

EXCLUSIVE MEMBER BENEFITS AWAIT YOU



MEMBER
BENEFITS



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM**

We are Royal Neighbors of America®



As one of the largest women-led life insurance organizations, Royal Neighbors has been committed to empowering women to achieve financial security since 1895. We are a not-for-profit life insurer with a community focus – providing opportunities for our members to engage, and give back, and support the communities where they live.

We offer financial protection solutions for women throughout their lives. Our members receive valuable benefits which currently include scholarships and discounts on health, wellness, retail, and legal services.

We are INSURANCE WITH A DIFFERENCESM.

Disclosures:

THIS PLAN IS NOT INSURANCE. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. It provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. 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 service received. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, (800) 800-7616. Website to obtain participating providers: www.royalneighbors.org/mybenefits.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This program is not available in WA and VT.

MEMBER BENEFITS

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Member benefits are not insurance and are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed. Insurance and annuity products should not be purchased for eligibility or maintenance of non-guaranteed membership benefits.

Retail Benefits and Discounts

The Royal Neighbors Discount Program offers access to over 302,000 offers across 10,000 cities and provides members an elite collection of local and national discounts from thousands of hotels, restaurants, movie theaters, fitness centers, retailers, florists, car dealers, theme parks, national attractions, concerts, and events through Abenity.

HOW TO ACCESS YOUR RETAIL BENEFITS AND DISCOUNTS

You will need your Member # located on the front of your member card.

Step 1: Log on to **www.royalneighbors.org/mybenefits**.

Step 2: Select "Retail Benefits" and click on Use This Benefit.

Step 3: Click "Register."

Step 4: Complete and submit Registration.

Once you have registered, you will have full access to the discounts available to you as a benefit. Remember to log in often because new discounts are added and updated regularly. We want you to be a good steward of your hard-earned money and give you a reason to *Celebrate Your Savings*.



Legal Services Program

Have legal questions? Get legal answers from experienced lawyers at discounted rates. Attorneys help with traffic tickets, bankruptcy, divorce, and spousal and child support.

FOUR GREAT WAYS TO SAVE: No-Cost Services, Exclusive Flat Fee Services*, Low Hourly Plan Rate Discount Services, and Discounted Contingency Fees.

No-cost basic services including:

- Free Simple Will or Living Will with free annual updates
- One-on-one consultations for new legal matters
- Unlimited phone consultations (for each new legal matter)
- Assistance in solving your problems with government programs
- Helpful advice on representing yourself in small claims court
- Attorney review of legal documents (six page maximum) per new matter

Exclusive flat fee services:

Traffic Ticket Defense	\$89	Bankruptcy Chapter 7	\$750	Name Change	\$155
Will with Minor Trust	\$250	Divorce (Simple)	\$275		

Additional assistance in other legal matters, such as:

- Family Law
- Auto-Related Matters
- Consumer Contract Law
- Estate Planning
- Personal Housing /Real Estate Matters
- Criminal Matters and more!

*In certain situations, attorney liability may require plan attorneys to ask for a retainer prior to providing some of the free legal services.

HOW TO ACCESS YOUR LEGAL DISCOUNTS

- Step 1: To schedule an appointment with a participating provider, please call **(800) 305-6816**, Monday through Friday, 7:00 a.m. to 7:00 p.m. CT.
- Step 2: A Personal Assistance Specialist will gather information to locate the correct network attorney for your legal matter. She/he will provide you the name and phone number of a participating attorney within 1–3 business days.
- Step 3: When calling the participating attorney, please reference your Legal Club of America® membership.
- Step 4: If you have additional matters which require an attorney with a different area of expertise, please follow the steps above to locate the correct network attorney.

Dental Program

HUMANA DENTAL ACCESS

Smile brighter with big savings at over 160,000 dental locations nationwide. Just present your card with the Humana Dental Access logo and pay the discounted price at the time of service. Use your card over and over again to keep your teeth sparkling clean!

Humana Dental Features:

- In most instances, save an average of 20% to 40%* on services from general dentistry and cleanings to root canals, bridges, and crowns
- Thousands of dental care locations nationwide
- Save on routine dental services such as cleanings, X-rays, and fillings
- Save on specialty care such as orthodontics where available

HOW TO ACCESS YOUR DENTAL DISCOUNTS

- Step 1: Call **(844) 529-5787** Monday to Friday, 7:00 a.m. to 7:00 p.m. and Saturday, 8:00 a.m. to 5:00 p.m. CT to find a participating dental practice location.
- Step 2: You can also log on to www.royalneighbors.org/mybenefits, click "Dental" and follow the instructions for additional information.
- Step 3: At your appointment, present your membership card with the Humana Dental Access logo and pay the discounted total.

