

PROSPERITY PERSONAL PREMIER



BENEFITS GUIDE

Get Started



INTRODUCTION

It's easy to take advantage of your benefits.

**Additional steps must be taken to access the following benefits.
Click on the button or scan the QR code to order your benefit(s).**

Vision Plan



Request Benefits



You have immediate access to:

Cash Back Rewards

Rx Advantage Card

Accidental Death Insurance

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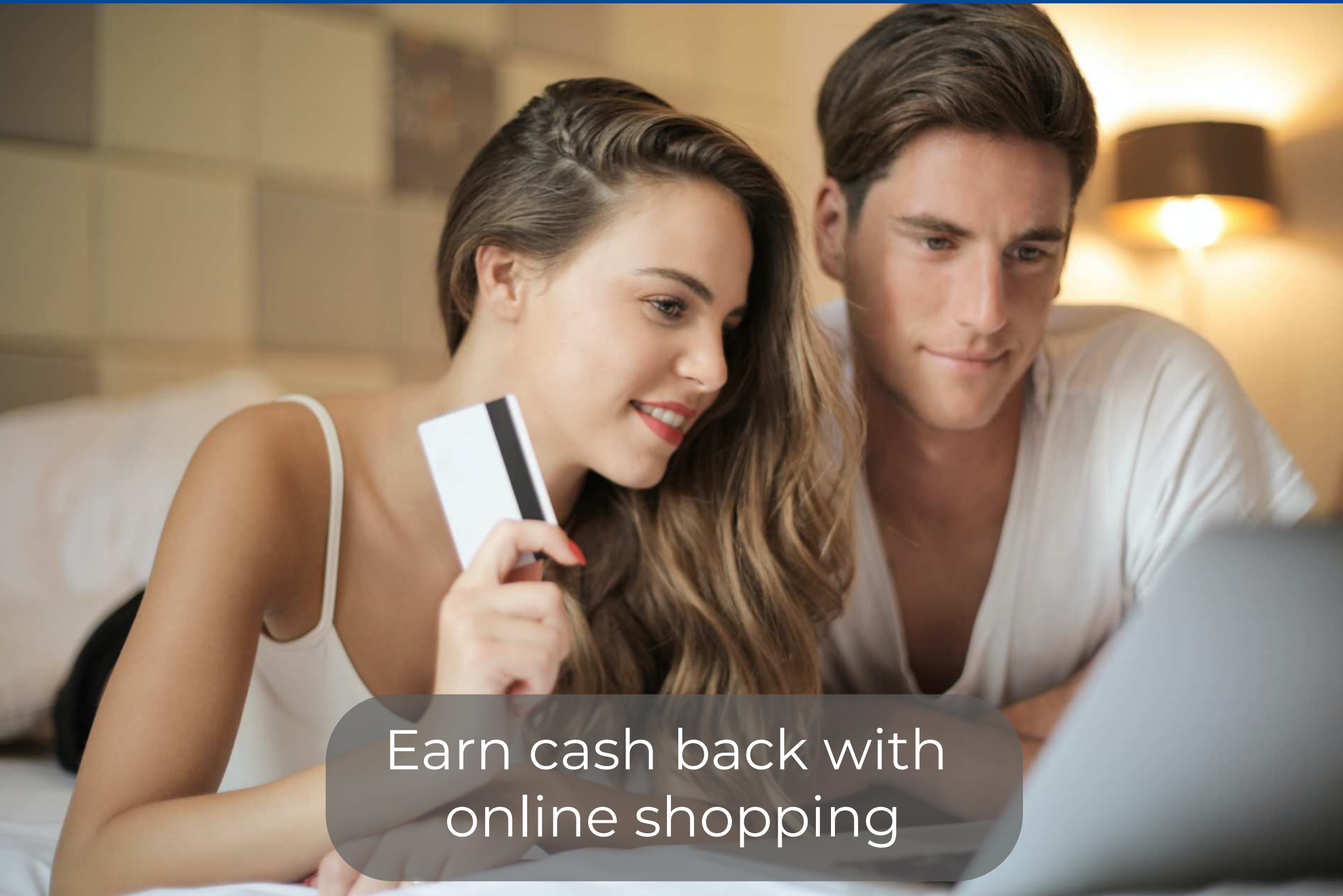
Program
Number

