

HEALTH & LIFESTYLE BENEFITS DESCRIPTION & DISCLOSURES

- A) Amacore Dental
- B) Aetna/Careington Dental Access
- C) Atlantic Prescription Services Prescription Discount Plan
- D) Legal Club of America (LCOA)
- E) Amacore Vision
- F) Beltone Hearing
- G) Teladoc
- H) Nurse HotLine
- I) Road America

A) AMACORE DENTAL

A PBGI Member and his/her IHFM can save an average of 28%-50% off of area dental procedures when performed by a participating Dental Network dentist. Our Dental AccessNetwork has over 64,000 available dental practice locations to choose from nationwide. Each dentist is credentialed and re-credentialed on an ongoing basis. Because we use such a large network of participating dentist, chances are you'll be able to find a dentist who participates in the program no matter where you work or live in the United States. Current members will save on routine dental services, such as cleaning-rays and fillings as well as crowns, root canals, dentures, oral surgery, orthodontics, periodontics and cosmetic dentistry where available. Savings are received immediately at the time of service rendered. This service is available to members within 48 hours after enrollment. To use this simply contact customer service at 1-877-344-483 Not available in Connecticut, Florida, Illinois, Kansas, Montana, Nevada and Vermont

B) AETNA/CAREINGTON DENTAL ACCESS

 California residents only (available on select programs)

A PBGI Member and his/her IHFM have access to savings of 20 – 50% offered by an industry leader in dental care. CAREINGTON International Corporation is one of the most recognized professional dental networks in the nation and boasts a provider network of over 54,000 participating dentists. Average annual savings of \$1,200 per family on dental work Over 54,000 providers nationwide with Savings of 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns This service is available to members within 48 hours after enrollment. To use this simply contact customer service at 1-877-344-483. Service only available to California residents

C) Atlantic Prescription Services Prescription Discount Plan (APS)

A PBGI Member and his/her IHGM have access to a Prescription Discount Plan with average savings of 23% off brand name drugs and up to o 55% off generic drugs at more than 55,000 pharmacies nationwide

The APS Prescription Drug Program is designed to save you money on all your prescription drug costs. To use the service simply present your prescription card to your local pharmacist. The Pharmacist will apply the discount pricing to your prescription. APS also provides a mail order Prescription Drug Discount benefit, which allows you to maximize your savings from 5 to 60%. Prescription drugs are ordered in 30-day to 90-day supplies. You can save up to 60% on your maintenance medications. Mail-order prescriptions will be shipped directly to your home at no additional charge. Typically, the mail order Pharmacy provides the highest level of benefit for those members that require long-term medication. This benefit is not designed for prescriptions that you need immediately. If you are currently taking medications for a chronic illness (maintenance medication), or if your doctor prescribes such medication in the future, you may use this service for home delivery. This service is available to members within 48 hours after enrollment. To use this simply contact customer service at 1-877-344-4835. Not available in Connecticut, Florida, Illinois, Kansas, Montana, Nevada and Vermont

D) Legal Club of America (LCOA)

A PBGI Member and his/her IHFM have access to a nationwide network of plan attorneys that have contracted with Legal Club of America (LCOA) to provide free and discounted legal services. Free Legal Services *The following nine (9) services are available at no charge from your plan attorney: 1.Initial phone consultation for each new legal matter (no time limit) 2.Initial face-to-face consultation for each new legal matter (no time limit) 3.Review of independent legal documents (6 page maximum per document, no limit to the number of new independent documents) 4. Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free.5. A state specific, web based, free Living Will form is available to Members. This form can be taken to a plan attorney and completed by the attorney for free. 6. Plan attorneys will help Members represent themselves in small claims court. 7. Assistance in solving problems with government programs, such as INS and welfare. 8. When deemed appropriate by your plan attorney, he or she will write initial letters on your behalf (one letter per legal matter, with no limit on the number of new legal matters). 9. When deemed appropriate by your plan attorney, he or she will make initial phone calls on your behalf (one call per legal matter, with no limit on the number of new legal matters. Discounted Legal Services**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 Simple Will with Minors Trust 250.00 Chapter 7 Bankruptcy 750.00 Non-Support (Spouse/Child) 275.00 Simple Divorce 275.00 Regular Incorporation 295.00 Personal Real Estate Closing 250.00 *In many states Attorney liability may require Plan Attorneys to obtain a retainer from the member prior to providing some of the free member benefits.**Court Costs and filing fee additional. Guaranteed low hourly rates, retainer fees and contingency fees are available. For details on how to use the service refer to PBG User guide. This service is available to members within 48 hours after enrollment. To use this simply contact customer service at 1-877-344-4835.