*Actual costs and savings vary by provider, service, and geographical area.

The Plan provides discounts at certain health care providers for dental services. The range of discounts will vary depending on the dental provider selected and the type of dental services received. The Plan does not make payments directly to the providers of dental services. The Plan Member is obligated to pay for all dental care services but will receive a discount from those health care providers who have contracted with the Plan.



Vision Program

COAST TO COAST VISION™

Your eyes are the windows to your health. Now you and your family can see better savings at over 20,000 vision providers nationwide, including national chains and local retailers. You save 10% to 60% on glasses, contacts, laser surgery, exams, and even designer eyewear.

Coast to Coast Features:

- 20% to 60% off prescription eyewear including most frames, lenses, and specialty items such as tints, coatings, and UV protection
- 10% to 30% off eye exams
- Participating chains include LensCrafters, Pearle Vision, Visionworks, JCPenney, Sears, Target, and more
- Your eye doctor not in our network? The nomination process is a breeze!
- 10% to 40% off contact lenses through America's Eyewear mail order service

HOW TO ACCESS YOUR VISION DISCOUNTS

Step 1: Call **(844) 529-5787** Monday to Friday, 7:00 a.m. to 7:00 p.m. and Saturday, 8:00 a.m. to 5:00 p.m. CT to find a participating vision provider.

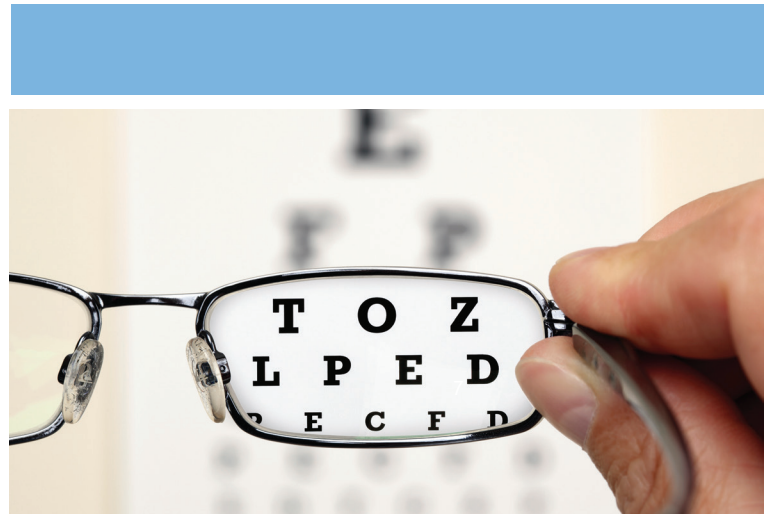
Step 2: You can also log on to www.royalneighbors.org/mybenefits, click "Vision" and follow the instructions for additional information.

Step 3: At your appointment, present your membership card with the Coast to Coast Vision™ logo and pay the discounted total.

America's Eyewear Mail Order Contacts

Step 1: To order or get a quote, call **(800) 878-3901**.

Step 2: Email a copy of your prescription to americaseyewear@newbenefits.com or fax to (972) 503-5671.



Vision Program

QUALSIGHT LASIK

Serving you with choice, quality, and savings.

As a member, you have access to a savings program for a network of more than 800 locations nationwide. You can have LASIK vision correction surgery at a significantly reduced rate, with savings of 40% to 50% off the overall national average cost for traditional LASIK surgery. Additionally, you can receive significant savings on procedures such as custom bladeless (all laser) LASIK.

The discounted cost of traditional LASIK is \$935 per eye and custom LASIK is \$1,360 per eye, which is the total cost with no hidden extra fees.

