

Consumers Independent Association



**A GUIDE TO
DISCOUNTS, SERVICES,
BENEFITS AND PRIVILEGES**



Consumers Independent Association Program Options

As a valued member of the Consumers Independent Association you will receive numerous health, business, and travel related discounts and services. Simply choose the program that best meets your needs!

Consumers Advantage I

Health Care Services

- LensCrafters Discount
- Dental Discount
- Hearing Discount
- Vitamins & Nutritional Supplement Discount
- Application for Underwritten Association Medical Group Insurance Coverage

* Blanket Insurance Coverage Benefits

- Accident Insurance:
\$500 excess medical expense benefits for injury (\$100 per accident deductible)
AD&D Maximum Benefit (accidental death and dismemberment)
\$1,000 primary • \$500 spouse • \$250 child
\$5,000 lifetime maximum benefits for family
Benefits reduce by 50% at age 70
Effective 30 days following the receipt of the Membership Enrollment Application by the Association

Consumer Services

- HopTheShops
- Floral Discount
- N. A. Van Lines Moving Discount

Travel Services

- Car Rental

Choose the plan that best meets your needs!

Consumers Advantage II

Health Care Services

- LensCrafters Discount
- Dental Discount
- Hearing Discount
- Vitamins & Nutritional Supplement Discount
- Medicaid
- Chiropractic Discount
- Medical Air Ambulance Benefit
- Application for Underwritten Association Medical Group Insurance Coverage

* Blanket Insurance Coverage Benefits

- Accident Insurance:
\$2,500 excess medical expense benefits for injury (\$100 per accident deductible)
AD&D Maximum Benefit (accidental death and dismemberment)
\$10,000 primary • \$5,000 spouse • \$2,500 child
\$25,000 lifetime maximum benefits for family
Benefits reduce by 50% at age 70
Effective 30 days following the receipt of the Membership Enrollment Application by the Association

Travel Services

- Car Rental
- Entertainment National Hotel Discount

Consumer Services

- HopTheShops
- Floral Discount
- Child ID
- Crisp Publications
- N. A. Van Lines Moving Discount

Office Services

- Office Equipment Financing
- Office Supplies Discount
- Payroll Processing Service
- Internet Access Service
- File Solutions System
- Pre-Employment Background Check Service
- Customized Website Discount



Family medical benefits that pay!

Consumers Advantage III

Health Care Services

- LensCrafters Discount
- Dental Discount
- Hearing Discount
- Vitamins & Nutritional Supplement Discount
- Medicaid
- Chiropractic Discount
- Medical Air Ambulance Benefit
- 24/7 Nurse Helpline Benefit
- MedScript Mail Order Rx Discount
- Application for Underwritten Association Medical Group Insurance Coverage

* Blanket Insurance Coverage Benefits

- Accident Insurance:
\$5,000 excess medical expense benefits for injury (\$100 per accident deductible)
AD&D Maximum Benefit (accidental death and dismemberment)
\$10,000 primary • \$5,000 spouse • \$2,500 child
\$50,000 lifetime maximum benefits for family
Benefits reduce by 50% at age 70
Effective 30 days following the receipt of the Membership Enrollment Application by the Association
- \$100/day Hospital Confinement Indemnity
 - 2 day elimination period for each Hospital Confinement
 - 30 day maximum calendar year benefit
 - 90 day waiting period
 - 12 month wait for pregnancy
 - Daily benefit reduced by 50% at age 65

Travel Services

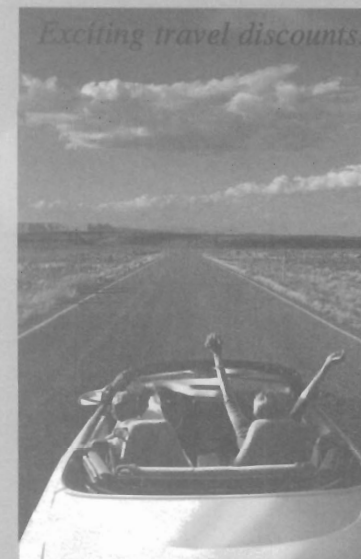
- Car Rental
- Roadside Assistance
- Entertainment National Hotel Discount

Consumer Services

- HopTheShops
- Floral Discount
- Child ID
- Crisp Publications
- N. A. Van Lines Moving Discount
- Savers Club Book Discount

Office Services

- Office Equipment Financing
- Office Supplies Discount
- Payroll Processing Service
- Internet Access Service
- File Solutions System
- Pre-Employment Background Check Service
- Customized Website Discount





**Consumers Independent Association
Membership Services
16476 Chesterfield Airport Road, 2nd Floor
Chesterfield, MO 63017
800-992-8044**

The association pays fees to certain insurance companies or their affiliates to collect dues in addition to premium.

The association has agreed to pay certain member enrollers a fee in exchange for their services.

From time to time Consumers Independent Association's board evaluates benefit proposals from various companies. Benefits may be enhanced or reduced based on the board's evaluation. The benefit structure and dues are subject to change based upon the membership size and changes in the benefit structure.