



Welcome	BASIC	SELECT	PREMIER	ELITE
Introduction	✓	✓	✓	✓
Membership Terms & Conditions			\sim	· · · · · · · · · · · · · · · · · · ·
Identity Theft				
Overview				
Restoration Rescue [®]				✓
Consumer Protection				
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Financial Empowerment				
Overview	✓	✓	✓	✓
Local Participants				
Local Participants				
Local SavingsXpress [®]	✓			✓
Healthcare				
E-Healthcare Newsletter	_	_	J	J
MD Select WellCard Savings	X	X		
Family Benefits				
Student Grant Locator	✓	✓	✓	<
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Active & Fit Direct	×	×	✓	<
24-Hour Emergency Road Service	×	×	×	<
Office and School Supplies	X	×	×	✓
Pet Health Insurance	X	×	×	✓
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Cash Back				
Overview	×	×	✓	✓

Welcome

Thank you for choosing to become a Turnkey Wellness Association Enhanced Member. As a member you have a variety of programs and services available to you. The more you utilize your Enhanced Membership, the more you will save.

For further assistance, please call:

Online Acct Setup Enhanced Membership Programs Accounting & Sales 855-253-4160 866-980-5932 855-739-6500

Visit us Online at: <u>https://login.twaenhanced.org/login</u>





OTURNKEY^M Wellness Association

Turnkey Wellness Association, Inc. Terms & Conditions

Turnkey Wellness Association, Inc. ("TWA") provides its members with programs and services designed to enhance their lives and stretch the value of their hard-earned dollars. As a TWA Member, you have a variety of services and programs available to you and your immediate family.

Membership Date – Membership in Turnkey Wellness Association, Inc. will be effective one (1) day after enrollment and collection of the first dues.

Collection of Membership Dues – TWA may collect Membership Dues or may utilize a licensed Third-Party Administrator (TPA). Selected TPA shall agree to administer its duties pursuant to all terms in the Agreement.

Proxy – In regard to your participation as a Member of Turnkey Wellness Association, Inc., you appoint the Secretary of the Association, in office at any particular time, as your proxy to receive notice of and to attend all meetings of the Members, vote on your behalf, and to otherwise act for you in the same manner and with the same effect as if you were personally present. This proxy shall be valid until revoked by you at any time prior to voting at any meeting, by executing and delivering a written notice of revocation to the Secretary of the Association, by executing and delivering a subsequently dated proxy to the Secretary of the Association, or by voting in person.

TWA is not an insurer, guarantor or underwriter and does not provide any medical treatment, medical services, products, product liability or guarantees for any Member. Providers of products and services are independent contractors and are not employees or agents of TWA. The final selection of a provider, facility or merchant and the approval or disapproval of products or services are the Member's choice alone. TWA and its affiliates do not have the responsibility nor liability for a member or Member's dependents medical care or for any other goods or services provided to Member or Member's dependents. Members shall have no recourse against TWA by reason of its referral to a provider of products or services. No payments to medical providers or Members will be made by TWA. All medical providers are independent contractors and are not employees or agents of TWA.

The Membership Agreements are governed and construed in accordance with the laws of the State of Texas. Any dispute or claim in law or equity arising out of this Agreement or any resulting transaction, including disputes or claims involving the parties to this Agreement, their officers, agents, or employees, shall be submitted to neutral, non-binding mediation prior to the commencement of arbitration, litigation, or any other proceeding before a trier of fact. The parties to the dispute or claim agree to act in good faith to participate in mediation, and to identify a mutually acceptable mediator. If a mediator cannot be agreed upon by the parties, each party shall designate a mediator and those mediators shall select a third mediator who shall act as the neutral mediator, assisting the parties in attempting to reach a resolution. All parties to the mediation shall share equally in its cost. If the dispute or claim is resolved successfully through the mediation, the resolution will be documented by a written agreement executed by all parties. If the mediation does not successfully resolve the dispute or claim, the mediator shall provide written notice to the parties reflecting the same, and the parties may then proceed to seek an alternative form of resolution of the dispute or claim, in accordance with the remaining terms of this Agreement and other rights and remedies afforded to them by law. Exclusive venue for such mediation shall be in Collin County, Texas. Members shall submit all grievances in writing via U.S. Mail to Turnkey Wellness Association, Inc., 500 N. Central Expressway, Ste 325, Plano, TX 75074. These provisions shall survive termination of membership. This Agreement constitutes the entire Agreement between Members and TWA. There are no warranties, express or implied, other than those expressly stated herein. This Agreement may only be amended in writing by TWA. TWA may assign its duties and responsibilities hereunder to third parties without notice.