With your membership you receive:

- A FREE consultation to discuss the procedures available
- A preliminary screening to determine if you are a potential candidate
- Access to experienced surgeons who have collectively performed more than 4 million laser correction procedures
- Pre-operative exam and post-operative appointments with your chosen physician
- Access to lifetime Assurance Plans
- Refundable partial-payment (even if you decide not to have the surgery)
- Physician-recommended procedure using leading-edge, FDA-approved technology
- Nationwide access to credentialed and experienced ophthalmologists using state-of-the-art, FDA-approved LASIK vision correction technologies
- Interest-free financing plans for up to 12 months with participating providers; or payments as low as \$53 per month available to qualified candidates

HOW TO ACCESS YOUR LASIK DISCOUNTS

- Step 1: Call **(877) 307-4448** to speak with a QualSight Care Manager. Your Care Manager will explain the program and answer any questions you may have.
- Step 2: A preliminary phone screening is conducted to ensure you are a potential candidate, answer questions, and obtain approval for financing for qualified members.
- Step 3: Select a preferred provider from the list of credentialed and experienced ophthalmologists in your area.
- Step 4: The QualSight Care Manager collects a fully refundable scheduling fee and schedules an appointment with the preferred provider.
- Step 5: You can also log on to www.royalneighbors.org/mybenefits, click "Vision" and follow the instructions for additional information.

The QualSight program is not an insurance program.

Pharmacy Program

OPTUM RX

Don't pay full price! Save 10% to 85% on most prescriptions at over 60,000 pharmacies. Just present your card to save an average of 46% at locations nationwide.

Optum Rx Features:

- Compare your prescription prices at www.royalneighbors.org/mybenefits and see for yourself
- Participating pharmacies include CVS, Walgreens, Target, and many other independent, national, and regional chains
- Even if you have insurance, present both cards at the pharmacy to receive the lowest price
- Immediate family included

HOW TO ACCESS YOUR PHARMACY DISCOUNTS

- Step 1: Call **(844) 529-5787** Monday to Friday, 7:00 a.m. to 7:00 p.m. and Saturday, 8:00 a.m. to 5:00 p.m. CT to find a participating pharmacy and compare prescription prices by location.
- Step 2: You can also log on to www.royalneighbors.org/mybenefits, click "Pharmacy" and follow the instructions to use this benefit.
- Step 3: Present your membership card and prescription at the pharmacy to receive the lowest price.



Labs & Imaging

DIRECTLABS

A simple blood test is necessary for the prevention or early detection of diseases. The earlier a problem is identified, the easier and more likely it is to be treated. DirectLabs (DLS) is the leader in direct access laboratory testing. DLS offers a wide variety of important health and wellness blood chemistry tests at discounted prices, saving members 10% to 80% off regular retail pricing at over 1,500 major clinical laboratories nationwide.

Take charge of your health and wellness and order today! No doctor's visit required.

HOW TO ACCESS YOUR LAB DISCOUNTS

- Step 1: All tests are to be prepaid with DirectLabs prior to visiting a Patient Service Center.
- Step 2: To schedule a lab test or procedure, please call **(877) 281-7042**, let the representative know you are a member and give her/him the discount code **R-RNOA** to receive discounts.
- Step 3: A representative will discuss the draw site locations and test options available.
- Step 4: DirectLabs will provide the necessary requisition form you need to get blood drawn. The requisition form is required by DirectLabs before going to the lab.
- Step 5: You can also order your tests online by clicking "Lab Testing" after you log on to **www.royalneighbors.org/mybenefits**.
- Step 6: Confidential results for most tests are available to you within 24-48 hours.

Savings may vary based on geographic location, provider, and procedure performed. Available services may vary by provider.



Labs & Imaging

ONE CALL MEDICAL IMAGING SERVICES

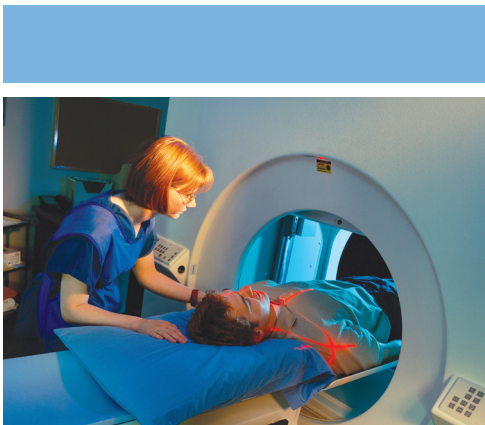
A better image leads to a better diagnosis, better treatment, and a better recovery. Save 40% to 75% on usual charges for MRI and CT Scans at thousands of credentialed radiology centers nationwide. You will be referred to a certified radiologist based on condition, preferences, and location.