E) AMACORE VISION

A PBGI Member and his/her IHFM have access to Amacore Vision is the nation's largest cost share vision network Amacore Vision provides substantial discounts on all contact lenses, frames and designer sunglasses, in addition to providing one FREE eye exam per membership for prescription glasses at participating providers. Eye Exams (1) one free eye exam per family membership for prescription glasses at participating locations. Each additional examination, \$50.00 examinations fee. Comprehensive examination 18% off normal price. Eyewear Savings 15%-45% Glasses. Free prescription registry for immediate replacement of glasses. Frames 15-20% off retail price. Lenses • Single Vision Member pays \$44 Bifocal round seg ft. 25,28 Member pays \$62 Bifocal round, ft. 35 exec. Blended Member pays \$67 Progressive Bifocals (unspecified brand) Member pays \$135 Sola VIP, Adapter Member pays \$148 VIP Gold, Varilux, Percepta by Sola Member pays \$160 Trifocal 7/28 Member pays \$87 Trifocal 8/35 Member pays \$93 Cataract – Lenticular Member pays \$93 Cataract – Other Member pays \$115 For details on how to use the service refer to PBG User guide. This service is available to members within 48 hours after enrollment. To use this simply contact customer service at 1-877-344-4835. Not available in Connecticut, Florida, Illinois, Kansas, Montana, Nevada and Vermont

F) BELTONE HEARING CARE

A PBGI Member and his/her IHFM have access to Beltone Hearing Care Network of 1400+ Preferred Providers including a free hearing screening and a 10 Step Evaluation Process. No cost to member to determine if and to what extent you may have a hearing loss. 15% Retail Discount Off the retail price of any Beltone Hearing Aid with over 80 models to choose from. All hearing aid technologies available; state of the art digital hearing aids, programmable and analog aid. Member must present their membership card to receive applicable discount. Discount not valid with any other offer or discount program Savings are received immediately at the time of service. For details on how to use the service refer to PBG User guide. This service is available to members within 48 hours after enrollment. To use this simply contact customer service at 1-877-344-4835. Not available in Connecticut, Florida, Illinois, Kansas, Montana, Nevada and Vermont

G) TelaDoc A PBGI Member and his/her IHFM have access Teladoc is a national network of board certified physicians providing cross coverage consultations 24 hours a day, 365 days a year. TelaDoc physicians use electronic health records (EHRs) and telephone consultations to diagnose, recommend treatment and write short-term non DEA controlled prescriptions, when appropriate. Call TelaDoc from work, home, or while on vacation; physicians are always available. For details on how to use the service refer to PBG User guide. This service is available to members within 48 hours after enrollment. To use this simply contact customer service at 1-877-344-4835. To set up your service online Go to www.TelaDoc.com Enter your legal first name, last name, date of birth and the following company code. After all have been entered, click Set Up Account Now. Your company code is: <<DIGITEL>> Note: You may also be asked to enter in your member ID in a future prompt so please keep this information available now. After information is entered, click Set Up Account Now. Complete all required fields on the Account Set Up page. Under Login Information you may keep your generated username/member ID or you may change it now. After you read the Terms and Conditions and Privacy Policy, signify your acceptance by entering your eSignature and then click Submit. Review your Membership & Pricing, then click Complete. Complete

