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Lifestyle Benefits

University System of Georgia

Descriptions and FAQs

ROADSIDE ASSISTANCE—Nation Safe Drivers

Roadside Assistance is available 24 hours a day, 365 days a year to assist members when owned or leased vehicles are disabled as a result of unavoidable circumstances. Members will only have to pay for any non-covered expenses or covered costs in excess of the 15 miles per occurrence maximum (up to \$80 retail value). Coverage is extended to the member, spouse, and dependent children up to 26 years of age permanently residing at registered address when driving any vehicles that they own or lease for 12 months or longer.

Highlights

- Available 24 hours a day, 365 days a year
- Up to 15 miles towing (up to \$80 retail value) per occurrence maximum for covered charges
- Covers Member, spouse and dependent children up to age 26 permanently residing at registered address when driving any vehicles they own or lease (12 months or longer)
- Towing Assistance
- Flat Tire Assistance
- Fuel, Oil, Fluid and Water Delivery Service
- Lock-out Assistance
- Battery Assistance
- Collision Assistance

ROADSIDE ASSIST FAQs

Q. How does this benefit work?

A. Just by calling the toll-free number on the membership card, a service vehicle is dispatched to the member's location. Emergency Roadside Assistance is available throughout the United States and Canada, 24 hours a day, 365 days a year. Members only pay for any costs in excess of the \$80.00 per occurrence limit plus any non-covered costs.

Q. Can the vehicle be left unattended where it became disabled and still be serviced?

A. Service providers are not allowed to service an unattended vehicle so it is important that the vehicle remains attended after the call for assistance has been placed.

Q. Can members still be reimbursed if they pay out of pocket at the time of service?

A. Members must contact Emergency Roadside Assistance's 24-hour, toll-free number to have an authorized network service provider dispatched to their assistance. Assistance obtained through any source other than the Emergency Roadside Assistance provider is not covered and is not reimbursable. In the event that service is not obtainable through the Emergency Roadside Assistance provider, the member will receive an authorization



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number from the Emergency Roadside Assistance provider and will receive a refund of payments made according to the program benefit and coverage limits for services secured independently.

Q. What exactly is considered a 'covered emergency?'

A. The following are covered emergencies, subject to the \$80.00 per occurrence limitation:

- Towing Assistance - When towing is necessary, the covered vehicle will be towed to the closest qualified service facility or to any location requested
- Battery Service - If a battery failure occurs, a jump-start will be applied to start the covered vehicle
- Flat Tire Assistance - Service consists of the removal of the flat tire and its replacement with the spare tire
- Fuel, Oil, Fluid, and Water Delivery Service - An emergency supply of fuel, oil, fluid, and water will be delivered if you are in immediate need. You must pay for the fuel or other fluid when it is delivered
- Lock-out Assistance - If your keys are locked inside of the vehicle, we will provide assistance in gaining entry to the vehicle.



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LEGAL SERVICES DIRECT—Legal Club of America

Attorneys in our network have an average of 19.4 years of experience.

Highlights

- A nationwide network of thousands of attorneys in all 50 states
- Plan attorneys will either charge \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater
- Nine (9) free services* which include:
 - Unlimited initial phone consultations for new legal matters
 - Initial one-on-One consultations for new legal matters
 - Attorney review of independent legal documents (6 page max.) per new matter
 - When deemed appropriate by plan attorney, attorneys will write letters on member's behalf
 - When deemed appropriate by plan attorney, attorneys will make phone calls on member's behalf
 - Assistance in solving problems with government programs such as welfare and INS
 - Attorneys will help members represent themselves in small claims court
 - Free simple will with annual updates
 - A state specific, web-based, free Living Will form is available to members. This form can be taken to and completed by the attorney

The following are eight (8) commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee:

Traffic Ticket Defense	\$ 89.00
Name Change	\$ 155.00
Real Estate Closing	\$ 250.00
Chapter 7 Bankruptcy	\$ 750.00
Simple Divorce	\$ 275.00
Simple Will with Minor's Trust	\$ 250.00
Non-support (spouse/child)	\$ 275.00
Regular Incorporation	\$ 295.00

Prices are subject to change without notice and may vary by region.

*In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the free members' benefits.



