

Discount Healthcare w/ Insured Benefits

\$125.00 Association Membership Enrollment

Monthly Benefit Fee (Individual or Family)	\$54.95	\$79.95	\$129.95	\$189.95	\$249.95/\$299.95
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**** INSURED BENEFITS ****

ICU/CCU - \$1,000 per day/20 days per year	No	No	No	YES	YES
Accidental Medical Expense	No	Up to \$2,000	Up to \$2,000	Up to \$5,000	Up to \$5,000
\$50 Outpatient Physician Benefit	No	No	YES	YES	YES
Hospital Indemnity	No	No	\$ 60 Per Day 180 days per yr.	\$200 Per Day 60 days per yr.	\$500/\$1,000 Per Day 30 days per yr.
Accidental Death/Dismember (Includes \$5,000 Spouse & Dependents)	No	YES	Up to \$10,000 Primary Member	Up to \$20,000 Primary Member	Up to \$20,000 Primary Member
Dental Care Plan - (Part A) - \$1,000 year.	YES	YES	YES	YES	YES
Term Life Insurance - \$5,000 Primary Memb.	No	No	No	INCLUDED	INCLUDED

**** MEDICAL DISCOUNT BENEFITS ****

Hospital Medical Discounts	No	YES	YES	YES	YES
Physician Medical Discounts	No	YES	YES	YES	YES
Dental Care Plan - (Part B)	YES	YES	YES	YES	YES
Local and Mail Order Pharmacy	YES	YES	YES	YES	YES
Diabetic Supplies – Liberty	YES	YES	YES	YES	YES
Vision Care	YES	YES	YES	YES	YES
Chiropractic	YES	YES	YES	YES	YES
24/7 Hour Nurse line	No	YES	YES	YES	YES
Beltone Hearing Aids	No	YES	YES	YES	YES
Worldwide Air/Ground Ambulance	No	YES	YES	YES	YES
Travel Assistance	No	YES	YES	YES	YES
Alternative Medicine	No	No	YES	YES	YES
Long Term Care	No	YES	No	No	No
Medical Records Retrieval – Health Tracer	No	YES	YES	YES	YES
Vitamins & Nutritional Supplements	No	YES	YES	YES	YES

**** LIFESTYLE BENEFITS ****

"Tele-Med" Program (\$20.95 Additional)	Available	Available	Available	INCLUDED	INCLUDED
Identity Theft Protection	No	No	No	No	YES
Legal Club of America	No	YES	YES	YES	YES
Car Rentals	No	YES	YES	YES	YES
Hotel & Resort Savings	No	YES	YES	YES	YES
Golf Access & Amusement Parks	No	YES	YES	YES	YES
IAB Motor Club	No	YES	No	YES	YES
DHL Express	No	YES	YES	YES	YES

NOTES: "INSURED" Benefits are provided by top rated insurance companies and therefore subject to a twelve month waiting period for "pre-existing" conditions (See Handbook for details). There are **NO WAITING PERIODS** for the Medical Discount Benefits. Benefits are available to the IAB Member upon Member's receipt of the IAB Handbook and ID Cards subject to Membership being current.

IAB Disclaimer: IAB is **NOT** an insurance company but a 25 year old, family oriented, **Not-for-Profit** Association that offers its Members access to Lifestyle, Medical and Insured Benefits nationwide. The IAB Membership is **NOT** an Insurance Policy, but does include certain limited INSURED benefits that are made possible by IAB purchasing a master policy from a licensed insurance company. The contract is with IAB directly but IAB allows its members direct access to those benefits. If you currently have insurance, you should be aware that canceling that policy often makes it difficult to later obtain medical insurance coverage.

Register Today!

1-800-395-6889