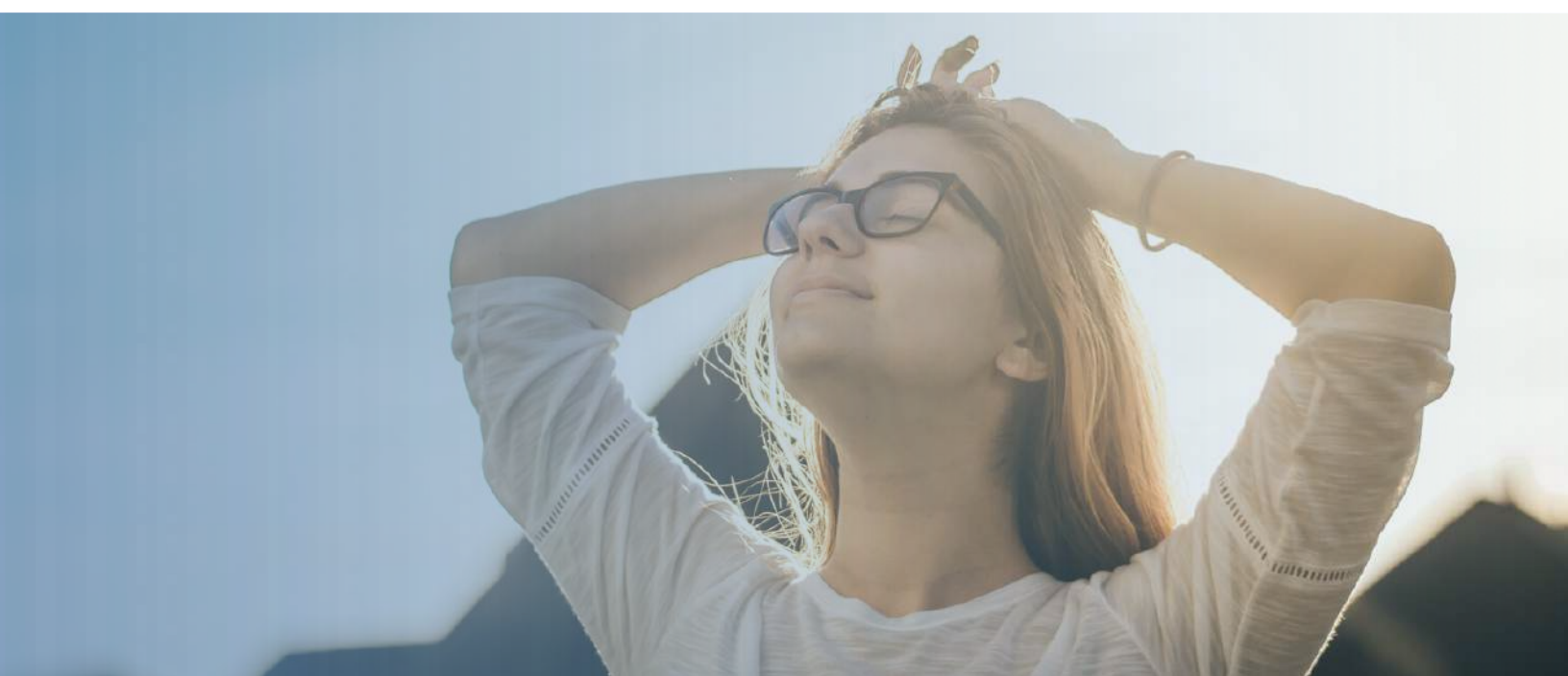




ASSOCIATION FOR BETTER HEALTH

Association Benefits Guide



Individual and family access to wellness initiatives

The Association for Better Health is a non-profit association dedicated to helping individuals improve their overall well being through health and financial related wellness initiatives.

Membership Benefits

Access valuable health, consumer, business, and travel benefits that make your life easier. Benefits include hearing services, office supply discounts, identity theft protection, car rental discounts, and much more.





ASSOCIATIVE

adjective

: dependent on or acquired by association or learning

What comes to mind when you hear the word health? Possibly the latest diet, or the newest celebrity exercise plan?

BENEFITS

verb

: something that produces good or helpful results or effects or that promotes well-being

Health is much more than just your physical condition, although your physical condition plays a large role in your health. Your mental well-being is equally as important as your physical condition when it comes to your overall health. There are several factors that contribute to both your physical condition and mental well-being, however, the reality emerges that work, money, and diet most significantly affect our lives.