Program Changes – The programs and services contracted by the Association arranged for inclusion into the membership levels may change at any time. TWA will give a minimum of 30 days' notice of any such change to the membership programs.

Cancellation – Members may cancel their TWA membership at any time by emailing their name and membership ID # to onemember@optimedhealth.com or by calling 855-739-6500. Dues will be refunded if cancellation occurs within the first 30 days of membership. There is no return of dues after the first 30 days of membership and no prorated dues or rebates thereafter. Cancellation is effective on the Member's next payment date. Failure to keep your membership payment up to date will result in cancellation of your membership by TWA.

These Terms & Conditions are subject to change without notice.

Identity Theft & Security Center Program



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Identity Theft

Welcome to the Enhanced[™] Membership Identity Theft and Security Center Program Featuring Restoration Rescue[®]

Our Identity Theft and Security Center Program featuring Restoration Rescue[®] has been designed to help you and your family avoid the fastest growing crime in the country – identity theft.

Activate your Restoration Rescue Coverage today. Get covered - Be covered.

- 1. Activate Now Click here to activate your individual complimentary coverage*
- 2. Get Your Certificate of Coverage if you've already activated, click here to request a copy
- 3. Notify Us if you have an Identity Theft Issue click here to notify us now

The 2016 Identity Fraud Study released by Javelin Strategy & Research, revealed the number of identity fraud victims was at its second highest level in six years, but the amount stolen was at its lowest point in the past six years. Identity fraud is a serious issue as fraudsters have stolen \$112 billion in the past six years. That equals \$35,600 stolen per minute, or enough to pay for four years of college in just four minutes. Fraudsters have reacted by moving away from existing card fraud to focus on new account fraud. This drove a 113 percent increase in incidence of new account fraud, which now accounts for 20 percent of all fraud losses.



Suggested Safety Tips to Protect Consumers:

- Stay Safe Online
- · Secure your mobile device

As consumers transition more of their financial lives to smart phones and tablets, these devices have become high-profile targets for both cyber crooks and thieves alike. To help protect against criminals from getting their hands on valuable personal information, apply software updates as soon as they become available and take advantage of the security capabilities built into Android and iOS devices, such as protecting the device with a pass code or biometric (such as a fingerprint), and the ability to encrypt and remotely wipe the contents of the device in the event it is stolen.

· Exercise good password habits

Passwords have remained the de facto first line of defense for most online accounts, which has motivated criminals to compromise them whenever possible. Using strong, unique, regularly updated passwords helps reduce the value to fraudsters of passwords stolen in a data breach or through malware.

• Take advantage of EMV and mobile payments

Recently introduced to the U.S., EMV chip cards and mobile payment solutions (such as Apple Pay), can reduce the value of payment data to cyber thieves, as they introduce security factors which make misusing the data much more difficult when compared to traditional magnetic stripe cards.

• Sign up for account alerts

A variety of financial service providers, including depository institutions, credit card issuers and brokerages, provide their customers with the option to receive notifications of suspicious activity. These notifications can often be received through email or text message, making some notifications immediate, and some go so far as to allow their customers to specify the scenarios under which they want to be notified so as to reduce false alarms

· Seek help as soon as fraud is detected

The more immediate a financial institution, credit card issuer, wireless carrier or other service provider is notified that fraud has occurred on an account, the sooner these organizations can act to limit the damage. Early notification can also help limit the liability of a victim in some cases, as well as allow more time for law enforcement to catch the fraudsters in the act.

Choose to set fraud alerts on your credit files, reduce the amount of junk mail your family receives and get copies of your credit reports. You can also document your credit card information, driver's license and insurance policy numbers all in one safe location.

And if you ever become a victim of Identity Theft, Restoration Rescue[®] and our skilled licensed attorneys will act on your behalf to resolve the situation and restore your credit without fees or deductibles^{*}.

Source: javelinstrategy.com

*You are required to activate your complimentary coverage. Please visit the Identity Theft Restoration Service section and click to activate. This information should not be used in lieu of legal advice. Not all Financial Institutions offer this program. This program is only available to Financial Institution members who have selected this as an added benefit.

