficiary provides the Amalgamated Life Insurance Company with written consent to the acceleration.
- 2. The Insured's Terminal Condition resulted, directly or indirectly, from suicide or any self-inflicted injury, committed while sane or insane.
- 3. When all or a portion of the Certificate Holder's life insurance benefits are paid as a part of a divorce settlement.
- 4. If the required group life premium is due and unpaid.

Underwritten by:
Amalgamated Life Insurance Company 333 Westchester Avenue White Plains, NY 10604 Policy #26AZ09

Claims Assistance
Please contact: Health Depot Association (855) 351-7535 info@healthdepotassociation.com

Note: Amalgamated Life Insurance Company underwrites or provides administrative services for this coverage. Because the material is a summary of your group term life coverage, it does not state all contract provisions, restrictions of coverage, benefits by conditions or limitations, or provisions required by state or federal law. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group contract or policy determines all rights, benefits, exclusions and limitations of the coverage described here.

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Eligibility and Rates

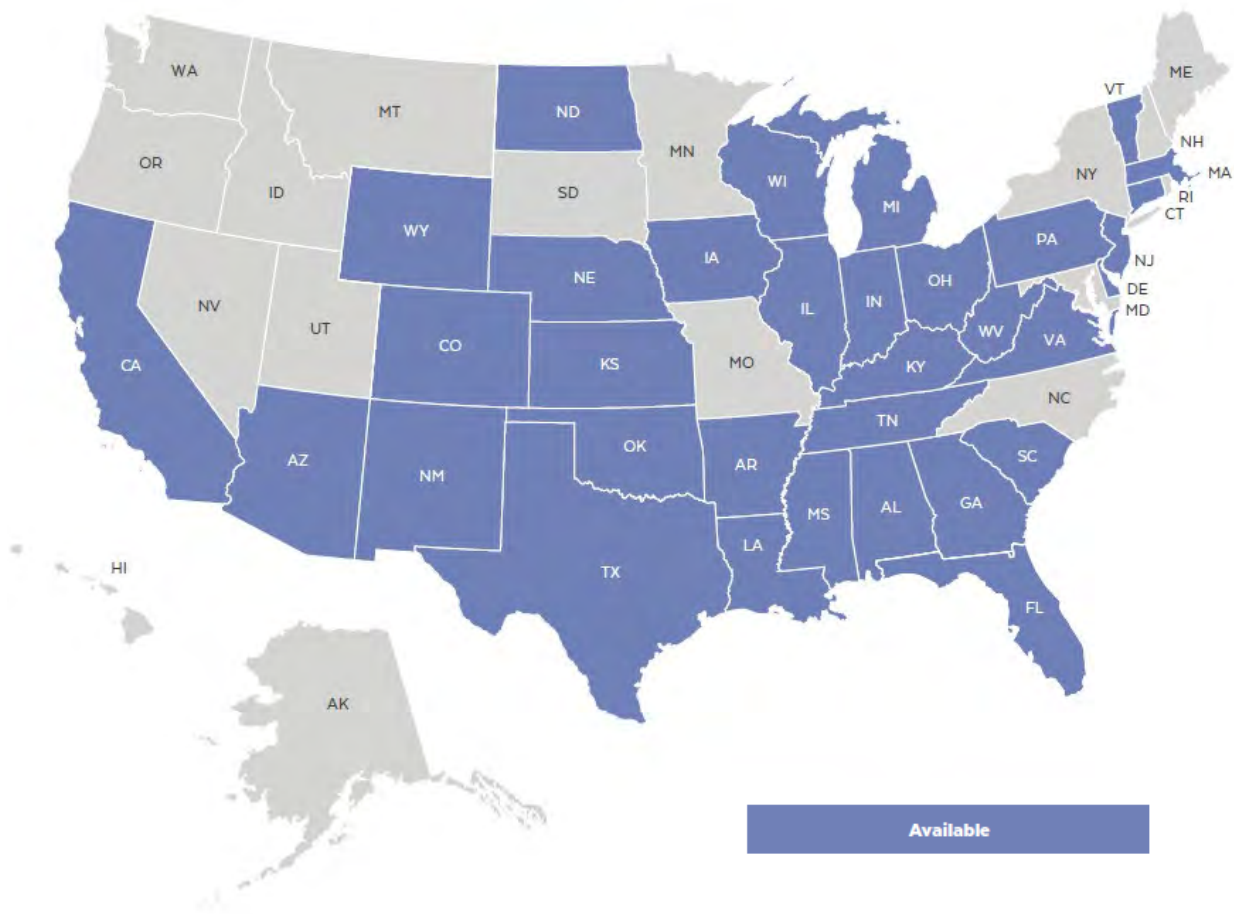


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State Availability

Alabama	Mississippi
Arizona	Nebraska
Arkansas	New Jersey
California	New Mexico
Colorado	North Dakota
Connecticut	Ohio
Delaware	Oklahoma
District of Columbia	Pennsylvania
Florida	Rhode Island
Georgia	South Carolina
Illinois	Tennessee
Indiana	Texas
Iowa	Vermont
Kansas	Virginia
Kentucky	West Virginia
Louisiana	Wisconsin
Massachusetts	Wyoming
Michigan	

HD CareGuard & CareGuard Max is available in the following states:



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Eligibility Requirements

Health Depot CareGuard & CareGuard Max Eligibility Requirements:

- Between the ages of 18 and 64 years old at the time of enrollment
- Reside in an available state
- Dependent Children must be under the age of 26 years old



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Monthly Membership Rates

HD CareGuard		
	Level 1	Level 2
Member	\$77	\$99
Member + Spouse	\$125	\$168
Member + Child(ren)	\$109	\$137
Member + Family	\$169	\$232

HD CareGuard Max		
	Level 1	Level 2
Member	\$92	\$119
Member + Spouse	\$140	\$188
Member + Child(ren)	\$124	\$157
Member + Family	\$184	\$252

*One-time \$25 enrollment fee applies for new Health Depot members.
Fee is waived when CareGuard & CareGuard Max is added to an active Health Depot membership.*