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LEGAL CARE FAQs

Q. Can members change attorneys, for whatever reason?

A. Yes, at any time, for whatever reason and as often as needed. Members are not restricted in any way. Simply call the toll-free number on the back of the membership card for a new referral to a participating attorney anytime.

Q. What happens if a member moves to another part of the country?

A. The member should call the toll-free number on the back of the membership card and he/she will be assigned to another network attorney. With a network of thousands of attorneys in all 50 States, Puerto Rico and the U.S. Virgin Islands, members will always have their legal needs taken care of.

Q. What is excluded or not eligible under the plan?

A. Nothing. Since the plan is not an insurance policy, there are no pre-existing conditions, exclusions, waiting periods or usage limitations. All areas of law are eligible for the discounts; including but not limited to, simple traffic offenses to more complicated custody, criminal and civil suits.

Q. What are some of the benefits?

A. As a plan member, the attorney will provide:

- Nine free services, such as the preparation of a simple will (along with annual updates), unlimited consultation per new legal matter, review of important legal documents per new legal matter (six page max.) and many others.
- Eight deeply discounted services, such as \$275 for a simple divorce, \$750 for filing Chapter 7 bankruptcy, \$250 for a real estate closing, to name just a few.
- All extended service and in-court representation is available for \$125.00 per hour, or 40% off the usual and customary hourly rate. This is a tremendous savings over the national average of \$210 per hour.
- Contingency fees (if any) are at a 10% reduction of the state's maximum rate, or the attorney's usual rate, whichever is lower.

Q. Are family members eligible to receive these services?

A. Yes. This benefit may be used by members, their spouse or domestic partner, dependent children under the age of 26 and any dependent individuals residing in the member's household such as a parent or grandparent.

Q. Why are legal services needed?

A. Attorneys are needed in various cases, including:

- If the member is married and/or has children but does not have a will
- When buying a home
- When contemplating divorce
- When dealing with child custody issues
- When confronted with overwhelming debt
- To review any lease or rental agreement



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IDENTITY THEFT PROTECTION—SAFE IDENTITY

Safe Identity protects clients from identity theft with an early detection system. They scan thousands of financial and non-financial data sources to find attempts to steal your ID. Monitored data sources include all three credit bureaus, financial institutions, property records, insurance groups, and cell phone records. Members are alerted by phone if suspicious information is found.

Safe Identity works to dispute fraudulent information that occurs as a result of ID theft. Members get an unlimited service guarantee, free financial coaching for up to one hour with a certified credit or financial counselor, and free legal consultation up to one hour with an attorney. Safe Identity can even help resolve “pre-existing” ID theft that was undiscovered before joining the program.

Benefits include a Personal Internet Identity Coverage Policy covers up to \$25,000 with a \$0 deductible. Lost wages as a result of time off work related to ID theft are covered for up to \$500 a week for four weeks. The policy also includes reimbursement for certain expenses related to the recovery of your ID, defense costs for certain civil suits, re-filing for loans and reimbursement of fees.

Highlights

- Creates a risk score between 0-999 showing the likelihood someone is a victim of ID theft or in the beginning stages of having their ID stolen.
- Early detection and warning: scans thousands of data sources and hundreds of records to find attempts to steal customers’ IDs.
- Monitors all 3 credit bureaus, financial institutions, property records, insurance groups and cell phone records.
- Personal phone alerts when suspicious information shows beginning stages of ID theft.
- Covers pre-existing ID theft (ID theft undiscovered before joining).
- Unlimited service guarantee.
- Free financial coaching up to one hour.
- Free initial one hour consult with attorney, 25% off attorney’s standard fees for further consults.
- ID theft insurance covers up to \$25,000, including lost wages as a result of time off work related to ID theft covered for up to \$500 a week for four weeks.
- Reimburses expenses related to ID recovery.
- Free credit report reminder service.



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TAX HELP LINE – Legal Club of America

Members of the Tax Help Line will have access to unlimited tax advice, prior year tax return review and free tax return preparation for forms 1040 EZ, 1040A and standard 1040. Tax Help Line provides members with access to discounts on numerous tax return schedules and forms. Simply call the toll-free number and members will be able to effectively plan in advance so the year-end tax preparation is free and painless.