HEALING

noun

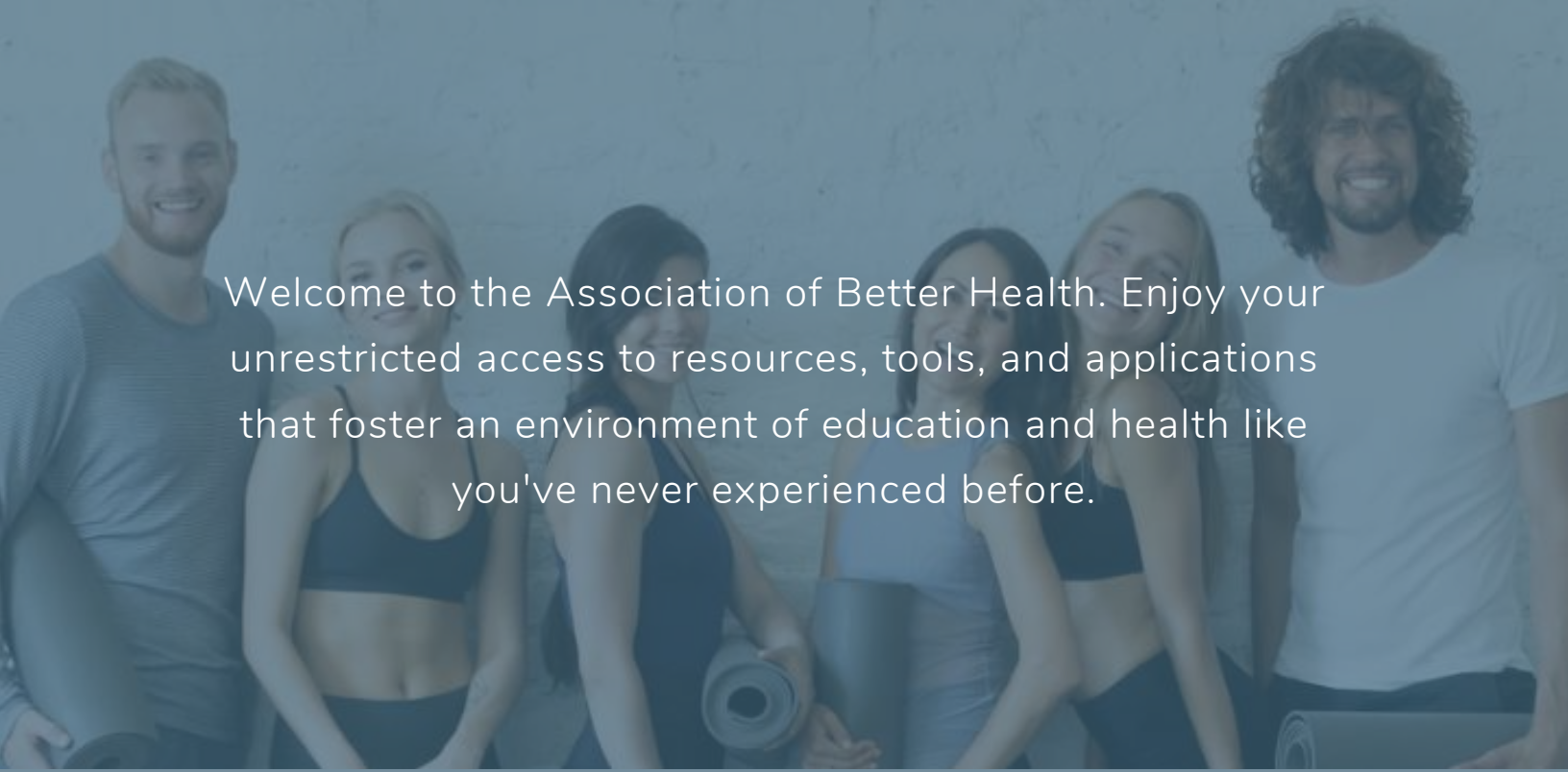
: to make sound or whole



ACCESS

noun

: freedom or ability to obtain or make use of something



Welcome to the Association of Better Health. Enjoy your unrestricted access to resources, tools, and applications that foster an environment of education and health like you've never experienced before.

HEALTH & WELLNESS

benefits

ABH delivers a wide variety of medical, fitness, financial and therapeutic resources to help our Members with their overall well-being to look and feel their best.