Please Click here to review the Terms and Conditions

Identity Theft

Restoration Rescue® Identity Theft Restoration Service

Restoration Rescue[®] is your Identity Theft Restoration Service. A theft of your identity, credit or personal information can be devastating. If it happens to you, your Identity Theft Restoration team will deliver the most comprehensive restoration service available anywhere.

We'll provide the following services as part of your Restoration Rescue® program*

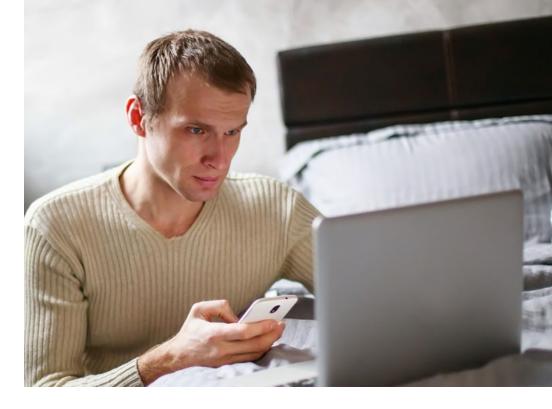
- You're covered at no additional expense! We will pay for your Restoration Rescue® service performed by a licensed attorney, highly specialized in identity theft restoration*.
- They will discuss the applicable laws and time limits which apply to recovery of the loss of funds and you will be offered an option to sign a Limited Power of Attorney, giving our attorneys the ability to act on your behalf.
- We will assist in filing police reports and contacting of all credit bureaus, creditors, financial institutions, merchants, even utility companies on your behalf.

Activate your Restoration Rescue Coverage today. Get covered - Be covered.

- 1. Activate Now Click here to activate your individual complimentary coverage*
- 2. Get Your Certificate of Coverage if you've already activated, click here to request a copy
- 3. Notify Us if you have an Identity Theft Issue click here to notify us now

Protect your information!

Think before you share! Before you put anything on line, be wise about Wi-Fi, what you post and who you share with. Shred personal information and pay close attention. After all, it's your identity you're protecting.



Take Control! Additional tips to safeguard your identity

Be consistent with your routine of checking. You can do a lot of it yourself. Watch your bank account statements, credit cards and other online accounts. Other signs can be:

- You see withdrawals from your bank account that you can't explain You don't get your bills or other mail.
- Debt collectors call you about debts that aren't yours You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- You get notice that your information was compromised by a data breach at a company where you do business or have an account.

*You must be a Enhanced™ Membership member in good standing. Your Restoration Service must have been activated.

Click here to review your <u>Terms & Conditions</u>. Your Identity Theft Restoration team is available during regular business hours. This information should not be used in lieu of legal advice. Not all Financial Institutions offer this program. This program is only available to Financial Institution members who have selected this as an added benefit.

**Only one individual activation per email address. If more than one individual is sharing the same email address and would like to activate their complimentary coverage, we will be happy to assist you. Please call us for a Restoration Rescue® packet, including the Terms and Conditions. Upon receipt, please sign and complete the form and return as instructed. Restoration Rescue® coverage begins ten business days from this date of activation and receipt of original signed form.





Consumer Protection Prevent, Protect, and Prevail!

Now you can enjoy more peace of mind knowing your personal information and purchases are safe and secure^{*}. The power to protect your identity and secure your personal information is easy. Select from the Consumer Protection services menu to learn more about automatically

provided and optional protection services.

*See 90-Day Purchase Protection and Extended Repair Warranty for details

Consumer Protection

90-Day Purchase Protection

As a member, most new purchases you make are automatically covered against loss due to fire damage or theft from a secured environment for 90-days from the date of purchase at no additional cost to you.

Program Features

- To file a claim, must be a current member now and at time of purchase
- Automatic coverage with no pre-registration of product needed
- · Covered item must have been in a locked and secured environment
- Copies of police reports, receipts, insurance papers are required
- Claim must be filed within 30 days of the reported fire damage or theft
- \$1,000 maximum coverage per occurrence per year, per member account/ \$5,000 maximum lifetime cap. Excludes s/h & applicable taxes. Non-transferable.
- Items covered by other insurance are excluded; however, this program does cover your deductible up to the maximum benefit limit.
- Submission of a claim does not guarantee coverage or coverage availability.
 Enhanced[™] Membership has the sole right to determine whether an item is covered

To submit a claim <u>click here</u> or call us at 1.866.980.5932 for more information.