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Overview

- **Agents are required to have the member read & sign the e-sign the Authorization form prior to the sale or upload the WAV file recording of the verification call to the member record (see slides 30-34 for details).**
- An enrollment fee is collected by Health Depot Association with the first month's dues for new Health Depot members. The enrollment fee is waived when adding CareGuard & CareGuard Max to an active member.
- After enrolling, members receive:
 - Welcome email including Member ID and access to Member Portal
 - Access to fulfillment materials at members.healthdepotassociation.com or by calling **(855) 351-7535**
- Members have 30 days to review all membership materials or make any changes.
 - The 30-day period begins on the member's effective date.
 - If a member chooses to cancel their membership within the 30-day period, they will receive a full refund of monthly membership dues only. The one-time enrollment processing fee is refunded as required by state law or customer necessitation.

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Verification Process: V-call

While you still have the member on the phone, go to the **Signature** section at the bottom of the enrollment form. You will see two buttons: **Upload File** or **Send Link**. To use the first button, you will do the recorded Verification call, save it and then click on “Upload File”.

Signature

Upload File

Send Link

When you click on the “Upload File” button, a field will open asking you to choose your file. Click on “Choose File” and select the recorded call. When you see your attached file in the **Verification File** field, click **Submit Order** to finish the member enrollment. You will not be able to complete the enrollment without the v-call file attached.

Signature

Upload File

Send Link

Verification File

Choose File

No file chosen

Return to Cart

Clear Cart

Submit Order

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Verification Process: E-sign

If you prefer to have the member e-sign the authorization form, use the “Send Link” button.

Signature

Upload File

Send Link

When you click on the “Send Link” button, two fields will open, pre-filled with the member’s Cell Phone number and Email Address. Please verify with the member that the phone number shown in the cell phone section is not a landline number. Then ask the member if they prefer to receive the authorization form link via text message or email.