MyEWellness

Online wellness coach that will help you to achieve your fitness goals through:

- fitness plans
 - diet plans
 - articles and videos
 - other tools and resources
-

ASK Financial Wellness

Online and telephonic financial coach available through StuLo that will help you with everyday financial issues:

- Credit, debt and collections
 - Cash flow and budgeting
 - Large expense planning for education, mortgages, cars, etc.
 - Life change events, like: birth, death, divorce, etc.
 - Elder Care
 - And more...
-

CuraLinc

Online and telephonic resource that helps you deal with life's challenges and the demands that come with balancing home and work:

- Anxiety
- Anger Management
- Depression
- Family Counseling
- Grief
- Job Stress
- Marital Concerns
- Stress Management
- Substance Abuse
- Work-Life Balance



Gym America

Online interactive toolkit for the personalized diet and exercise program with Genesant's state-of-the-art nutritionist and personal trainer software:

- Personalized meal plans tailored to your needs and goals
 - Interactive program that uses your entered results to keep your diet on track
 - Smart weekly grocery shopping lists
 - Convenient at-a-glance calorie, fat, carb, and protein totals
 - Customized workouts to match your fitness level
 - Access-Anywhere online workout calendar and log
 - Special Pricing Available to ABH Members!
-

StuLo

Online and telephonic student loan debt relief and financial wellness benefits that will help you save on everyday financial issues:

- Federal Student Loan Concierge
 - Private Student Loan Refinancing Marketplace
 - Financial Coaching
 - Credit Repair Concierge
 - Accident Disability Insurance
 - Identity Theft Protection
-

LendKey

Online and telephonic private student loan refinancing marketplace available through StuLo that will help you save money on your student loans:

- Reduce monthly payments by up to 40% and save an average of over \$10,000
- Fixed, variable, and interest-only repayment options available for up to first four years of loan.
- Rates as low as 2.66% APR
- Variety of loan types to meet your objective of lower payments or accelerated payoff
- Largest unemployment protection in the industry with up to 18 months
- Access to a platform of over 275 not-for-profit, local, and community banks
- Broad range of underwriting risk tolerance for income, credit, and debt ratios
- Quick and easy 2-minute rate check with no impact on your credit score



Identity Guard

Identity Guard monitors your valuable credit and identity information, with alerts that can help you respond quickly if certain changes indicating fraudulent activity are detected:

- Social Security Number Monitoring
 - Online “Dark Web” Monitoring
 - ID Verification Alerts
 - Account Takeover Alerts
 - Identity Theft Victim Assistance
 - Lost Wallet Protection
 - \$1 Million Identity Theft Insurance
 - ID Vault® Password Protection
-

Easy Hearing

Association Hearing Services - Discounted Quality Hearing Aids and Accessories

- Nationwide plan
- Premium, name brand hearing aids
- No-risk, 100% satisfaction guaranteed basis
- 50% to 60% off the prices of most local audiology clinics or dispensing offices



VSP Individual Vision Plan

With Individual Savings Pass, you'll enjoy discounts and savings on your eye exam, glasses, sunglasses, and lens enhancements for 12 full months.

- \$50 with purchase of a complete pair of prescription glasses.
 - 20% off without purchase.
 - Once every calendar year.
-

MedalistRx

The copay + discount program provides between 60-95% savings off the average wholesale price on generic medications, and between 13-17% savings off the average wholesale price for brand medications. The MedalistRx Pharmacy Benefit Management Company is providing industry leading discounts and support for this program.

Prescription Savings

RxAssist has partnered with MedalistRx to provide the deepest discounts on your prescriptions from a customer service team who monitors claims in real-time. The RxAssist program provides prescription benefits to help alleviate costly generic and brand medications.





CONSUMER

noun

: one that utilizes economic goods



ABH provides Members with money-saving discounts through both online and retail stores for everyday items to help make any household budget go further.

CONSUMER DISCOUNTS

benefits

Hewlett Packard

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office.

As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Discount levels vary based on product—generally from 3%-10% off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits.

North American

The Association has a special agreement with Cord northAmerican, an agent for North American Van Lines, that applies to relocation services for all Association members. This agreement provides a substantial discount for our members. Cord northAmerican was selected to provide this relocation service to members because of their ability to offer reduced costs while still providing the highest level of service and customer satisfaction.

Through North American Van Lines, the association has access to the certified Home-To-Home Handling program and a single contact source. This means that throughout your moving process, you will have just one contact person.

The Home-To-Home Process includes professional packing, loading, and transportation by North American's top drivers, as well as unloading, and unpacking. Each relocation can be itemized to help with your needs, wants and/or budget. Cord northAmerican is proud to present relocation discounts, features, and benefits designed for association members.

Other services that are available: Office Moving, Record Retention, Logistics, Warehousing, Distribution, and International Services.



MAS Benefits

My Association Saving Benefits provides members with exclusive perks and over \$4,500 in savings on everything from pizza and the zoo, to movie tickets, oil changes, hotels, and car rentals!