1055659

Plan 1
Plan 2
Plan 3



CASH BACK REWARDS

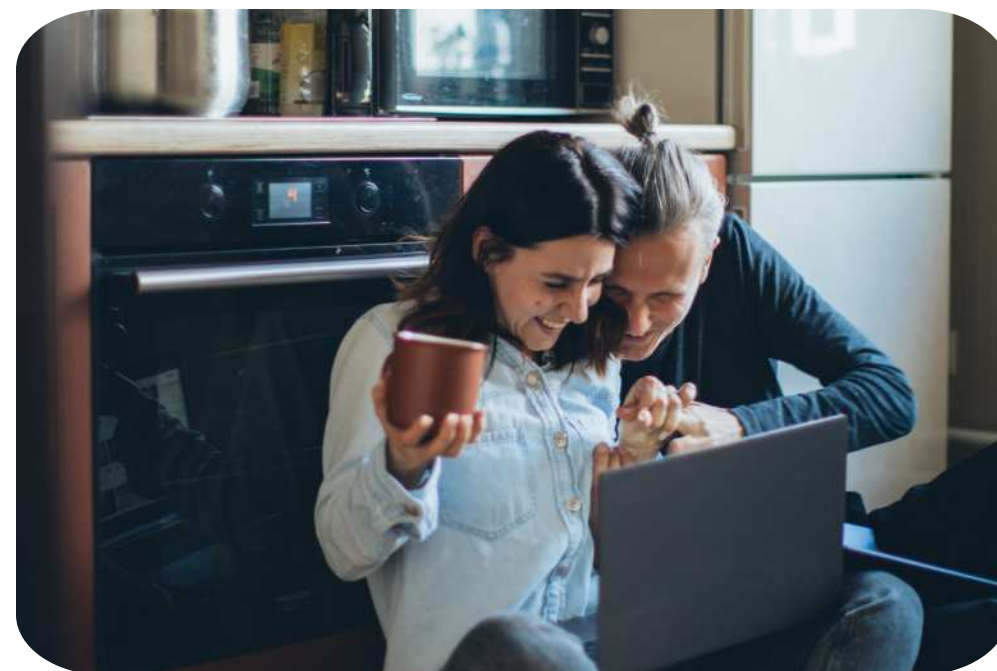


Earn cash back with
online shopping

Savings Made Simple!

CASH BACK REWARDS*

Savings made simple! Earn cash back just for shopping online. Our secure online shopping network gives you access to hundreds of the nation's best online retailers. You can earn money back by making qualified purchases through the Cash Back Rewards website and eligible cash back will be mailed directly to you. It's that simple!



*You must access the retailer's link through the Cash Back Rewards website provided. Purchases you make by going directly to a participating merchant's website do not qualify for cash back. Cash Back Rewards will be issued automatically via check and mailed within 90 days from date of purchase or when your minimum awards amount reaches \$2.00, whichever is later. Visit www.my-cashrewards.com for complete terms and conditions. Participating merchants may change at any time without notice. Merchant restrictions and limitations are provided through each merchant's landing page.

How does it work?



- ✓ Go to my-cashrewards.com.
- ✓ As a first-time user, you must enter your ID number: **10041**
- ✓ Click through the Cash Back Rewards site to locate your retailer of choice and start shopping!



ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE



You can rest easy
knowing you've
helped secure
your family

Enjoy Some Peace of Mind

ACCIDENTAL DEATH INSURANCE



You will be covered for Accidental Death Insurance in the plan that you selected on your Program Enrollment Form.

This group insurance is not available in Kansas or Maine.

Coverage is in effect 24 hours a day, 7 days a week, 365 days a year — whether at home, on business, or outside of the country.

Click on the View Coverage button to view your Benefit Coverage. State Specific Terms apply, click on the button to view the terms.

[View Coverage](#)

[View State Restrictions](#)

How to file a claim



To file a claim, please contact the Plan Administrator at this toll-free number: **1-800-251-2311** (Monday - Friday, 8:00 am - 9:00 pm EST).

