

# **Congratulations on your new NEA Membership!**

***In addition to your health plan or stand alone, your NEA Membership's benefits will vastly exceed the nominal fee.***

*National Employers Association, is a not-for-profit association that was established for the purposes of promoting the common interest of families by providing educational information regarding health, agriculture, economics and other areas of interest to members. To enhance the quality of life for members by offering benefits and discount services for association members.*

## **NEA Membership with Accident Coverage & CallMD *Triage R.N. & Doctors available 24/7***

**Including Member Discounts:  
Dental, Vision, Hearing, Prescriptions & More!**

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**CallMD 1-866-568-6720**

## **Medical Advice you can TRUST!**

**CallMD is your lifeline for quick, non-emergency healthcare.**

### *What is the CallMD Physician's Access Hotline?*



CallMD is a nationwide network of medical physicians who review your medical record collected by CallMD registered nurses 24/7. CallMD physicians provide medical advice, diagnosis and treatments in one-on-one phone consultations.

Unnecessary doctor's office visits and costly Emergency Room or Urgent Care visits can be avoided simply by contacting CallMD!

Cost of **UNLIMITED** consultations with a CallMD Doctor is **INCLUDED** in your membership!

### *How does the CallMD Program Work?*

- Call the Toll Free number: 1-866-568-6720
- A registered nurse verifies your membership in the CallMD program.
- A registered nurse documents information about your medical history.
- A registered nurse documents your current medical concern.
- Medical information is sent to a licensed doctor in your state of residence.
- A CallMD Doctor will contact the call center within 3 hours to complete your consultation.
- A CallMD Doctor will complete a diagnosis form that will be stored in your Electronic Medical Record for future use.
- A CallMD Doctor can write a prescription when necessary.\*



*Members receive **UNLIMITED** CallMD calls per year / per family!*

# CallMD 1-866-568-6720

## ***When should you contact CallMD?***

- A non-emergency medical issue arises and you cannot reach your primary care physician.
- A medical issue might be resolved without a visit to the doctor's office or the Emergency Room.
- A recurring prescription needs to be refilled but the primary doctor is unavailable.
- Weather conditions prevent you from seeing your doctor.
- There is a need for a second opinion.
- A medical concern arises and you are on vacation or away on business.
- There is no time to take off work to see the doctor.
- You are uncomfortable discussing a private issue with your primary care physician.
- A health issue occurs but the doctor's office is closed (after hours, weekends, or holidays).



## ***What are the most common health conditions treated by CallMD Doctors?***

- > Fever / Cough / Sore throat/ Earache
- > Nasal Congestion / Allergies
- > Acute cystitis (bladder infection)
- > Bronchitis



**CallMD has English and Spanish language services available!**

## ***Contact CallMD with any questions.***



- UNLIMITED toll-free physician consultations per year / No age restrictions.
- Nationwide network of licensed medical doctors.
- Call center staffed with licensed, registered nurses.
- Updated Electronic Medical Records (EMR) provided.
- Fully safe, secure & HIPPA compliant.
- Over-the-phone non-DEA/non-controlled prescriptions available if needed.
- Schedule an appointment to speak with a CallMD Doctor at your convenience.
- CallMD Doctors can refer members to specialists if necessary.

**24 HOURS A DAY ♦ 7 DAYS A WEEK!**

## Enhanced Benefit Card\*



### *No Cost Benefits Package*



EyeBenefits, who sponsors **The EBC Card**, has partnered with WellDyne Rx, DenteMax Dental Network, QualSight LASIK, EPIC Hearing and the Galaxy Health Network to offer a "Multi-Product" Savings Program.

Located in Scottsdale, Arizona, EyeBenefits has been offering discounted vision products and services to EyeBenefits members and their families for over 20 years.

The Enhanced Benefit Card's discounts and savings are available to anyone—member or non-member.

***\*This is NOT Insurance. This is a Discount and Savings Plan. Plan not available in all states.***

# Enhanced Benefit Card\*

***Sign up & start receiving your discounts TODAY!***

- 1. GO TO:**  
**[www.neamembersonline.com](http://www.neamembersonline.com)**
- 2. SCROLL TO: "EBC Discount Card"**  
**on right menu**
- 3. Click on link & follow prompts**



**OVER  
120,000  
DENTAL  
LOCATIONS  
NATIONWIDE!**

- **Vision & LASIK Savings of 10%-50%**
- **Lab Tests Savings of 10%-70%**
- **Dental Savings of 25% - 40%**
- **RX Average Savings of 22%**
- **Hearing Savings of 35% - 65%**
- **Diabetic Supplies Savings of 15%-48%**
- **X-Rays & Imaging Savings of 10%-80%**
- **Chiropractic Savings of 10%-60%**

## ***Enhanced Benefit eCard:***

Immediately upon signing up, your eCard will be sent to the email address you entered.

**Be sure to save the email as this is your membership eCard.**

The eCard will include everything you will need to quickly & easily locate providers and schedule services at discounted rates. You may opt to do this on-line or by phone and you may begin using the services right away!

The Enhanced Benefit Card's discounts and savings are available to anyone—member or non-member.

