



# Wholesale Benefits Association

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## Member's Guide to Benefits & Discounts

Accident**SHIELD**  
Supplemental Benefits Plan

**Member Document Website**  
**<http://wbaweb.com/>**

**Basic Consult A Doctor™ Website**  
**<http://www.cia.consultadr.com/>**

**Premium Consult A Doctor™ Website**  
**<http://www.ciaplus.consultadr.com/>**

**Lifestyle Benefits Website**  
**<http://www.cialifestyle.com>**



Dear New Member,

Welcome to the Wholesale Benefits Association (WBA). Enclosed is your Member Benefit Guide, Membership Welcome Letter, Accident Insurance ID Cards, Consult a Dr ID Cards and detailed instructions on how to take advantage of the many consumer oriented benefits. Please review these materials to help you take advantage of all of the benefits.

While we believe you will be extremely pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

You can count on WBA to continuously and aggressively seek out new benefits to add further value to your membership. As always, we invite and encourage your suggestions on ways the Wholesale Benefits Association can be increasingly beneficial to you.

Sincerely,

WBA Member Services

<b>Accident Claims Contact</b>	<b>888-293-9229</b>
<b>Member Benefit Services Contact</b>	<b>800-992-8044</b>
<b>Member Billing and Sales Contact</b>	<b>888-384-5888</b>

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## Accidental Injury & AD&D Plan

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Your insurance amount, modal dues, effective date and type of coverage (Individual or Family) are listed on the Welcome Letter. Please keep the letter with this booklet for later reference.

Your accident coverage is detailed in the Certificate of Insurance. The certificate can be downloaded at <http://wbaweb.com/> Please read through the certificate to familiarize yourself with the features and limits of the coverage. Keep the certificate with this booklet. Optionl DI and AD&D upgrade endorsements can also be found at <http://wbaweb.com/>

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## Consult A Doctor™

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To use this benefit, you must register online and complete a medical background history similar to what you would complete as a first time patient in any doctor's office. Each family member seeking a consultation must register.

Basic members will pay \$25 per registration and \$35 per Tele-Consult. E-Consult is free of charge.

Premium members have unlimited FREE access to all services and FREE registration.

If you need assistance completing the background form, live telephone assistance is available at a cost of \$12 per registration.

Your Consult A Doctor welcome letter includes your member status and member ID cards. Basic members may upgrade through the Billing and Sales office or through the selling agent.

BASIC Members can register at <http://www.cia.consultadr.com/> Your Username is your Member ID, found on your ID cards and welcome letter.

Optional PLUS members, please register at <http://www.ciaplus.consultadr.com/> Your Username is your Member ID, found on your ID cards and welcome letter.

**On Call Tele-Consult: Consult in minutes.**

Just pick up the phone, dial the toll free number and get connected to a doctor within minutes. The On Call Service provides telephone access to a physician when you are seeking information on medical conditions, want advice or recommendations for common conditions.

**Tele-Consult By Appointment: Consult at Your Preferred Time**

Comprehensive telephone medical consultation resulting in specific answers to medical concerns, and offer a diagnosis and treatment plan, that may include prescription medication, if appropriate. A completed Medical Assessment and History Questionnaire is required prior to the consult.

**Priority Tele-Consult: Consult within 1- 3 hours**

Comprehensive telephone medical consultation resulting in specific answers to medical concerns, and offer a diagnosis and treatment plan, that may include prescription medication, if appropriate. A completed Medical Assessment and History Questionnaire is required prior to the consult.

**E-Consult: (Response usually within 2 -3 hours)**

Communicate with a doctor via e-mail. Best use when you are seeking information on medical conditions, want advice or recommendations for common conditions. Appropriate for discussing sensitive medical issues in a discreet fashion.

Additional features and services can be found on the web site after registration.

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## Optional Accident Disability Income

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Your welcome letter includes your member ADI status. Basic members may upgrade through the Billing and Sales office or through your selling agent.

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## Optional AD&D Upgrade

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Your welcome letter includes your member AD&D status. Basic members may upgrade through the Billing and Sales office or through your selling agent.

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## Lifestyle Consumer Benefits

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30 exciting benefits designed to give members substantial savings on a broad range consumer goods and services. All members may access the Lifestyle Benefit package online at <http://www.cialifestyle.com> Your Username is your Member ID # and the password is BONUS

### Health, Fitness and Medical

**Medical Service Negotiations:** Save 20%-50% on imaging and lab tests at more than 5400 participating providers.

**Diabetic Savings:** Savings up to 60% on diabetic supplies and equipment.

**Medical Supply:** Discounts up to 50% off retail for thousands of medical supply and equipment needs.

**Rx:** Deep discounts on generic and brand name drugs via mail order and at more than 65,000 pharmacies.

**Lasik:** Up to -50% off Lasik surgery at over 750 locations. Flexible financing plans as low as \$53 per month.

**Fitness Clubs:** 1500 fitness centers, savings up to 60% on monthly dues, lowest price guarantee.

**Vitamins:** Buy direct from the manufacture for savings up to 75% Low price guarantee.

### Retail Shopping for Almost Everything

**Mega Mall:** Online savings from Wal-Mart, Half.com, Target Overstock, Buy.com and 300 other names you trust.

**GreenBack Street:** Cash back in your account from more than 1100 of the most popular online retailers.

**Coupons and Discounts:** Get coupons and promotional discounts for over 50,000 stores and services.

**Magazines:** Guaranteed lowest subscription price on over 700 magazines. Save up to 85% off the newsstand price.

**Flowers:** Save 15% at a trusted national consumer direct florist.

**Carpet:** Go factory direct and save up to 70% on residential and commercial carpet.

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## Pet Health

**Pet Health Insurance:** Members get 5% off regular rates for Veterinarian preferred pet health insurance plans.

**Pet Rx:** At last, a discount plan for your furry family member's prescriptions.

## Travel and Entertainment

**Dining:** Purchase deeply discounted certificates for many of your favorite local restaurants.

**Movies:** All tickets are \$6.50. Savings up to 40% at 7 well known national theatre chains

**Theme Parks:** Discounts, coupons and package savings at Sea World, Busch Gardens and other theme parks.

**Cruises, Packages and Tours:** Deep discounts, free upgrades and special credits on travel throughout the world.

**Hotels and Airfare:** Up to 30% savings off standard or published rates.

## Real Estate and Moving

**Realtors:** Cash rewards for members up to \$1000 or more with expert Realtors.

**Mortgage:** Competitive rates, reduced fees and a \$300 member cash reward.

**Moving:** Discounts with North American and Allied, up to 50% off for interstate moving.

**Storage:** Discounts, extra storage time and no "peak season" increase related to interstate moving.

## Vehicle Savings

**Auto Lube:** \$5 off every oil change at Jiffy Lube.

**Auto Repair:** 5% to 10% off at participating Meineke Car Centers.

**Auto Purchase:** Professional negotiation for the best price on your next new or certified used vehicle.

**Auto Rental:** Up to 25% off at Hertz, Budget, Avis and many other regional and national chains.

**Truck Rental:** Save 15% at Budget Truck Rental.

**RV Rental:** Save 10% on time and mileage on motor homes, campers, Blazers and motorcycles.

## Special Family Services

**Parent Coaching:** 50% off Mike Robert's parent coaching membership.

**Funeral Concierge:** A consumer advocate for your family when you need it most.



**Membership Services Office  
16476 Wild Horse Creek Road  
Chesterfield, MO 63017**

**(800) 992-8044**