One Call Medical Features:

- 10% to 75% off usual charges for MRI and CT scans
- Access to over 2,900 radiology centers throughout the United States
- Convenient scheduling service assists members with provider selection and scheduling of appointments

HOW TO ACCESS YOUR IMAGING DISCOUNTS

- Step 1: Call **(877) 814-2461** Monday to Friday, 7:00 a.m. to 7:30 p.m. CT to find a participating facility, request an appointment, or for pricing information.
- Step 2: When calling, mention the membership code **RNOA** to obtain your discount.
- Step 3: Service representatives will assist you in selecting a network provider convenient to your home or work.
- Step 4: Once a facility is chosen, an appointment will be scheduled through a three-way conference call with the service representative, the imaging center, and the patient.
- Step 5: Service representatives can answer questions regarding tests, what to expect at your appointment, directions to the facility, etc.
- Step 6: You must have your doctor's order before scheduling an appointment.
- Step 7: Payment is collected upfront during the scheduling process and no payment is due at your appointment.



Hearing Aid Program

AMPLIFON

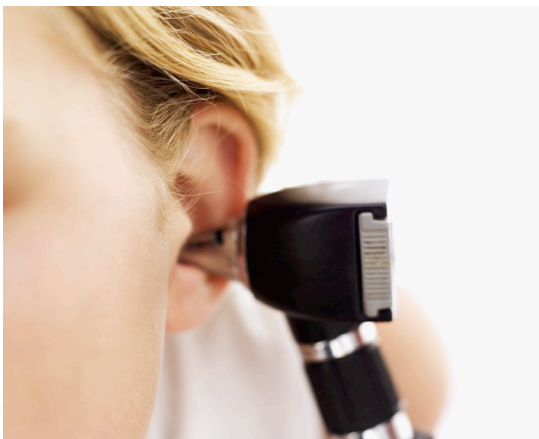
Have you heard? Currently, one in nine Americans suffers from hearing loss. Let Amplifon help you find the right hearing aid solution to fit your lifestyle through personalized service and exceptional products for every budget.

Amplifon Features:

- One year free follow-up care for cleaning and checkups with purchase
- Two-year supply of hearing aid batteries
- Three-year warranty
- 100% money-back guarantee during your 60-day risk-free trial
- Offering leading manufacturers including Siemens, Rexton, Miracle-Ear, Phonak, ReSound, Unitron, Oticon, Sonic Innovations, Starkey, and Widex.

HOW TO ACCESS YOUR HEARING DISCOUNTS

- Step 1: Call **(888) 779-0742** Monday to Friday, 7:00 a.m. to 7:00 p.m. CT and a Patient Care Advocate will assist you in finding a hearing care provider near you.
- Step 2: The patient advocate will explain the Amplifon process, request your mailing information, and assist you in making an appointment with a hearing care provider.
- Step 3: Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon program is activated.
- Step 4: You can also log on to **www.royalneighbors.org/mybenefits**, click "Hearing Aids" and follow the instructions for additional information.



Life Line Screening Discount

Life Line Screening is the nation's leading provider of community-based preventive health screenings. Life Line Screening's healthcare professionals use non-invasive tests to learn if you are at risk for vascular disease. These five simple tests can find warning signs of diseases before they become life-threatening:

Stroke/Carotid Artery Screening – an ultrasound scan of the neck to screen for the buildup of fatty plaque – the leading cause of strokes. Stroke is the third leading cause of death in America and the number one cause of nursing home stays.

Atrial Fibrillation Screening – an ECG device is used to detect an irregular heartbeat, or AFIB. Adults over 40 have a 1 in 4 chance of developing AFIB in their lifetimes. People who have AFIB have a five-fold increased risk for stroke.

Abdominal Aortic Aneurysm Screening – an ultrasound scan to screen for an enlargement in the abdominal aorta, which could lead to a ruptured aortic artery. Over 90 percent of ruptured aortic aneurysms are fatal.

Peripheral Arterial Disease Screening – a screening for hardening of the arteries in the legs, which is a strong predictor of heart disease.

Osteoporosis Screening – a bone-density screening offered for women and men to assess the risk for osteoporosis.

