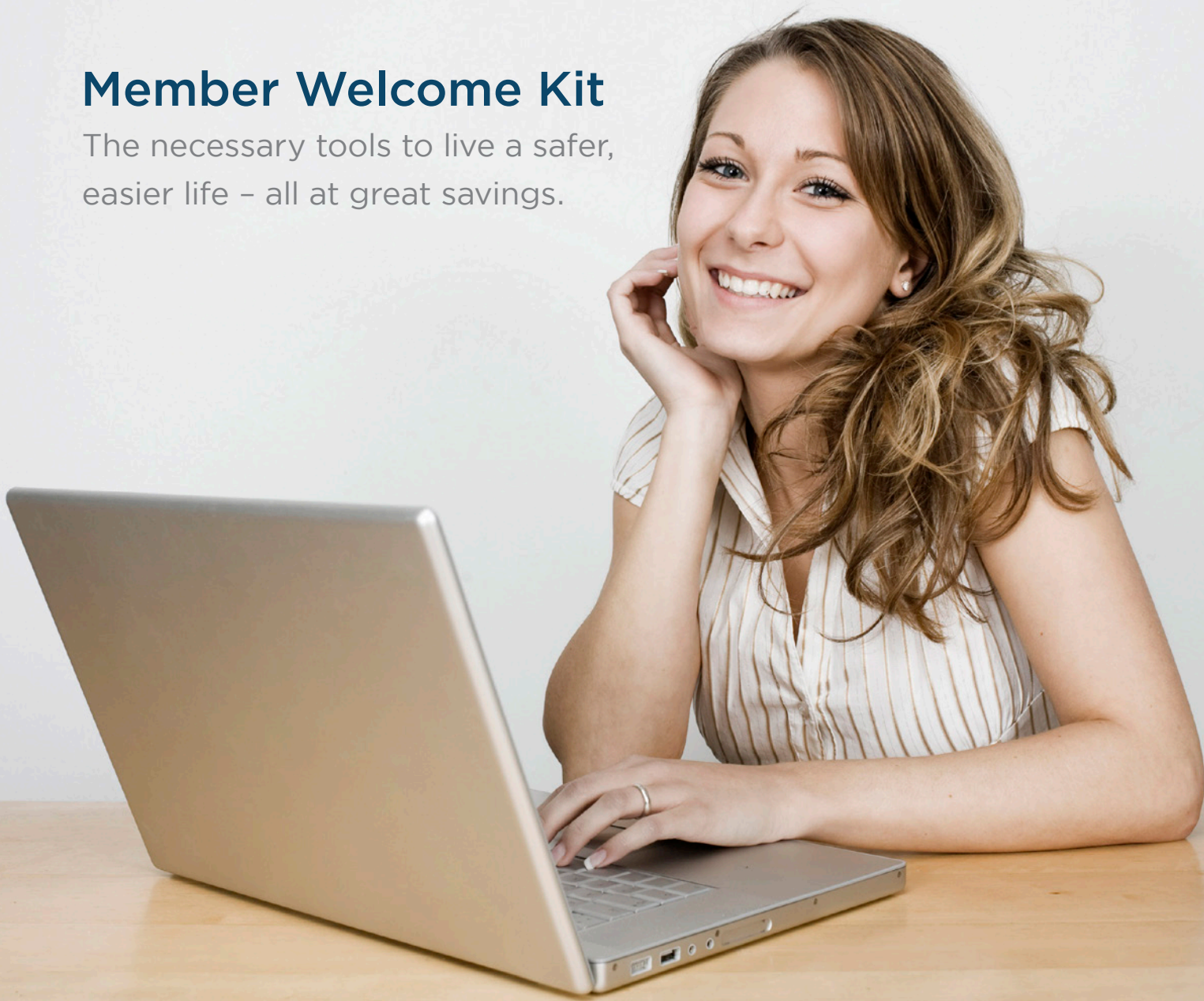




Member Welcome Kit

The necessary tools to live a safer,
easier life – all at great savings.



IDENTITY THEFT PROTECTION ▶

ROADSIDE ASSISTANCE ▶

TECHNOLOGY SUPPORT ▶

TELEHEALTH ▶

CREDIT MONITORING ▶

QUALITY HEALTHCARE & MORE ARE JUST A CALL OR CLICK AWAY

- + 24/7 Access to Doctors
- + U.S. Board-Certified Physicians
- + Call Toll-Free Anytime, Anywhere
- + Prescription Savings Card



Carelumina Virtual MD is an alternative health and wellness service that provides unlimited access to U.S. Board-Certified physicians to diagnose your symptoms, recommend treatment and write non-DEA controlled prescriptions if necessary.