- Nearby Offers: Use our show & save mobile coupons to quickly access savings on the go.
 - eTickets On Demand: Save up to 40% with no hidden fees.
 - Showtimes: Find movies, watch trailers, and save up to 40% at a theater near you
 - Monthly Giveaways: Win cash, movie tickets, electronics and more with our monthly contests.
-

True Car

You can save time and money shopping for a new or used car with the Member Auto Buying Service through True Car. Members receive exclusive pricing and price protection, so you will be guaranteed to receive the lowest price. You have access to True Car's network of thousands of Certified Dealers and will experience hassle-free buying at home and at the dealer.

- Price Your Car – See the upfront price and compare it to what others paid. True Car pre-arranged pricing with their network of Certified Dealers to give you a hassle-free buying experience, at home and at the dealer.
 - Locate Your Dealer – Once you have decided on a vehicle, you can connect with local Certified Dealers to schedule a test drive and confirm availability.
 - Test Drive and Buy – Print your exclusive Price Protection Certificate and bring it to the dealer for a hassle-free purchase.
-

CIBT Visas

Have an urgent visa application that carries a tight deadline? CIBTvisas can help you to save valuable time and avoid expensive delays. A CIBT expert will review all of your documents to confirm your application is accurate, complete and ready for submission. We will contact you personally to quickly handle any mistakes ensuring your application is submitted correctly.



Wireless Traveler

Take your own pocket WiFi Hotspot with low cost data internationally

Wireless Traveler pocket WiFi units offer the traveler their own hotspot wherever they travel.

They can connect up to 5 devices at one time i.e. Smart phones ,iPad, Laptop, Kindle with 30 day low cost data bundles , no contracts or monthly fees and safe and convenient to use.

Wireless Traveler Global Phones and SIM cards also can save the traveler up to 85% on the cost of calling while traveling abroad. Wireless Traveler saves the people calling you from dialing an international number. There are NO contracts or monthly fees and services are available in over 200 countries. For as low as \$24.99 you can purchase a Nano SIM card for your iPad or Smart phone and you get a US AND European phone number, free incoming text messages worldwide. There are great calling rates from the most popular countries around the world and the SIM or phone is yours to keep for all your international trips. Perfect for corporate or leisure travelers, study abroad or extended stays. Wireless Traveler is recommended by over 10,000 travel professionals worldwide.

See the Wireless Traveler special offer below where you can purchase or rent a pocket WiFi unit with low cost data for a \$30 discount at \$129.99 or \$25 a week to rent. The low cost data bundles last for 30 days and the convenient auto recharge function allows you to replenish if required

Magazine Line

Magazine Discounts are offered by the following companies:

Magazineline (1-800-959-1676): At Magazineline you'll find over 500 popular magazines - old favorites such as Newsweek, TV Guide, BusinessWeek, Cosmopolitan and the Wall Street Journal; plus newer, edgier titles like Maxim, Vibe, Marie Claire, Fast Company, Wired, and The Source.

Magazines.com, Inc (1-800-624-2946): Offers the very best in selection, price, and service by holding direct publisher authorizations for every magazine title we offer.





SMALL BUSINESS OWNER

noun

: Individual or entity who owns a business in an attempt to profit from the successful operations of the company.



ABH provides Members with money-saving discounts through both online and retail stores for everyday items to help make any small business budget go further.

CONSUMER DISCOUNTS FOR SMALL BUSINESS OWNERS

benefits

UPS

UPS is the world's largest package delivery company and a leading global provider of specialized transportation and logistics services. Every day, UPS manages the flow of goods, funds, and information in more than 200 countries and territories worldwide. ABA Members receive the following UPS discounts:

- 14%-28% off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM Export/Worldwide SaverSM Export Letter/Document/Package
 - 10%-21% off UPS 2nd Day Air® A.M. and 2nd Day Air® Letter/Package, 3 Day SelectSM (package) and UPS Worldwide Expedited (document/package)
 - 1%-5% off UPS Standard to Canada
 - 10% off UPS International Import including
 - UPS Worldwide ExpressSM/SaverSM
 - ExpeditedSM/Standard to Canada
-

Office Max / Office Depot

Association Members can save up to 80% on over 93,000 products. Great for your printing, cleaning and office needs. Shop online or in any Office Depot or OfficeMax store. Enjoy FREE next-day delivery on online orders over \$50!

Members save on average 30% off retail prices on all product categories including office supplies, cleaning and break room, furniture, technology, copy & print, and more! Plus, members always pay just 2.5 cents for black and white copies, and \$0.22 for color copies!

Set Up Your FREE Office Depot Online Ordering Account to Get These Savings! Remember, in order to enjoy these savings, you must register for Office Depot with Business AdvantEdge. It's fast, easy and FREE! Visit the landing page.