Purchases Not Covered and Limitations

The following purchases are not covered, including but not limited to: travelers checks, tickets of any kind, gift certificates, gift cards, eGift cards, cash or its equivalent; downloadable electronics; animals or living plants; rare stamps or coins; consumable or perishable items with limited life spans (perfume, batteries); antique or previously owned items; motorized vehicles and watercraft, and motorcycles or their motors, equipment, parts or accessories; stolen or damaged property; items purchased for resale, professional or commercial use; permanent household and/or business fixtures (carpeting, flooring); business fixtures (air conditioners, refrigerators, heaters); hospital, medical and dental equipment and devices.

Exclusions

War or any act of war; participation in a riot, civil disturbance, protest or insurrection; violation of a criminal law, offense or infraction; natural disasters, including, but not limited to, hurricanes, floods, tornados, earthquakes or any other event in the course of nature, that occurs at the same time or in separate instances; fraud or abuse or illegal activity of any kind, confiscation by any governmental authority, public authority or customs official; negligent failure of a duty to care by any third party in whose possession the property purchased has been temporarily placed; not being reasonably safeguarded by you; theft from baggage not carried by hand and under your personal supervision or under the supervision of a traveling companion known by you; damage through alteration; normal wear and tear, inherent product defect or manufacturer's defects or normal course of play; damage or theft while under the care and control of a common carrier; food spoilage; leaving property at an unoccupied construction site; or purchases lost or misplaced.



Consumer Protection

Cellular Care Coverage

Cell phones are essential! They're our first line of contact, with family, with friends, for business, and for emergencies. We use them for text messaging, for email communications, for capturing pictures, researching information, mapping locations, for apps of every kind, and for pure entertainment. We simply can't live without them!

That's why we provide our Cellular Care Coverage Plan to valued members, like you. Your coverage is automatic, no additional registration is required. And it will reimburse the costs associated with repairing your device if it's damaged, no matter how the damage occurred*.

Here's what the Plan covers:

- Accidental Damage : Yes, including cracked screens
- Water Damage : Yes, including immersion
- Drops : Yes
- Mechanical Malfunction : Yes
- Electrical Malfunction : Yes
- Battery : Yes
- Loss : No
- Theft: No
- Service Cost : Labor is included
- Deductible Cost for other insurance : Yes
- · Cell Phones : Two (2) years old or less
- Coverage : \$600.00 per membership account per lifetime

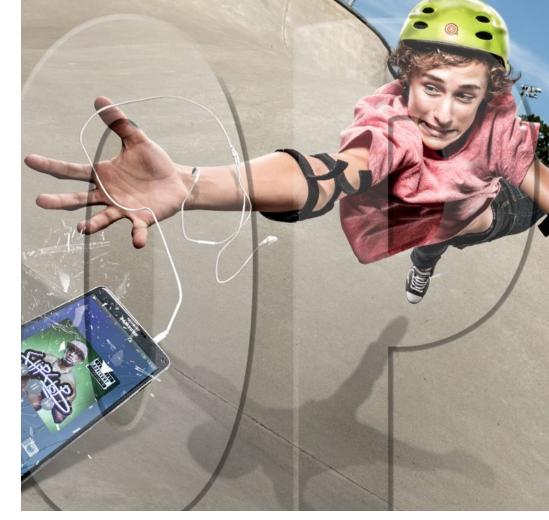
*The Cellular Care Coverage Plan automatically begins 30 days from your date of enrollment. Although not required, it is supplemental to any valid and collectible insurance or indemnity cell phone programs you may have. After all other insurance has been exhausted; we will cover damage repair costs up to \$600.00 per primary membership account per lifetime. In addition, the deductible payments required for any other insurance Plan will be covered up to \$200.00 (which will be deducted from the \$600.00 maximum coverage). If damage occurs, simply send in your itemized paid receipt within 30 days of the date repaired. Not a replacement program; coverage does not include theft.

To submit a claim for the Cell Care Coverage Program, submit the required documents to:

Email: info@twaenhanced.org

Mail: Turnkey Wellness Association Enhanced Membership 525 S Flagler Drive, Suite 401 West Palm Beach, FL 33401

Submission of a claim does not guarantee coverage or coverage availability. Not a replacement program; coverage does not include theft. See Terms & Conditions for Program details. Generations Gold, Inc. is a third party provider and has the sole right to determine whether an item is covered.