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Helpful Contact Information

Physician Appointments & Membership Services (855) 359-2085

My MD Access Hours..... 24 Hours, 7 Days a Week

What is Carelumina Virtual MD

Carelumina Virtual MD provides access to top quality, cost-effective medical care and healthcare savings, wherever and whenever you need it. Our doctor consultation service, My MD Access, is a network of U.S. board-certified doctors who are available to resolve your physical medical issues by phone, 24 hours a day, 7 days a week. Our doctors can diagnose your symptoms, recommend treatment and write non-DEA controlled prescriptions to be picked up at a pharmacy near you. So whether you're traveling, too sick to get out of bed or can't take off work you'll still have access to dependable healthcare.

- » No More Scheduling Appointments
- » No More Long Wait Times at the Doctor's Office
- » No More High Urgent Care Center Fees
- » No More Hassles of Taking Off Work
- » Just the Answers You Need, When You Need Them

Carelumina Virtual MD Members also receive special savings and discounts on prescription medicine. Our Prescription Savings Card allows Members and their families to pay a discounted fee at the point of service for both name-brand and generic prescriptions at widely recognized participating pharmacy locations nationwide, including independent and local neighborhood pharmacies.

Carelumina Virtual MD is not insurance, but simply a better way for individuals to get the care they need quickly, easily and cost-effectively.

How Does it Work

Carelumina Virtual MD offers Members easy access to quality and convenient healthcare. To access any of the member features, call the toll-free phone number provided. Make sure to have your Patient ID ready. Your Patient ID is located on your Carelumina Virtual MD Membership Card and also in your Membership Welcome Email.

Savings & Discounts

Using Carelumina Virtual MD will bring instant savings to your typical health needs. It's a fact...the average cost for seeing a primary care physician is around \$158.* With Carelumina Virtual MD there are no extra fees for speaking to a physician over the phone. Plus, Members can save 5% - 30% on prescription medicines!

Anyone can join

Carelumina Virtual MD can include everyone in your household, regardless of age or health status. Carelumina Virtual MD is not insurance but simply gives you a discount on the services provided.

THIS IS NOT INSURANCE

*Source: <http://www.fchp.org/members/resources/guide-to-costs.aspx>
Individual costs may vary

Certified Physicians

Carelumina Virtual MD uses a network of doctors who are U.S. board-certified in internal medicine, pediatrics, and family medicine. All our doctors are credentialed every 3 years, with NCQA certified, provider credentialing standards.

Carelumina Virtual MD doctors are just like your primary care physician (PCP) or pediatrician. They incorporate telehealth or telemedicine into their medical practice because they see it as a way to give more affordable and convenient access to quality care.

Carelumina Virtual MD doctors are:

- » U.S. Board-certified: All our doctors are U.S. board-certified in internal medicine, family practice, or pediatrics.
- » Experienced: Our doctors have been practicing for over 5 years on average.
- » Credentialed: Carelumina Virtual MD doctors are credentialed every 3 years, with NCQA provider credentialing standards.
- » U.S. residents: All our doctors currently live and work in the United States.
- » Telehealth specialists: Carelumina Virtual MD doctors are trained specifically in talking to patients and diagnosing their conditions over the phone.

My MD Access

My MD Access from Carelumina Virtual MD is a national network of U.S. board-certified and state-licensed physicians who use electronic health records and telephone consultations to diagnose your conditions, recommend treatment and write short-term, non-DEA controlled prescriptions, when medically appropriate.

Members will be able to access a provider by telephone. Telephone 24 hours a day, 7 days a week. Providers usually respond to your call within thirty minutes.

All of our Board Certified Physicians offer patient care and provide physician services to include symptom assessment, ailment diagnoses, follow-up visits and providing prescriptions for treatment. Care and services are intended to include (a) an assessment of the Member's health condition, (b) a review of the Members medical needs, (c) a determination of whether immediate emergency attention is required, and (d) a recommendation of the most appropriate action to be taken by the Member. This action may include prescription of medication as necessary, ordering lab work, or a recommendation that the Member contact a specialist or Member's primary medical care provider. In the occurrence where immediate medical attention is required, the physician shall direct the Member to the nearest emergency facility.

My MD Access can be used for the following medical issues:

- » Allergies
- » Bronchitis
- » Cold and flu symptoms
- » Ear infection
- » Pink eye
- » Poison ivy
- » Respiratory infection
- » Sinus problems
- » Urinary tract infection
- » And more!