Constant Contact

Your customers check their inbox all day, every day. You're sure to reach them when you work with Constant Contact. Build relationships, drive revenue, and deliver real results for your business.

Your free 60-day trial lets you explore the features and benefits of our Email Marketing or Online Survey tools. There's no software to download. No risk. No obligation. No credit card required.

- 6 Month Prepay - 20% Discount*
- 12 Month Prepay - 25% Discount*
- Design professional-looking emails in minutes with customizable templates and drag-and-drop editing.
- No list? No problem. We make it easy to grow your email list and manage contacts.
- Get ready to extend your reach and build your business with powerful social media integration.
- Track your success with real-time reporting that makes it easy to plan your next move.

NAC Web Services

NAC Web Services provides the advantage of Website development and maintenance. NAC Web Services boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member. Our designs are crisp and clean, blended with creativity, and custom-built to your Website specifications. We can also host your website with our own AxisConnect web hosting service.

With an Internet Website by NAC Web Services, your company can enjoy growth potential which is virtually limitless! Members receive a 20% discount on the following services:

- Custom Web Design
- Evaluation and Re-Design of Current Sites
- Website Hosting
- Consulting on Viability of Internet Projects
- Internet Marketing



Merchology

Do you love brands like Under Armour, Nike, Titleist, and Patagonia? Now you can co-brand YOUR company's brand with those great labels! Merchology offers logo'd apparel and gifts for SMB businesses like yours. Customize fashionable branded apparel and gifts, anytime, online, at fantastic prices. Here is a list of some of the top apparel and corporate gift brands that Merchology carries: Under Armour, Nike, Columbia, PUMA, Brooks Brothers, Mountain Hardwear, Carhartt, Patagonia, Oakley, Marmot, Adidas, Dickies, Eddie Bauer, Titleist, Moleskine, bobble, Brookstone, Igloo, kate spade, Ferragamo, Thermos, Tervis, and more! An order of 12 pieces or more will get you 25% off MSRP with free shipping and free decoration (5% discount on orders under 12). 4.9 out of 5 star rating from 200+ customer reviews.

ADP Payroll Services

Industry-Leading Payroll Processing

ADP helps you focus on what you do best - running your businesses. ADP helps thousands of clients every day by processing payroll, calculating, depositing, and filing payroll tax documents.

Save Time and Money

ADP combines technology and process to reduce the amount of time you spend incorporating your payroll tax data. Submit payroll by:

- Phone
- Fax
- Internet
- We'll process your payroll, handle the tax filing, and provide net pay via:
 - Full services direct deposit
 - Traditional paychecks
 - Pay Cards



Clearly

Integrated Communications and Clearly offer leading edge technology that cuts the cord of your old land based telecomm contracts. Their Internet solution delivers seamless hand-off between cellular & WiFi networks enabling mobile users to dial & receive calls via mobile handsets as if using a desk-phone, making you more accessible. It eliminates the expense/dependence of publishing separate mobile & fixed numbers, savings up to 30%!

NTC

FDMS - First Data Merchant Services

Partner with Express Merchant Processing Solutions (EMPS) powered by First Data, a world leader in payment processing, to provide you with lower transaction rates, faster transaction times and reduced fraud and chargebacks.

- Credit Card Acceptance – All major credit cards including VISA®, MasterCard®, American Express®, Discover®, Diners Club® and JCB®.
- First Data supports both PIN-secured and signature-base debit transactions. PIN-secured debit is the fastest growing payment option.
- TeleCheck - Reduced risk when accepting checks with check warranty and check verification services.
- Application, monthly minimum, batch fees are waived and there is FREE online statements and reporting for members. First Data has helped millions of businesses like yours bring fast, secure, effortless payments to their customers and affordable support to their business.

NTC - National Transaction Corporation is a credit card processing company dedicated to servicing your SMB related merchant account needs. Process all your sales transactions and service fees; both U.S. and Canada merchants accepted; low rates starting at 2.19%; 24/7 customer service; PCI compliant software; no expensive equipment required. There is a one-time \$99 set up fee and \$10 monthly service fee, but no monthly minimums or annual fees. Member Service Provider for US Bank Minneapolis, MN.

TRANSFIRST - Looking for a way to better manage your time? Tired of matching checks to invoices and traveling to the bank at night/on weekends to deposit checks? Want to receive your payment funds faster? Interested in a real-time payment solution? Partner with TRANSFIRST today! Accepting credit card payments is simple, fast and rates are competitive.



QUESTIONS?

Contact Us

www.associationforbetterhealth.org

(602) 888-8133