Terms & Conditions

Your Coverage is non-transferable. No pre-enrollment. Coverage for primary members only. Only cellular wireless telephones purchased in the U.S. by the eligible member will be covered. Cellular wireless account must reflect the name of the eligible primary member to be covered.

Does not include accessories (i.e. ear buds, home or car charger, etc). You must submit proof of repair and an itemized paid repair receipt for your cell phone (2 years old or less) within 30 days of the actual repair. You do not have to be covered under any other coverage to be eligible; however, you must submit proof of your insurance deductible payment within 30 days of your payment receipt. In addition, all covered repairs must be made by an authorized repair facility that does not violate the manufacturer's warranty. You will be asked for verification of ownership on the repair. You must be a covered member at the time of the repair and reimbursement request.

Cell phones are not covered if under the care of a common carrier (US Postal Service, etc), rented, leased or borrowed as part of a pre-paid plan, damage resulting from abuse, intentional acts, fraud, hostilities of any kind, confiscation by the authorities, risks of contraband, illegal activities, flood, earthquake, radioactive contamination or damage from inherent product defects or vermin; taxes, delivery or transportation charges and any fees associated with the service provider. Not a replacement program; coverage does not include theft.

Submission of a claim does not guarantee coverage or coverage availability. Generations Gold, Inc. is a third-party provider and has the sole right to determine whether an item is covered.



Consumer Protection

Extended Repair Warranty

Most new consumer merchandise you buy is now covered by an Extended Repair Warranty, which extends the manufacturer's original warranty for a period of one time, up to one additional year at no additional cost. When your eligible product's manufacturer's repair warranty expires, our Extended Repair Warranty takes effect. No pre-registration. Automatic Coverage.

Program Features

- To file a claim, must be an current member now and at time of purchase and provide the receipt
- Products must have an original valid U.S. Warranty
- · Notice of claim should be provided within 30 days of the loss
- Written estimate of two repairs from authorized dealers required for pre-approval; costs are included in \$1,000 maximum allowable coverage
- \$1,000 maximum coverage per occurrence per year, per member account/ \$5,000 maximum lifetime cap. Parts and labor only, no time or mileage compensation
- Covers items that break down due to normal wear and tear malfunctions
- Items covered by other valid and collectible policies are excluded; however, this program does cover your deductible up to the maximum benefit limit
- Submission of a claim does not guarantee coverage or coverage availability. Enhanced[™] Membership has the sole right to determine whether an item is covered

Click here or call us at 1.866.980.5932 to request more information.

Purchases Not Covered and Limitations

The following are not covered including, but not limited to: products covered by an unconditional satisfaction guarantee; motorized vehicles (passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (batteries, carburetors, pipes, hoses, pistons, brakes, tires or mufflers); motorized devices and their parts used for agriculture, landscaping, demolition or construction; motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building; business fixtures (air conditioners, refrigerators, heaters); land or buildings, consumable or perishable items; animals or living plants; refurbished items; physical damage; items still under installment billing; smart phones, MP3 players, iPods, iPads, tablets, other downloadable electronics, additional service contract or extended warranty coverage for a computer, computer component or part that you buy which already comes with an original US manufacturer's warranty; items purchased for resale, professional, or commercial use.

Exclusions

Not a reimbursement program; excludes s/h and applicable taxes; non-transferable; items reported as malfunctions by manufacturer are not included. Benefits are not payable if coverage sought was directly or indirectly, wholly or partially, contributed to or caused by: any physical damage, including, but not limited to, damage as a result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage; mechanical failure covered under product recall; or fraud or abuse or illegal activity of any kind by the member.



1 ENHANCED[™] Membership



Turnkey Wellness Association, Inc. members have free unlimited access to Financial Empowerment powered by Enrich.org. An interactive financial wellness platform which is used by many Fortune 500 companies and has won awards from the AFCPE and Barron's. In this portal you will find personalized action plans and interactive tools to help you take control of your finances.

To access sign into https://login.twaenhanced.org and click on the Financial Empowerment tile.

Financial Wellness Checkup

The experience starts with a financial wellness checkup which assesses your financial challenges and goals. The platform is then personalized to your specific situation, with recommended tools, courses, and content relevant to your needs.