Discounted Prices

Package prices for Royal Neighbors members are:

- Four vascular screenings - \$139
- All five screenings - \$149

HOW TO ACCESS YOUR LIFE LINE SCREENING DISCOUNT

- Step 1: Call **(888) 653-6211** to locate upcoming screenings near you, request a brochure outlining the available services, or schedule an appointment.
- Step 2: Be sure to mention source code **BKHN-074** if you call to make your appointment.
- Step 3: You can also log on to **www.royalneighbors.org/mybenefits**, click "Life Line Screening" and follow the instructions for additional information



Fraternal Benefits

MEMBER RELIEF FUND

Royal Neighbors recognizes that serious illness or disaster can strike anyone at any time. In the true meaning of fraternalism, the Society may provide financial assistance from the Member Relief Fund to both adult and youth beneficial members.

Member Relief Fund may be considered for beneficial members experiencing extreme financial hardship as a result of illness/personal injury or natural disaster.

Up to \$200 is available annually to assist with the payment of Royal Neighbors premiums or direct financial need, until the annual fund is exhausted.

If you have incurred an illness/personal injury or disaster hardship, please call **(800) 627-4762** or visit **www.royalneighbors.org/benefits** for more information or to apply. To qualify for aid, you must apply within six months of the occurrence.

VOLUNTEER OPPORTUNITIES

Our national network of chapters is a community of like-minded individuals who gather to participate in activities that educate, unite, and revitalize communities.

Our chapters bring together businesswomen, retirees, stay-at-home moms, and others to celebrate women's diversity and foster their strengths. Through a chapter, members have the opportunity to network, socialize, and mobilize others. Sponsoring programs about health, financial wellness, personal enrichment, and leadership skills, Royal Neighbors chapters strive to enrich local communities and educate women on the issues that matter to them most, as well as support worthy causes.

For more information on volunteer opportunities through your local chapter, contact one of the Member Engagement Specialists at **(800) 627-4762**.

THE ROYAL NEIGHBOR MAGAZINE

The Royal Neighbor magazine is designed with members in mind. In each quarterly issue you'll find:

- Our "Women in Leadership" series
- Updates on Royal Neighbors' scholarship programs and other member benefits
- Informative articles to help you stay healthy, both physically and financially
- A message from the President/CEO, special features, and more

SCHOLARSHIP PROGRAM

Royal Neighbors of America encourages its members to continue their education to reach their personal and professional goals. Since 1961, we have offered scholarships to our beneficial members - those who are insured and/or own an annuity with Royal Neighbors. A wide range of scholarships are offered - call **(800) 627-4762** or visit **www.royalneighbors.org/benefits** for more information. Applications are accepted annually from September 1 to March 1.

Making A Difference Scholarship

Ten – 4-year renewable grants worth \$8,000 (\$2,000 each year) are awarded annually to help beneficial members who are graduating high school seniors earn a degree at an accredited college or university directly following graduation.

Making A Difference Leader Scholarship

One – 4-year renewable scholarship worth \$20,000 (\$5,000 each year) is awarded annually to the most outstanding female high school senior from the pool of qualified Making A Difference applicants.

New Horizons Scholarship

Ten non-renewable grants of up to \$5,000 each year are awarded annually to help beneficial members age 18 and older who have previously graduated from high school pursue a degree at an accredited college or university.

New Horizons Leader Scholarship

One – 4-year renewable scholarship worth up to \$20,000 (\$5,000 each year) is awarded annually to the most outstanding female from the pool of qualified New Horizons applicants.

Life Enrichment Scholarship

Five non-renewable grants of up to \$500 are awarded annually to beneficial members age 18 and older who have previously graduated from high school and who have a desire to continue their education through short-term courses to provide training for semi-professional occupations in business and industry or programs to provide skilled training.

Note: The person applying for any scholarship must be a beneficial member of Royal Neighbors, which means she/he must be insured by or own an annuity with Royal Neighbors.

NATION OF NEIGHBORSSM

Nation of Neighbors, Royal Neighbors of America's signature program to empower women, has provided more than \$1.8 million to help individuals reach their goals and live their dreams. The program provides financial assistance to individuals who have a plan to start or expand a business or an organization/group that helps women and girls.

