



# 2017

## LifeStyle Benefits

### *Superior Services at Incredible Discounts*

Consumers are seeking strategies to save money on everyday products and services without sacrificing quality. Our Lifestyle Benefits program targets some of the most popular of these services offering incredible discounts. Take a look at our benefit selection and choose the package that fits your needs the best.



#### Emergency Roadside Assistance for your Family

- Available 24/7/365 for member, spouse and dependent children up to age 26
- Up to 15 miles towing (up to \$80 retail value) per occurrence maximum for covered charges
- Flat tire assistance
- Lock-out assistance
- Battery assistance
- Collision assistance
- Fuel, oil, fluid and water delivery service



#### Identity Theft Protection \*(for member only)

- Provides early notification and phone alerts whenever they detect your personal information being used to apply for many forms of credit or services
- Removal from pre-approved credit offers
- 24/7 access to live, domestic fraud resolution experts
- ID Theft Reimbursement Insurance covers up to \$1 million
- Covers lost wages as a result of time off work for up to \$500 a week up to four weeks\*\*
- Reimburses expenses related to ID recovery, including defense costs for civil suits, re-filing for loans and reimbursement fees
- ID Theft Analytics—Risk Score
- Search thousands of databases including financial institutions, property records, insurance groups, cell phone records and credit bureau information as well as social networks to detect attempts to steal member's identity
- Covers pre-existing identity theft as long as it was not known prior to joining
- Free financial coaching up to one hour on each new issue related to identity theft
- Free one hour legal counsel on each new issue of identity theft



#### Tax Help Line

- Unlimited advice on federal taxation via phone, fax or email
- Free tax return preparation for forms 1040 EX, 1040A and standard 1040
- Deep discounts on numerous other tax schedules
- IRS audit assistance
- Tax planning
- Review of prior year's tax return
- Member portal with tax tips, tax law changes, member advice, and much more



#### Pet Savings Program for all of your Pets

- Save 25% on all veterinary medical services from growing network of participating veterinarians nationwide—no exclusions, no forms to fill out, no fees
- Pet care is not insurance
- 10-35% off pet-related products and services, such as pet food, grooming, boarding and pet supplies
- All pets included, regardless of species, age, or health condition
- **Check for Vets: Go to [www.PetAssure.com](http://www.PetAssure.com) and search for Veterinarians by putting in your zip code.**



#### Fitness Advantage

- Guaranteed lowest membership rates at over 9,500 fitness centers nationwide
- One Week FREE pass at each participating club
- To see if there's a fitness club near you, either call 800-866-8466 and tell them you have the Fitness Advantage benefit or **go online: [www.preventure.com/ifcn-club-finder/](http://www.preventure.com/ifcn-club-finder/)**



# 2017 LifeStyle Benefits Packages

Package Options	Option A	Option B	Option C	Option D
Emergency Roadside Assistance		✓		✓
Identity Theft Protection	✓	✓	✓	✓
Tax Help Line	✓	✓	✓	✓
Pet Care			✓	✓
Fitness Club Discounts				✓
<b>Member Cost per Month</b>	<b>\$8.34</b>	<b>\$9.50</b>	<b>\$9.52</b>	<b>\$11.16</b>

\* All benefits include member, spouse and all legal dependents except ID Theft Protection

Sign up during Open Enrollment by  
logging onto your Benefits Portal

For more details about each of these benefits,  
visit <http://usg.lifeperx.com> or call 888-417-6187, Option 1

*\*\*Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual Identity policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

**This plan is NOT insurance.** This discount card program contains a 30 day cancellation period. Member shall receive a full refund of membership fees, if membership is cancelled within the first 30 days after the effective date. Administrator: New Benefits, Ltd., Dallas, TX

Not available to VT residents.