Financial Behavior Assessment

Complete the "Your Money Personality" financial behavior assessment to get an "eerily accurate" description of who you are and why you do things the way you do. The assessment will give you a roadmap for success, helping you learn how to grow and better navigate your finances.

Interactive Financial Education Courses

Our interactive courses average about 20 minutes in length. And cover all personal finance topics including:

- Budget and Saving
- Retirement
- Student Loan and Financial Aid
- Home Ownership
- And much more!
- Each course will give you a personalized action plan to improve your situation on that specific topic
- · Courses are added and updated regularly

Personalized Content

After you have completed your Financial Wellness Checkup, you can see your recommended content based on your personal financial situations.

Local participants

1 ENHANCED[™] Membership



FIND GREAT SAVINGS ALL ACROSS NORTH AMERICA Savings press

Welcome to SavingsXpress®

Whether it's pizza or sushi you're craving, movie tickets, a day at the zoo, or shopping all around town, or wherever you go — we'll help you get what you want, for less.

SavingsXpress® provides you with more than 500,000 savings opportunities in over 10,000 cities, instantly saving you money wherever you are.

It's easy; you can simply show your smart phone, or print your coupon from home and bring it in!

Start Saving!



Health Services

CTURNKEY[™] Wellness Association Quarterly eNewsletter

A quarterly newsletter available to Members by email which provides valuable information on a variety of healthcare and wellness issues.



Health Services

WellCard Savings

Dentemax Dental

Members have access to over 80,000 credentialed Dentemax dentists nationwide for: preventative & diagnostic (oral exams, cleanings & x-rays), restorative (fillings, inlays & crowns), endodontics, periodontics, prosthodontics, oral surgery and orthodontics. The dental discount plan is not insurance. Members are automatically accepted when they join. No waiting and no age restrictions.

Outlook Vision

Nationwide vision care discount network consisting of over 10,500 providers including both private practice providers and optical retailers such as Sears Optical, JC Penney Optical, Target Optical, LensCrafters, Vision Works, For Eyes Optical, Walmart Vision and most Pearle Vision locations. Mail-order contact lenses replacement program. Discounts on corrective surgery. Immediate savings at point of purchase. Membership includes the entire family. Discounts do not apply to eye exams in the state of California and Washington.

Member Choice: Vitamin and Supplement Savings

Cardholders receive great discounts on many products that are already buying regularly. You can get all of your vitamin and mineral supplements at discounts or even choose to select cash back earnings on your purchases.

To Access: <u>www.wellcardsavings.com</u> - Group ID: MDSELECT





Daily Living Products: Activeforever.com

Activeforever.com offers a wide selection of assistive daily living aids at guaranteed low prices. Activeforever.com offers bath safety items, mobility aids, home health care, low vision aids, exercise therapy and more.

Diabetic Supplies

Cardholders may obtain fine quality diabetic supplies at prices less than big box retailers and national pharmacy sales prices. Members may save 52% to 75%! Diabetic supplies are shipped UPS Ground and arrive in three to five days.

Pharmacy Discounts

The Prescription Discount Card is an easy way to help you and your family with all prescription drug needs. Members instantly receive an average savings of up to 65% on drug prices at over 59,000 pharmacies nationwide. Additionally, Members have access to an exclusive mail order service that offers savings averaging 20% off the regular price of prescription drugs.

Amplifon Hearing Healthcare

Amplifon offers free annual hearing screening, through a network of over 4,500 providers nationwide, to determine if you have hearing loss, and if so, what kind and whether it needs medical attention. Membership includes ALL family members, including those who may live in another household. Members receive 30%-70% discounts off of MSRP for the top brands of hearing aids. There is a one year of unlimited free follow-up visits, a three-year warranty, three years of loss and damage coverage, and two years of free hearing aid batteries. Additionally, financing is available to qualified members.

This is Not Insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCard Savings is FREE. WellCard Savings will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc. (not affiliated with AccessOne Medcard), 84 Villa Road, Greenville, SC, 29615, https://www.accessonedmpo.com. This program is not available to residents of Montana, but may be used at participating Montana providers. Other state residents: visit www.WellCardSavings.com for full disclosure.





Savings and even more savings! Your family's entitled to special offers and rebates from all of the major wholesale clubs and even savings on groceries at your local supermarket.

Family benefits include special group rates on office and school supplies, and student grant locator program.

Student Grant Locator



Unigo[™] helps current and future college students get where they want to go with college reviews, personalized scholarship and college matching, expert articles, and a whole lot more. Everything you need for college in one place.

