



Wholesale Benefits Association

Member's Guide to Benefits & Discounts

Accident**SHIELD**
Supplemental Benefits Plan

Member Document Website

<http://wbaweb.com/>

Rx Discount Website

www.AmericasDrugCard.org/cia

Lifestyle Benefits Website

<http://member.everydaydiscounter.com>



Dear New Member,

Welcome to the Wholesale Benefits Association (WBA). Enclosed is your Member Benefit Guide, Membership Welcome Letter, Accident Insurance ID Cards and detailed instructions on how to take advantage of the many consumer oriented benefits. Please review these materials to help you take advantage of all of the benefits.

While we believe you will be extremely pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

You can count on WBA to continuously and aggressively seek out new benefits to add further value to your membership. As always, we invite and encourage your suggestions on ways the Wholesale Benefits Association can be increasingly beneficial to you.

Sincerely,

WBA Member Services

Accident Claims Contact	866-224-6318
Member Benefit Services Contact	888-400-0983
Member Billing and Sales Contact	888-384-5888

Accidental Injury & AD&D Plan

Your insurance amount, modal dues, effective date and type of coverage (Individual or Family) are listed on the Welcome Letter. Please keep the letter with this booklet for later reference.

Your accident coverage is detailed in the Certificate of Insurance. The certificate can be downloaded at <http://wbaweb.com/> Please read through the certificate to familiarize yourself with the features and limits of the coverage. Keep the certificate with this booklet. Optional DI and AD&D upgrade endorsements can also be found at <http://wbaweb.com/>

Optional Accident Disability Income

Your welcome letter includes your member ADI status. Basic members may upgrade through the Billing and Sales office or through your selling agent.

Optional AD&D Upgrade

Your welcome letter includes your member AD&D status. Basic members may upgrade through the Billing and Sales office or through your selling agent.

Lifestyle Consumer Benefits

Exciting benefits designed to give members substantial savings on a broad range consumer goods and services. All members may access the Lifestyle Benefit package online at <http://member.everydaydiscounter.com> Log in to access with:

Group Number 1686

Member # is the 9 digit BENEFIT ID number on your welcome letter.

Zip code is the zip you used when you enrolled.

Health, Fitness and Medical

Rx: Accepted at over 65,000 pharmacies nationally. 15% average savings on Brand-Name. 55% average savings on generics. Savings as high as 85% realized on certain medications. Card is pre-activated, no personal information ever needed. Card is free and does not expire. Good for the entire household

This program is NOT insurance. It is a discount program.

Visit <http://www.americasdrugcard.org/index.aspx> to print extra cards, locate pharmacies and get Rx prices online.

Fitness: Online fitness training programs. Exercise, diet, weight loss, all customized for you. The Online Fitness Center is a web-based program that assists women and men to move beyond calories in and calories out and into real lifestyle transformation. This program was originally created in 1999 by internationally known author and fitness expert David Greenwalt. David has refined the program daily ever since.

Spa Finder: 20,000 spas, resorts and fitness centers at your fingertips. Gift cards and discounts available. Who doesn't love to be pampered? Treat those you love to the care they deserve by purchasing a SpaFinder Wellness gift card– or get one to treat yourself! Flexible and convenient, SpaFinder Wellness gift cards are accepted at over 20,000 spas, resorts, yoga, Pilates and fitness studios worldwide.

Retail Shopping for Almost Everything

Merchandise Discounts: Double the difference back price guarantee on thousands of items. Tired of scouring the clearance racks for that bargain buy, comparing prices from store to store, surfing the Net for hours only to come up with meager discounts and secondhand goods? Why not start with rock bottom prices. With Everyday Discounter, you can bargain for a better deal on a wide selection of merchandise items online or by phone.

Coupons: To make saving you money as easy as possible, our online coupon program has been conveniently positioned into 4 categories: preclipped grocery, dining, shopping and attractions. Each category contains separate and unique benefits which enable our members to save literally thousands of dollars every year! Membership entitles you to discounts on a wide range of products and services.

Discounted Gift Cards: Save time and money by ordering gift cards to all your favorite merchants. You can enjoy steep savings of up to 13 percent on select, already discounted gift cards. We offer a wide variety of gift cards and online certificates in categories such as Apparel & Accessories, Auto, Home & Office, Flowers & Gifts, Health & Beauty, Restaurants & Food, Sporting Goods and Travel & Entertainment.