Signature

Upload File

Send Link

Cell Phone

8888888888

Send

Email Address

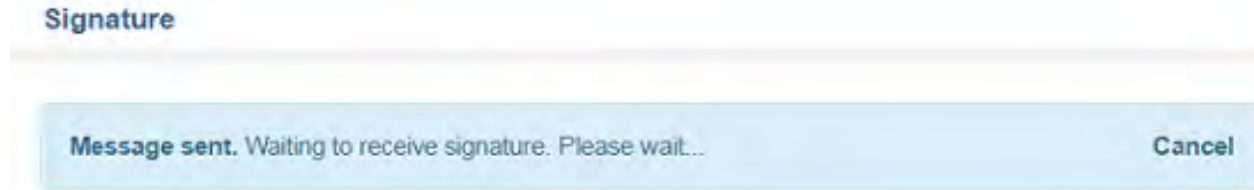
testmember@email.com

Send

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Verification Process: E-sign

After you click **send** on the method they selected, you will receive a message that indicates "Message sent. Waiting to receive signature. Please wait..."



When the member opens their text message or email, they need to click on the link provided to open the authorization form, read, sign it and send it back. The member needs to type their name in the box exactly as you entered it in the system. For example: Joseph Smith won't be accepted as Joe Smith or joseph smith. They can also write their signature in the box with their mouse if they want to, but the only requirement is the typed name.

A screenshot of a web form for authorization. It features a large, empty rectangular box with a thin black border, intended for a signature. Below this box is a text input field labeled "Type Your Name" containing the text "test Member". To the right of the input field is a "Sign" button. Below the input field is a checkbox with the label "Check here if signing as a Parent or Legal Guardian for the Primary Applicant". At the bottom center of the form is a red button labeled "Save Information".

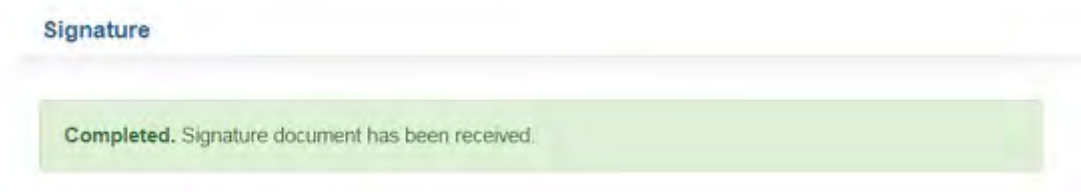
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Verification Process: E-sign

When they click "Save Information," a confirmation box will appear to the member - "Completed. You have successfully signed your document."



You will not be able to submit their enrollment until the signature form comes back. You will see a confirmation green box in the Signature area once it is signed. This happens in real time and if the member is ready and waiting, it should only take 1-2 minutes to get the signed document back.



You can click "Submit Order" to complete the enrollment and the authorization form will automatically be uploaded to the member record in the "Documents" section.

Documents							1 - Documents ▼		Email Documents	Add Document
Type	Date	Category	Label	Information				File		
PDF	March 21, 2017	Signature	Signature	Received: March 21, 2017 Processor: Internal Code 1: test member Code 2: 11.222.333.444 Products: 16409 Note: IE 8.0 (Windows LFTOF 5.6; TTHD789; WMJHG/45; nb147)				Download	Edit	Delete

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Verification Process: E-sign

IMPORTANT:

If the member cannot sign the form while you are on the phone and you close out the enrollment window, the member data will be saved, but the payment information will not. So after the member sends the signature confirmation back, the payment will need to be manually processed to complete the sale.

Please call (855) 351-7535 with the member's payment info and our Customer Service team will process the transaction and set their effective date. You will be copied on the member's Welcome Email when it is sent, which is your notification that the sale has been processed.

If the member cannot sign the form while you are on the phone, but plans to call you back shortly, you can leave your enrollment window open to complete the sale yourself. Please contact Agent Support at (214) 436-8018 if you have any questions about this process.

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