Welcome to Unigo™. Go. Find. You

ScholarshipExpert's features have been integrated into Unigo[™] - now, everything you need for college is in one place. Colleges and internships are available and the student can choose from a variety of categories: Athletic, by State, High School, Graduate or Undergraduate and more.

Nearly \$500K in Unigo[™] scholarships awarded, and we're not stopping there! They believe that every student matters, offering a variety of scholarships to give all students a chance to receive the higher education they deserve.

College scholarships are detailed with requirements, application deadlines, award amounts and number of awards given. Decide which scholarship you would like to obtain application information for and apply on line!

Start your scholarship search

Unigo[™] is a free online <u>college scholarship</u> matching service for students and families looking to find scholarships. And membership does have its advantages! Members receive a \$100 Office Depot gift card if denied a scholarship.*

*Only current enrolled members and their immediate family members are eligible to submit for the Gift Card. Member must provide proof of denied scholarship to us, to qualify for the \$100 Office Depot Gift Card. Limit one Gift Card per denied scholarship per month; limit 5/year/membership account. Member must submit to us within 30 days of dated denial acknowledgment. Offer exclusive through this membership; not available through Unigo or ScholarshipExperts. For complete Unigo™ Terms and Conditions, click here https://www.unigo.com/aboutus/terms





College Care Packages



Sometimes the best gifts are given... just because.

Gifting your student a college care package reminds them just how much they are loved. It's a simple, yet thoughtful way to send love from 'me to you!'

Choose from boxes already designed for her or for him. Build your own box with a blanket, chocolates, candle, hat, wallet, sunglasses, ear buds and more! A monthly subscription contains different premium surprises that are uplifting and appropriate for young adults. Whether your occasion is for everyday or a special occasion, a Me To You Box is meant to be special.

Members save 10% off any purchase! Enter JUSTBECAUSE at checkout and receive 10% off your college care package.

<u>Click here</u> to begin shopping and choose your college care package.



Disclaimer: There are no refunds, returns or reimbursements available on any order. Shipping fees are additional. To receive the 10% savings, you must enter the Promo Code at time of purchase. Available to ship anywhere in the continental U.S. By purchasing you agree to the Terms & Conditions of Me To You Box. <u>Click here</u> to review.











Track your progress with our Active&Fit Connected!™ program.

The Active&Fit Direct[™] program is a unique service offered by employers, associations, and health plans to help people live healthier, more active lives. With the Active & Fit Direct program, you can choose from 12,700+ participating fitness centers and select YMCAs nationwide for \$28 a month.



Thousands of Fitness Options

Choose from 12,700+ standard gyms for just 28/mo. Plus, 8,700+ premium exercise studios with 20-70% discounts at most locations.

Flexible & Affordable

No long-term contracts. Switch gyms and cancel with ease. Join multiple gyms and get a \$5 monthly discount on each additional membership.

Go Beyond the Gym

Get Fit at Home™ for free with 12,000+ on-demand workout videos before you enroll.

The program offers:

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- Online directory maps and locator for fitness centers (available on any device)
- The option to switch fitness centers to make sure you find the right fit
- Online fitness tracking from a wide variety of popular wearable fitness devices, apps, and exercise equipment
- An online, educational resource library

<u>Click here</u> for more information and to sign up.

24-Hour Emergency Road Service

Substantial savings on Premier "Sign & Drive" 24-Hour Emergency Road Service assistance is available anywhere, anytime, in any car you drive, in all 50 U.S. States and Canada.

Exclusive membership advantages

- 24-hour coverage for up to four family members* in any car they drive
- Telephone roadside dispatch 24 hours a day, 7 days a week handled by a live agent
- Full road and towing services for all self-propelled, four-wheeled vehicles, trucks and RV's with a carrying capacity of up to one ton (2,000 pounds) designed, licensed and used for private, on-road transportation
- Motorcycle coverage included
- Dead battery jump starts
- Locksmith "lock-out" services
- Fuel delivery (cost of fuel is not included)
- Change of flat tire with member's good spare
- Benefit coverage up to \$100 per occurrence
- 5 occurrences per family membership per year
- Just \$49.95 for a year, \$89.95 for two years with coverage for up to four family members residing in your household!

Click here or call us at 1.866.980.5932 to enroll or request more information.





Family Benefits Office & School Supplies Office DEPOT.

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