

UNLIMITED NO COST

*Easily connect to a doctor
from home, work, play
or while traveling!*

M.D.  hotline™
Your Health Concierge

CONSULTATIONS

\$19.95 / month

For families & individuals!

70%

ER
visits

OF ALL ER VISITS CAN
BE TREATED WITH
MDHOTLINE



Prescriptions* are called into
your local pharmacy



Referrals available to set
appointments with specialists



The average consultation time
is approximately 12 minutes



Physicians are available 24
hours a day, 7 days a week



All MDHOTLINE doctors are state
licensed and board certified



MDHOTLINE doctors are board certified physicians that provide medical advice, diagnosis and treatment in one-on-one telemedicine consultations 24 hours per day, 7 days a week!

Have you ever needed a doctor...



TRAVELING



AT WORK



LATE AT NIGHT



WEEKENDS



WHEN YOU NEED A PRESCRIPTION



WHEN YOUR DOCTOR ISN'T AVAILABLE



AT PLAY

Instant Access App!

Also Included In Your VBA Membership

Identity Restoration

Provides immediate and complete assistance in resolving ALL threats if your identification or credit has been compromised

- Personalized Recovery Plan
- Personal advocate assigned after compromise
- 12 month follow up post recovery & resolution

Dividend Rewards Club

Dividend Club Rewards include savings on home furnishings, electronics, clothing and accessories, office supplies and much, much more. VBA members also enjoy savings on printing, shipping, car rental and dining rewards. To sign up and start using your discounts and savings, simply use your instant access app, or go to: www.vbamembers.com.

Pet Assure Pet Perks

*Discounts on Grooming & Supplies
All Pets & Pre-Existing Conditions
25% off Veterinary Network Service
Free Lost Pet Recovery*

No Waiting Periods

NO Deductibles!

No Exclusions!

No Hassle!



The Enhanced Benefits Card**



Vision & Lasik
Savings of 10% - 50%



Rx Prescription
Savings up to 65%



Hearing
Savings up to 15%



X-Rays & Imaging
Savings of 10% - 50%



Diabetic Supplies
Savings of 15% - 50%



Lab Tests
Savings of 10% - 50%



Dental Savings
Savings of 15% - 40%

The EBC Card's discounts and savings are available to anyone, member or non-member!

VBA Terms & Conditions

1. Member understands that VBA is not an insurance company or program. 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. 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 (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 your enrollment form, member expresses desire to become a member of Value Benefits of America. Member acknowledges that the discount plans ARE NOT INSURANCE. Membership benefits are not a replacement for health insurance coverage nor are they intended as a substitute for health insurance coverage. Membership fees may change for all members, but not individually, with notification. Billing—Billing will be processed on approximately the 16th of each month. You may see the transaction on your account from that day to a week later due to electronic processing. Initial billings, second drafts or in the case of a banking error we may bill on days other than the 16th.

Value Benefits of America
8700 East Vista Bonita Drive #174
Scottsdale, AZ 85255

*MD Hotline is not insurance and is not a replacement service for medical emergencies. In the event of a life threatening emergency, members should call 911 or their local emergency service first. * No DEA controlled substances or narcotics allowed.*

**** THIS IS NOT INSURANCE. THIS IS A DISCOUNT AND SAVINGS PLAN. DISCOUNT BENEFITS ARE NOT INSURANCE AND ARE NOT AVAILABLE IN ALL STATES**