

Dear Prospective ITC Member,



An overview of the ITC member privileges is enclosed. Take a moment to review the benefits and services, so you can take full advantage of the valuable program set up for you and/or your family.

There are two types of benefits available to members: Those included in your ITC program and those that can be obtained through your ITC membership on a voluntary basis for an additional premium.

Benefits included in Standard Membership	Exclusive ITC Insurance Options
<ul style="list-style-type: none"> ◆ Coast-to-Coast Vision Plan ◆ Pharmacy Discounts ◆ Financial Wellness ◆ VIP Health & Wellness ◆ Diabetic Supplies ◆ Hearing Aids ◆ Movie Discount Tickets ◆ Travel Assist ◆ Dining Access ◆ Identity Theft Protection ◆ and MORE!... <p style="text-align: center;">This is NOT insurance.</p>	<ul style="list-style-type: none"> ◆ Two (2) Limited Medical Insurance Plans ◆ Preferred Catastrophic ◆ Short-Term Disability ◆ Life Insurance ◆ Accident Insurance ◆ Dental Insurance ◆ Critical Illness Protection <p style="text-align: center;"><i>All insurance products are available on a guaranteed issue, contingent guaranteed issue basis or simplified issue basis.</i></p> <p style="text-align: center;">This is insurance.</p>

Additional information is attached regarding each benefit listed above. If you wish to become a member, ITC representatives will review all benefits and help you complete the necessary forms to activate membership. You may also activate membership through our website www.WBI-Benefits/Sample.

Call Center: 1-877-517-8900

Thank you for your interest in ITC.

Discount Medical Disclosures: Travel Assist not available to resident of Florida or Washington. Pharmacy discounts are not insurance and are intended as a substitute for insurance. **This discount card program contains a 30-day cancellation period.** The plan provides discounts at certain health care providers for medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

Medical Discount Plan Organization: Newbn, Inc. dba New Benefits, Ltd., 14240 Proton Rd., Dallas, TX 75244.

Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days.

The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary services received in SC.

The Independent Trucking Contractor Program includes various discounts and services listed below for you/your family. Members can select additional Insurance Plans separately.

Premier Membership
\$4.99 per week

<p>Coast-to-Coast Vision Plan: Save 20-60% on eyeglasses and 10-40% on contacts, through mail order,* save 10 - 30% on exams and surgery at participating providers. Members have access to over 12,000 independent retailers nationwide including Pearle and Lens Crafters.</p>	<p>✕</p>
<p>Pharmacy Discounts**: Members save 10-60% at over 48,000 national and regional chains as well as independent pharmacies. Long-terms and maintenance prescriptions may be purchased through a mail order program for additional savings.</p>	<p>✕</p>
<p>Financial Wellness: Free consultative budget analysis, financial check-up, debt screening services, financial literacy resources, debt elimination and counseling. Access a certified Credit Counselor by Phone and e-mail with programs starting at just \$29.</p>	<p>✕</p>
<p>VIP Health & Wellness: Toll free and online shopping with an extra 10% discount on over 6,000 products.</p>	<p>✕</p>
<p>Diabetic Supplies: Members receive a 15% discount</p>	<p>✕</p>
<p>Hearing: FREE SCREENING. Receive a 15% discount on over 70 models of hearing aids at over 1300 Beltone locations nationwide. Save 40-60% on over 100 additional name-brand hearing instruments through our direct-to-home delivery program. 45-day trial period and 30-day best price guarantee included.</p>	<p>✕</p>
<p>Movie Discount Tickets: Discounts available nationwide at Lowes, Regal Cinema, UA, and more.</p>	<p>✕</p>
<p>Dining Access: Discounts of up to 50% at 20,000+ restaurants nationwide. National chain discounts at restaurants like Tony Roma's, Ms. Fields and Boston Market.</p>	<p>✕</p>
<p>Travel Assist***: Emergency evacuation benefits and broad travel assistance services when you and/or your family are traveling 100 or more miles from your home and suffering from a serious injury or illness. Knowing help is merely a phone call away anywhere in the world provides peace of mind.</p>	<p>✕</p>
<p>Identity Theft Protection: Access to online protection resources. 24-hour live customer service available to confirm any identity theft and a 32% discount on personal recovery services.</p>	<p>✕</p>
<p>Home Loan Assistance: Access the most competitive rates available and professional advice. Mortgage rates vary widely and a one half point rate reduction can save hundreds if not thousands per year.</p>	<p>✕</p>

This is NOT insurance and is NOT intended to be. For insurance see pages ahead.

* Mail order contacts not available in New Jersey

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***Travel Assist not available to Florida or Washington residents. Actual costs and savings vary by provider and geographical area.