your medical history disclosure (MHD) under the Health Records section. If you are unable to complete the MHD at the time of account setup, please use one of the following two methods: Online: Logon to your account at www.TelaDoc.com, enter your username and password, then click Health Records located in the top bar of the screen. To set up your service with our help desk call 1-877-344-4835 a customer service representative will connect you to a Teledoc representative who will record your medical history over the telephone for a fee of \$12.00. Please note: If you access this service online it's free. A credit card, debit card or electronic check is required for payment. TelaDoc does not replace the primary care physician. TelaDoc is not available in Oklahoma. TelaDoc does not guarantee that a prescription will be written, and operates subject to state regulations. TelaDoc does not prescribe DEA controlled substances. TelaDoc physicians reserve the right to deny care for potential misuse of services. All rights reserved © TelaDoc, Inc. 2002–2010. Not available to residents in Oklahoma

H) NURSE HOTLINE 24 Hour

A PBGI Member and his/her IHFM have access to Twenty four hour healthcare information available to members 365 days a year. This program provides access to a telephone service where you can ask questions about your health, illness or medications. This proven comprehensive health information plan combines confidential, non-directive health care decision counseling from nurses with credentialed medical information. Program Includes 1. Toll-free, unlimited access to confidential counseling by registered nurses, 24 hours a day, 365 days a year. 2. Access to a library of audio tapes on over 450 health topics. 3. Information about self care techniques for common symptoms. 4. Explanations on what to expect during a medical test. 5. Help from a registered nurse who can answer questions regarding: -a. Diagnostic and surgical procedures –b. A recently diagnosed medical condition -c. Prescription and over the counter medication information. For details on how to use the service refer to the PBG User guide. This service is available to members within 48 hours after enrollment. To use this service before receiving the Membership Card you will need to contact customer service at 1-877-344-4835.

I) ROAD AMERICA

A PBGI Member and his/her IHFM† will only be provided when driving one of you owned vehicles. Your membership begins on the date shown on your membership card. Roadside assistance is available to Covered Members throughout the United States, Canada and Puerto Rico, 24 hours a day, 365 days a year. As a Covered Member you will only have to pay for any non-covered expenses or covered costs in excess of your per occurrence maximum. Only one (1) occurrence permitted in any seven (7) day period for the same service type. Just call the TOLL-FREE Number, 1- . 24 Hour Roadside Assistance services are provided by Brickell Financial Services Motor Club, Inc. dba Road America Motor Club, administrative offices at 7300 Corporate Center Dr, Suite 601, Miami, Florida 33126. (For Mississippi and Wisconsin customers, services are provided by Brickell Financial Services Motor Club, Inc. For California customers, services are provided by Road America Motor Club, Inc.) Members have the right to file a complaint for the program by contacting our Customer Care Department at 7300 Corporate Center Drive, Suite 601, Miami, Florida 33126 or 800-262-7262. All of the services provided are described herein and are applicable throughout the United States, Canada, and Puerto Rico. However, we do wish to inform you that this is a motor club membership: 1. Except in Wisconsin, this is not an Automobile Liability insurance contract. 2. This is not an Automobile Physical Damage insurance contract. Important: Please be with your vehicle when the service provider arrives as they cannot service an unattended vehicle. Service provided must be a covered benefit under the terms and conditions described. Important: The Roadside Assistance service is designed to assist members whose owned or leased vehicles are disabled as a result of unavoidable circumstances. It is not intended to be a substitute for proper vehicle maintenance or repair. This service is available to you within 48 hours after enrollment. All roadside assistance benefits are described herein and are provided by Road America Motor Club, administrative offices at 7300 Corporate Center Drive, Suite 601, Miami, Florida 33126.

†Immediate family members are defined as any family members residing in your household and any family members not living in your home, but who are financially dependent on you.

All programs may not be available in all states.

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