My MD Access doctors can write prescriptions for the following medications:

- » Amoxicillin™
- » Augmentin™
- » Azithromycin™
- » Bactrim DS™
- » Cipro™
- » Diflucan™
- » Flonase Nasal Spray™
- » Pyridium™
- » Prednisone™
- » Tessalon Perles™

THIS IS NOT INSURANCE

Prescription Savings Card

The Prescription Drug Program links most of the largest pharmacy chains into a common and consistent discount program. Through an exclusive agreement with one of the nation's premier drug management organizations, Members can obtain discounts of 5% to 30% on drug prices through a national network of more than 55,000 pharmacies. Login to access our Interactive Website or dial (866) 850-9791 to request your Prescription Savings Card.

How To Get Your Savings

Take your Membership card with you to a participating pharmacy and show your Membership card to the pharmacist. The pharmacist will enter the information on your Membership card into the online computer system, and you will be immediately eligible for the special negotiated price. Your actual cost will be the contract price or the pharmacy's usual charge that day, whichever is lower.

Helpful Contact Information

Physician Appointments & Membership Services (855) 359-2085

My MD Access Hours 24 Hours, 7 Days a Week



Carelumina Virtual MD provides access to top quality care and healthcare savings wherever and whenever you need it. Our network of U.S. board-certified doctors are available to diagnose, recommend treatment and write non-DEA controlled prescriptions if necessary. No more hassles of scheduling appointments and waiting at the doctors office.

Get the answers and remedies you need, when you need them.



PRODUCT USER GUIDE

Inside you will find useful information regarding:

- » Advanced Identity Monitoring
- » 24/7 Lost Wallet Assistance
- » Full-service Identity Restoration
- » Identity Theft Insurance
- » Anti-virus / Anti-spyware Software
- » Resource Center



PLAN FEATURES

Carelumina Identity Protection leverages cutting-edge technology, monitoring thousands of data sources to alert you of any potentially fraudulent activity associated with your personal information. We have developed a 360-degree approach to Identity Theft Protection – protection, detection, restoration – to give you the most complete coverage available.

INCLUDED

IDENTITY INSURANCE

\$1 million in insurance coverage against lost wages and the costs associated with recovering from identity theft.¹



FULL-SERVICE IDENTITY THEFT RESTORATION SERVICES

Trained, certified agents aid customers in determining the scope of the breach, shutting down the breach and repairing any damage done as a result of identity theft.



IDENTITY THEFT PROTECTION RESOURCE CENTER

Members have access to a one-stop resource for the latest information to combat identity theft.



24/7 LOST WALLET ASSISTANCE

Our Lost Wallet service helps members quickly cancel and replace all items commonly carried in wallets and purses, including credit cards, debit cards, check books, driver's license, Social Security cards, insurance cards, passports, military identification cards and even traveler's checks.



INTERNET SURVEILLANCE MONITORING & ALERTS

Internet Surveillance Monitoring proactively detects stolen personally identifiable information and compromised confidential data, and alerts are sent if a member's personally identifiable information is found being bought or sold online.



SOCIAL SECURITY MONITORING & ALERTS

Social Security Monitoring detects when names, aliases and addresses become associated with a member's social security number.²



CHANGE OF ADDRESS MONITORING & ALERTS

Change of Address Monitoring reports if a member's mail has been redirected through the United States Postal Service, giving them immediate knowledge of someone attempting to steal their identity by redirecting mail to a new address.



ANTI-VIRUS / ANTI-SPYWARE SOFTWARE

Commercial-grade anti-virus, anti-spyware software blocks concealed programs that track a member's online and offline activity, including password stealers, Trojans, worms, keystroke loggers, and other malware.



ANTI-PHISHING, ANTI-SPAM SOFTWARE

Software blocks and filters web pages and scams that attempt to steal credit card data and other personally identifiable information. Also blocks unwanted email.



SOFTWARE FIREWALL

Automatically secures the member's internet connection and helps prevent outsiders from accessing their Wi-Fi Network.



DIGITAL VAULT

Application that locks up confidential files in an encrypted vault on the hard drive, safeguarding sensitive files from theft.



DIGITAL FILE SHREDDER

Software tool ensures that no traces of deleted or sensitive files remain on a computer.



¹ The \$1 million insurance policy is underwritten by an AM Best A-rated carrier. Coverage is subject to the conditions and exclusions in the policy.

² Member must provide a Social Security Number in order for the SSN Trace functionality to monitor SSN activity.

ADVANCED IDENTITY MONITORING & ALERTS

Internet Surveillance + Alerts

Identity theft can inflict financial damage for months or even years before detection occurs. Our cutting-edge Internet Surveillance Monitoring detects stolen personally identifiable information and compromised confidential data. It is the only identity monitoring solution designed for proactive cyber detection on an international level, breaking language barriers and detecting identity theft across the globe.