Highlights

- Unlimited advice on federal taxation
- Free tax return preparation for forms 1040 EZ, 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

TAX HELP LINE FAQs

Q. What does the Tax Help Line do?

A. Tax Help Line offers members access to unlimited tax advice, prior year tax return reviews, and free tax return preparation for forms 1040 A, 1040 EZ and the standard 1040. In addition, Tax Help Line provides members with access to discounts on numerous tax return schedules and forms. By using a toll-free number during normal business hours, members will be able to effectively plan in advance so the year-end tax preparation is free and painless.

Q. Who is behind the Tax Help Line?

A. All tax and financial assistance is provided by tax attorneys, financial analysts, CPAs, former auditors and/or Enrolled Agents certified by the IRS. This team of professionals is ready to answer tax questions in a confidential and secure environment.

Q. What guarantee do members have that the tax returns will be accurate?

A. All tax and financial advice is backed by a \$1 million liability policy.

Q. Why would a member who uses tax preparation software to file taxes need the Tax Help Line?

A. With today's tax software programs, users need more than help screens. Offering live, one-on-one direct answers to members' tax questions over the phone, the Tax Help Line steps in with tax advice tailored specifically to a member's unique situation.



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Q. How would the Tax Help Line assist members in the event of an audit?

A. Tax Help Line will review any notice or letter issued by the IRS and provide professional advice on how to understand and solve the matter. Tax Help Line experts assist and advise members who get audited by reviewing the IRS audit notification and helping sort out the facts.

Q. What sort of questions do members ask?

A. Members may ask questions covering any aspect of U.S. tax law, such as:

- Should I open a ROTH IRA?
- How does the capital gain tax work?
- Is the money I inherited taxable?
- Which tax form do I file?
- Is my Social Security or retirement taxable?
- Do I get a break for child care expenses?
- Should I itemize deductions?
- Which deductions can I take if I have a home-based business?



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PET CARE—Pet Assure

The Pet Care Savings Program is designed to save members money on everything for their special family member - their pet! All the pets in the household can take advantage of this program. The Pet Care Savings Program is not insurance. With the Pet Care Savings Program there is a 25% discount at network veterinarians on most procedures, plus savings of 10% to 30% on pet products and services at participating merchants. The Pet Care Savings Program also includes a free pet ID tag and confidential 24-hour pet location service in the event of a lost pet.

Highlights

- Save 25% on most in office medical care with each visit to a network veterinarian
- Save 10% to 30% at participating providers on pet services such as boarding, doggie day care, training, pet sitting and grooming
- Save 10% to 30% at participating merchants on pet supplies such as food, beds, toys, treats and vitamins
- Free pet ID tag(s) and 24-hour location service for lost pets
- Available for use with all animals, from companion animals such as dogs and cats to exotic animals such as birds and reptiles

PET CARE FAQs

Q. What is the Pet Care Savings Program?

A. The Pet Care Savings Program is designed to save members money on everything for their special family member - their pet! All pets in the household can take advantage of this program. With the Pet Care Savings Program there is a 25% discount at our network veterinarians on most procedures, plus savings up to 30% on pet products and services at participating merchants. The Pet Care Savings Program also includes a free pet ID tag and enrollment in its Nationwide Lost Pet Location and Recovery. This service reunites hundreds of lost pets with their owners 24 hours a day, 7 days a week.

Q. How do members locate a network provider?

A. Members may call the toll-free number located on the membership card for participating providers in their area. A website with up to date information is also available 24/7 to assist in provider location.

Q. How do members receive their discount?

A. Participating veterinary practices provide members a 25% savings on most medical services while participating merchants and service providers provide 10% to 30% savings on many products and/or services. When calling to make an appointment, the member must confirm that the provider participates in the program prior to purchasing products and/or services. Once at the provider's location the member must simply present their membership card at the time of service to have the bill immediately adjusted.

Please Note: A veterinary practice may reduce or eliminate the discount on (i) time-limited specials such as coupons or special sales, (ii) food and flea products (iii) routine boarding and grooming (iv) services by professionals that are not part of the regular practice staff and (v) low-margin pharmaceuticals.

Q. Can members refer their veterinarians or service providers to the network?

A. Yes. Please ask the provider to call us toll-free for information on joining the network.

Q. What if a member loses his or her pet ID tag?

A. Please call us immediately. We will send you a replacement within one business day.



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Q. Can a member add an additional pet after signing up for the Pet Care Savings program?

A. Yes. A website is available to update both pet information and the member's personal information. The member may also call toll-free to speak with a member service representative who will be able to update his or her information.