Nominations are accepted annually from members who have a desire to help people they know build a better future. For example:

- An anti-bullying program has been developed to reach girls ages 7–14
- A daycare business was started to help meet the needs of working parents
- An organization was launched to bring female leaders together to mentor young women
- A teenager received assistance publishing a magazine for young girls to help them build their self-esteem for brighter futures

We all know someone with a dream. It may even be you. The Nation of Neighbors Program could help make that dream come true. Program guidelines and nomination forms are located at www.royalneighbors.org/benefits or call **(800) 627-4762**.

VOTING PRIVILEGES

The Royal Neighbors of America Board of Directors consists of 11 members, nine of whom are outside directors elected by the entire adult beneficial membership of the organization. The two inside directors are approved by the Board. The adult beneficial members have the opportunity to have a direct voice in the governance of the organization through this election process by completing and returning the ballot mailed each June or voting online during the election period at www.royalneighbors.org/benefits.



Frequently Asked Questions

Q. How much do my member discounts cost?

A. These discounts are provided at no additional cost as a part of your Royal Neighbors of America membership.

Q. I've lost my card. How can I get a replacement?

A. Contact Royal Neighbors of America at **(800) 627-4762** or log in to print a copy at www.royalneighbors.org/mybenefits under the "Membership Kit" tab.

Q. Can I use my member discounts with my current insurance benefit to reduce my costs?

A. Your card cannot be used in conjunction with insurance. However, you can use your card to purchase prescriptions and other services that are not covered by your insurance plans, at a discounted rate.

Q. Can I go to a provider that is not in the network?

A. No. You will only receive a discount by going to a provider in the network.

Q. There is no provider close to my home. What do I do?

A. While some Zip code areas may have a limited number of providers, there are usually providers within a 50-mile radius of your Zip code. You may also nominate a provider near you by visiting www.royalneighbors.org/mybenefits.

Q. Can my family members use the discount card?

A. Yes. Everyone currently living in your household is eligible for discounts with the plan.

Q. How does the dental and vision plan work?

A. Members may visit an in-network provider and receive a discount off the provider's normal fees. The member pays out-of-pocket at the reduced rate.

Q. What doctors can I go to for the dental and vision program?

A. To locate participating dental and vision providers, call **(844) 529-5787** or log on to www.royalneighbors.org/mybenefits. If this is the first time you have visited www.royalneighbors.org/mybenefits, click "Register now!" and create your account.

Q. Can I use the dental plan even if I already have insurance?

A. Yes, as long as your dental insurance plan isn't a PPO, HMO, or another discount plan. Just go to a provider on the plan, show your card, pay the discounted fees, and ask for a copy of your bill. Then, file the claim with your insurance company to be reimbursed by them. This reduces your out-of-pocket expenses and stretches your dollar so you reach your maximums more slowly.

Q. If my dentist refers me to a specialist who is not in the network, do I still receive a discount?

A. No, there are no out-of-network discounts.

Q. What is a prescription drug savings or discount card?

A. Prescription drug discount cards allow prescription drug users to save money on all types of prescription medications. At the time of purchase, simply present your card at a participating pharmacy to instantly receive substantial discounts on your prescription drugs. It's that easy.

Q. Who can benefit from a prescription drug discount card?

A. Any individual with limited or no prescription drug coverage can benefit from a prescription drug savings card. People who already have insurance coverage may still find the card useful, as it can discount medications that are not covered by their health plan.

Q. Where can I use the prescription drug discount card?

A. Your card is valid at thousands of locations nationwide. Almost all chain pharmacies and most independent pharmacies have the opportunity to serve you through the program. Pharmacies are constantly being added, and our pharmacy directory is updated regularly. Simply log on to www.royalneighbors.org/mybenefits or call **(844) 529-5787**.

Q. How do I use my prescription drug discount card?

A. At a participating pharmacy, submit your prescription and present your card to the pharmacist. If you need to transfer a prescription, bring your empty prescription bottle or label with you to the pharmacy. Remember to show your card to the pharmacist each time you place a prescription order. Once your prescription is filled you pay the discounted price.

Q. How much is the health screening discount?

A. As a member of Royal Neighbors of America, you receive the four screenings for \$139 and the osteoporosis screening can be added for just \$10 more.

Q. Do I need to call and schedule an appointment prior to the health screening?

A. Yes. In order to receive the discount from Royal Neighbors, an appointment has to be made prior to the screening. Please call **(888) 653-6211** and give the source code: **BKHN-074**.



Visit www.royalneighbors.org to learn more.
230 16th Street, Rock Island, IL 61201
(800) 627-4762