***\*This is NOT Insurance. This is a Discount and Savings Plan. Plan not available in all states.***

## Lab & Imaging Savings

**The EBC Card Lab & Imaging discount gives you access to immediate savings; typically between 10-70% on virtually all lab and imaging procedures—making tests easy, accessible and affordable.**

*Simply call our scheduling department and they will make the arrangements with the provider—allowing you to access the “Member’s Only” discount pricing schedule.*

*There are numerous tests that can be performed to determine if you have any undetected condition. Tests are available to check cholesterol, prostate cancer, uterine cancer and numerous other conditions that can be treated effectively—if detected early.*



*Hundreds of tests available including MRI, CAT Scans and most other Lab & Imaging procedures.*

*Prices vary by geographic location.*

*Examples of estimated savings listed below.*

TEST	NORMAL PRICE	MEMBER PAYS
Cholesterol	\$34.00	\$17.30
Thyroid Profile	\$108.00	\$37.50
Cancer Antigen	\$122.00	\$40.00—\$68.00
Prostate (PSA)	\$114.00	\$33.00—\$73.00

  

TEST	NORMAL PRICE	MEMBER PAYS
Basic MRI	\$1,536.00	\$545.00
Basic CAT Scan	\$960.00	\$310.00



# Helicopter Emergency Benefit



In the event an eligible member suffers from a certified injury resulting from an accident that requires a helicopter emergency medical transport, this program will reimburse the insured/provider *up to a maximum of:*

**\$7,000.00 per occurrence,  
no deductible.**

Reimbursement includes expenses incurred from the cost of the medically necessary or life threatening helicopter transport from the scene of an accident to the nearest medical facility capable of treating the injuries or from one medical facility to another. \*Accident is defined as a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which the Insured is traveling.

**Provisions:**

- One benefit will be payable per occurrence
- Benefit is in excess of all other valid collectable insurance
- Coverage is worldwide
- Transportation by helicopter only

**How To Use Benefit:**



*Local EMS protocols will make the determination for necessity and type of medical transportation that best fits each situation.*

**To File a Claim, or for more information,  
please call Member Services:  
800-457-3405**

The claimant should notify the company within Twenty (20) days after a covered loss occurs or as soon as reasonably possible.

Notice of Claim - Written notice of a claim must be given to the company or designated representative within Twenty (20) days after a covered loss first begins or as soon as reasonably possible.

Notice should include the insured's name and policy number.

Proof of Loss - The claimant must send the company or its designated representative proof of loss within Ninety (90) days after a covered loss occurs or as soon as reasonably possible.

Late Reporting of Claims - Notwithstanding any of the above, no claim will be accepted if it is more than 270 days after the date of travel assistance.

**LIMITATIONS AND EXCLUSIONS**

*The following conditions represent coverage exclusions:*

1. Suicide or attempted suicide;
2. Intentionally self-inflicted injuries;
3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. Participation in any military maneuver or training exercise;
5. Mental or emotional disorders, unless hospitalized;
6. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
7. Commission or the attempt to commit a criminal act;
8. Participation as a professional in athletics;
9. Pregnancy and childbirth (except for complications of pregnancy);
10. Bodily injury or sickness which can be treated locally and does not prevent the insured from continuing his or her journey or from returning home.

## Dividend Club™

*Save enough money each month while eating out to more than pay for your membership! Members save an extra 20% on top of Restaurant.com's dining deals that are already as high as 60% off!*

*You may save thousands of dollars each year by shopping the hundreds of Dividend Club and Member eShop merchants as a NEA Member. There are merchants and products for almost all you could need or imagine.*

**Dividend Club Registration Code: 21850605**

member  eShop



## Printing & Shipping

*NEA Membership also includes discounts on products and services at FedEx Office.*

*Enjoy a 30% discount on copy services as well as a 10% discount on additional FedEx Office products and services.*



## Auto Rental Savings

*Receive discounts from both Avis and Alamo.*

***AVIS** offers NEA Members great money-saving coupons on top of special rates! Take advantage of year-round savings!*

***Alamo** offers year-round discounts on value-added promotions on leisure or business travel.*

**AVIS**

**Alamo**



**Thousands of Cars. Great Prices!**



# NEA Terms and Conditions

1. Member understands that NEA is not an insurance company or program. Accident Benefit Payments are made by the insurance company issuing the blanket coverage to Members.

2. NEA 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 web site or sent via e-mail, will keep Members up to date on benefits and other pertinent information.

3. Payments for the NEA Program are due in advance. Payments will be drafted on or about 15 days before the due date by **GENERAL AGENT CENTER (GAC)**. 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 NEA 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, National Employers Association (NEA) President, or failing this person, an NEA 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 NEA 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. NEA reserves the right to terminate any enrollment or deny eligibility in the program for lack of payment to NEA. 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 fee 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 canceled 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 NEA. The administrative fee is not refundable. Approved refunds will be processed approximately 30 days after the cancellation.

8. Membership is effective on the 1st of the month following enrollment acceptance by NEA.

**Member Agreement:** By signing your enrollment form, Member expresses desire to become a member of National Employers Association. Member acknowledges that the discount plans ARE NOT INSURANCE, but membership includes certain limited supplemental insured coverage's. 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.

**Cancellation Request** – Refer to number 7 of NEA Terms & Conditions.

NEA and GENERAL AGENT CENTER  
15575 N. 79TH PLACE #100  
SCOTTSDALE, AZ 85260  
PHONE 800-366-2467 FAX 800-471-7996