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FITNESS CLUB DISCOUNTS—International Fitness Club Network

IFCN offers an opportunity to get a head start on a healthier lifestyle through access to International Fitness Club Network (IFCN), a network of high quality health and fitness clubs at affordable rates.

Highlights

- Members are assured the club's "lowest membership rate for the type of membership selected."
- Members receive a one-week introductory trial membership certificate, free of charge. This allows members to try several participating clubs for one week each, giving the opportunity to truly experience the club and its facilities. (Not to be combined at the same club.)
- Available in all 50 states with over 8,500 participating health clubs worldwide. Some of the largest club chains in the country are members of the IFCN, including Bally Total Fitness, Jazzercise, LA Fitness and Lifetime Fitness.
- Members may access the member service website or call the toll-free number 24 hours a day, 7 days a week to speak with a trained member service representative concerning various club locations and facility information.
- Health and Fitness Clubs are required to meet the American College of Sports Medicine's health and safety standards.
- Dues are to be paid directly to the club, in accordance to the signed membership contract.

FITNESS CLUB DISCOUNTS FAQs

Q. What "rate" will members receive with this benefit?

A. The IFCN benefit contracts with quality health and fitness clubs that vary greatly in size, amenities offered and facilities available. To this end, it is impossible to set one rate for every club. Participating health clubs will offer the member their "lowest membership rate, for the type of membership selected." Many clubs offer a variety of memberships (i.e. Aerobics Only, Fitness Room Only or a Full Facility Membership) therefore IFCN members receive the lowest rate for whichever membership they have selected.

Q. How does this benefit work?

A. To take advantage of the benefit, members should:

- Visit the member services website or call the toll-free number located on the back of the membership card to locate a participating facility.
- Call the health club and speak with someone in the membership department. Schedule a time to tour the facility and utilize the one-week free membership certificate. Present the membership card at the time of the visit to receive the lowest membership rate.
- Discuss what the lowest membership rate would be for the type of membership selected with the health club's membership department.

Q. How do members get the free certificates?

A. Certificates are available online at the website address located in the membership kit. Members simply print the certificate and present it to the fitness facility to receive a one week free membership. If a member does not have



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access to the Internet, call the toll-free number located on the back of the membership card and reference IFCN to receive the certificate by mail.

Q. May members use this benefit in conjunction with their existing membership?

A. The "lowest membership rate for the type of membership selected" may only be offered to new members joining a club. If a member already belongs to a facility and has a contract with a participating club, he/she should contact someone in the club membership office to see if the IFCN rate will apply.

Q. Do all facilities within a national chain participate with IFCN?

A. Some club chains, such as Bally Total Fitness, Lifetime Fitness and LA Fitness, are enrolled in the IFCN on a national level, meaning that every club that bears this name is an IFCN club. However, there are some club chains, such as Curves for Women that enroll in the IFCN on a club-by-club basis. These clubs are independently owned and operated, and can therefore choose whether or not they would like to enroll in the IFCN. Please use the IFCN club search engine to make sure that a club near you is part of the IFCN.

Q. What if I can't find a gym in my area?

A. Members should visit the website to access the health club database or call the toll-free number and speak with a member service representative to locate a club. If you are still unable to find a club in your area, members may nominate a health club to join the network. Simply fill out the "Refer a Club" form online or call the customer service number and speak with a representative. Nominated clubs are invited to join IFCN without obligation.

Q. My gym didn't know about the program but they are listed as a member club. What do I do?

A. The International Fitness Club Network (IFCN) benefit works with over 8,500 health clubs worldwide - health clubs have a large ever-changing staff; therefore there will be an occasion when one club representative doesn't know about their club's participation in IFCN. If this happens, speak with someone in the health club's membership department and mention that you have the IFCN benefit through IFCN. If they are unclear as to their participation, please call the toll-free member service number located on the back of the membership card and speak with a representative.

Q. May my wife/husband join the club with me?

A. IFCN is extended to members and their immediate family. Immediate family members are defined by the individual club.

Q. What do the clubs have to do to belong to the IFCN program?

A. IFCN is a free and voluntary program for clubs to join. Every participating club signs a contract stating they will:

- Offer their "lowest membership rate for the type of membership selected"
- Offer a 1 week free trial membership (subject to space availability)