The Accidental Death and Dismemberment benefit is provided to all members, along with all other benefits afforded as part of the program, and is administered by Franklin Madison Group in conjunction with Trilegiant Corporation and Trilegiant Insurance Services, Inc., through Financial Services Association (the "Association"). Upon enrollment in the program, you will automatically be admitted as a member of the Association.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Insurance provided by Federal Insurance Company. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, P.O. Box 1600, Whitehouse Station, NJ 08889.



Rx ADVANTAGE™ CARD

Use your Rx Advantage card at any participating local network pharmacy to enjoy discount pricing on many prescription medications — brand name and generic.



How does it work?

- ✓ Go to careingtonrxcard.com.
- ✓ Enter the group number "**AFFNUNARX**" to print your card.
- ✓ Find the name and address of the nearest participating local network pharmacy.
- ✓ Present your Rx Advantage card before your prescription is filled.

Not available in Iowa, Florida, Nevada, Vermont, and Washington

Continue to next page for more benefit details



Rx ADVANTAGE CARD

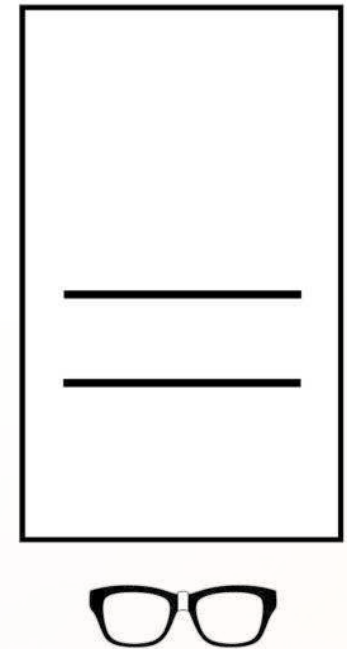
THIS HEALTH DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance. This health discount plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This health discount plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The health discount plan does not pay providers directly. Health Discount Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careington.com/co/provider, printed on the membership ID card. A written list of participating providers who have contracted with the health discount plan organization is available upon request. You may cancel within the first 30 days after receipt of membership materials and receive a full refund. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. www.careington.com.

All health discount plans are administered by Careington International Corporation, a discount medical plan organization. The health discount plan and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. This is NOT Insurance and cannot be used in conjunction with any health insurance. You should check any insurance benefits you have before using this discount plan, as those insurance benefits may result in lower costs to you than using this health discount plan. The health discount plan provides for discount specialty health care services from participating practitioners. You are obligated to pay for all health care services but will receive a discount from those health care practitioners who have contracted with the health discount plan. If your health discount plan does not include the prescriptions discount plan, claims will not be available through this health discount plan. Prescription claims through this health discount plan will not be eligible for reimbursement through Medicaid, Medicare or any other government program. Call the toll-free number on the back of your ID card to file a complaint related to this health discount plan. Participating pharmacies are solely responsible for all professional services that are provided to consumers, and the traditional relationship between practitioner and patient shall in no way be affected or interfered with by the health discount plan. Information presented is general in nature and is not meant to replace the advice of health care professionals. You assume all risk associated with the use of any and all content related to the health discount plan and agree that any decisions made about a health care professional or obtaining care are exclusively your responsibility.

This health discount plan is not available in Iowa, Florida, Nevada, Vermont, and Washington.

VISION PLAN

Valuable eye care savings for the immediate family! Receive discounts on prescription eyeglasses and contacts at participating local network optical providers. You can also save on eye exams and laser vision correction surgery at participating local network optical providers. You'll receive your discount at the time of purchase.



How does it work?

- ✓ Click on the **Request Plan Card** button below and complete the form to order your plan card by mail.
- ✓ Go to careington.com/co/provider or call 1-800-251-0003 to find the name and address of the nearest participating local network provider.

Present your plan card at the time of service to receive your savings.

Request Plan Card

Continue to next page for more benefit details



VISION PLAN

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HELP

Encountered error messages or technical problems?

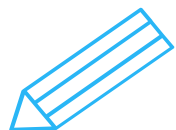
Contact our Member Services team:



Service@MembersContactus.com



1-800-251-2311, Monday - Friday, 8:00 a.m. - 9:00 p.m. EST.



Member Services Department,
P.O. Box 6133, Westerville, OH 43086-6133



We appreciate your feedback!

Click the button below.



**THIS IS THE LAST PAGE OF THE
BENEFITS GUIDE.**