Magazines: Don't let high magazine prices stop you from getting the latest scoop on your favorite celebrity, tips on the latest fashion trends or current events in the news. Now, you can use the magazine program to save up to 60% off the news stand price for both new subscriptions and renewals.

Flowers: Save 15% with FTD, the premier name in flowers and specialty gifts. We utilize only the finest FTD florists to deliver your floral arrangements, and we offer a customer satisfaction guarantee. Because of FTD's vast network of florists, we offer same day delivery throughout the United States and Canada, and delivery to more than 150 countries worldwide.

Travel and Entertainment

Local Attractions: Discounts at aquariums, bowling alleys, festivals, theme parks, museums, zoos and so much more! With access to exclusive discounts to attractions in major cities located across the US, you can now visit your favorite destinations for less.

Movies: Tickets are \$7.00-\$8.50. Savings up to 40% at 5 well known national theatre chains. Make it a movie night with our exclusive savings. Whether you're going solo, hoping to impress a date, treating the kids or enjoying a night out with your spouse, your membership can save you 40% on movie tickets at major theatre chains all over the US.

Theme Parks: Up to 60% off admission at Sea World, Busch Gardens, Six Flags, LegoLand and other theme parks. Many families are taking budget-minded vacations this year and saving a few extra dollars is what your membership is all about. With access to our regional attractions & theme park discounts, you can save even more money while visiting your favorite attractions!

Cruises, Packages and Tours: Deep discounts, free upgrades and special credits on travel throughout the world. You'll receive the best in cruise savings, bonuses and amenities. You have access to special amenities like FREE shore excursions, onboard credit, FREE category upgrades and more...all for just being a member.

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Travel and Entertainment (cont)

Hotels and Airfare: Up to 25% savings off standard or published rates. Whether you're looking for a night of luxury or just a comfortable place to put up your feet, you want a hotel in your price range. These days, a typical stay of 4 or 5 nights can cost a family on vacation one thousand dollars or more. Lower those costs and take a vacation you can afford.

Vehicle Savings

Auto Care Savings Plans: 10% off service at participating Firestone, Tires Plus, Expert Tires and Wheel Works. Taking care of your vehicle is important, but keeping your vehicle running as it should is not always convenient. Who can you trust for maintenance and repairs? Where should you go when you need new tires?

Auto Tires & Wheels: 10% discounts at Tire Kingdom, NTB, Big O Tires and other outlets. As a WBA member, you'll be eligible for discounts at all Tire Kingdom, NTB - National Tire and Battery, Merchant's Tire and Auto Centers and at participating company Big O Tires store locations.

Truck Rental: Save 15% at Budget Truck Rental. Rent from a truck company that's with you at every turn. When it's time to move you can save money by doing it yourself. Now Budget® can save you even more money. Professional negotiation for the best price on your next new or certified used vehicle.

Moving & Storage: Save 50% on interstate move with Allied and northAmerican and 45% on storage needs. There's just not enough room in the trunk of your car for all your family's stuff, and multiple trips are out of the question. You know you need help relocating but you're not sure who to ask. Don't sweat the big move.

Business Services (ADD & DI Upgrade Members ONLY)

UPS: 10% to 25% discounts on all domestic UPS services. Sign up online by visiting www.business-edge.net; click on Member Benefits/UPS.

ADP Payroll: 20% discount and first month free for new subscribers. Contact Jeremy Dyer at 1-866-506-9447, press 1 and mention Business AdvantEdge/NAC for your discount.

Office Depot: Service discounts up to 40% and free shipping for WBA members. To get your Office Depot account and password, complete the registration form at www.business-edge.net. Once you have signed up, you can shop in the stores, order by fax or order online at: <http://bsd.officedepot.com>.

Travel Cell Global: Deep discounts on global cell and satellite phones for the most remote locations. To rent, call 1-877-CELL-PHONE (235-5746) and reference VC119.

Integrated Communications: Business tele-com services for less. Call Greg Hannon at Integrated Communications. Phone at 1-888-609-2462, fax at 1-866-817-7615, or visit www.integratedcom.net.



**Membership Services Office
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(800) 992-8044

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