At any point in time, the Internet Surveillance technology is monitoring thousands of websites and millions of data points using a variety of data gathering techniques, such as chat room monitoring, crawling/scraping capabilities and forum extraction, to make sure compromised credentials are spotted before they are stolen.

Our Internet Surveillance Monitoring service will alert you if it finds your personally identifiable information being bought or sold online.

<i>Personal Information Monitored:</i>	<i>Sources Monitored:</i>	
» Social Security Numbers	» Forums	» Hidden/anonymous Web Services
» Phone Numbers	» Websites	» Malware Samples
» Email Addresses	» IRC Channels	» Torrent Sources
» Medical ID Numbers	» Twitter Feeds	» Search Engine Queries
» Credit & Debit Card Numbers	» P2P Sources	
» Bank Account & Routing Numbers	» Botnet C&C Servers & Compromised Hosts	

Social Security Monitoring + Alerts

Your Social Security Number is used to file tax returns, apply for credit and loans, and much more - imagine the damage that could be done if an identity thief had access to yours.

Our Social Security Number Monitoring service notifies you when names, aliases and addresses become associated with your social security number, enabling you to have greater intelligence regarding how your SSN is being used and helping you to detect identity theft sooner.

Change of Address Monitoring + Alerts

Identity thieves can act as you to change your home address, giving them access to your important personal documents and limiting your ability to receive abnormal credit statements or new account information from an unrecognized source, which are common signs of identity theft and fraud.

Our Change of Address service monitors and reports if your mail has been redirected though the United States Postal Service, giving you immediate knowledge of someone attempting to steal your identity by redirecting your mail to a new address.

COMPLETE IDENTITY RECOVERY ASSISTANCE & MORE

24/7 Lost Wallet Assistance

Whether you've lost your wallet traveling around town or across the country, our 24/7 Lost Wallet Assistance service can help you quickly cancel and replace all items commonly carried in wallets and purses, including credit cards, debit cards, check books, driver's license, Social Security cards, insurance cards, passports, military identification cards and even traveler's checks. Our restoration specialists will also assist you with cancelling and replacing lost or stolen documents.

\$1 Million Identity Theft Insurance Policy (U.S. Only)

Every Carelumina Identity Protection member is covered by an identity theft insurance policy with an aggregate limit of \$1,000,000 and zero deductible. In the event of identity theft, you will be reimbursed for expenses related to identity restoration, including traveling expenses, replacement of documents, loss of income, fraudulent withdrawals from a bank account and legal costs.

Benefit Limits

Costs to restore identity and / or Reimbursement of expenses including:

- (a) Cost of Replacing Documents – Up to \$2,000 for each Stolen Identity Event.
- (b) Traveling Expenses – Up to \$2,500 for each Stolen Identity Event.
- (c) Loss of Income – Up to \$200 per day, for a maximum benefit period of one (1) month, but not to exceed \$6,000.00 for any one Stolen Identity Event.
- (d) Childcare/Elderly Care – Up to \$200 per day, for a maximum benefit period of one (1) month, but not to exceed \$6,000.00 for any one Stolen Identity Event.
- (e) Fraudulent Withdrawals – Up to \$10,000 for all fraudulent withdrawals resulting from a Stolen Identity Event.
- (f) Legal Costs – Up to a total of \$1,000,000.00 for any one Stolen Identity Event.

The most we will pay you under this Protector Program benefit is \$1,000,000 per event, or the limits stated above, whichever is the lesser amount. A complete copy of the terms, conditions and exclusions can be provided to you upon request.

Filing a Claim: To file a claim for benefit entitlement under this program, please visit the secure member website for the most up-to-date contact information.

*The \$1 million insurance policy is underwritten by an AM Best A-rated carrier. Coverage is subject to the conditions and exclusions in the policy.

Identity Restoration

Our full-service Identity Restoration service goes beyond traditional credit report restoration and offers robust case knowledge in non-credit restoration, including payday loans, IRS, and DMV records. In the event of identity theft, you will be appointed a certified identity theft specialist to guide you through the restoration process. Visit the secure member website for the most up-to-date restoration contact information.

Resource Center

The resource center provides you with the knowledge and resources to help protect you from identity theft. Resources include helpful contact information to various government and private entities as well as current news and alerts.

Anti-virus / Anti-spyware Software

Your membership includes best-in-class computer protection software to ensure secure online banking and shopping, online safety for kids, privacy on Wi-Fi networks and more. Download the software from the Computer Protection section of the Carelumina Identity Protection secure member website.

FREQUENTLY ASKED QUESTIONS

What is identity theft?

Identity theft is officially defined as the deliberate assumption of another person's identity. It is a crime where an individual acquires and uses the victim's personal information, such as a Social Security or driver's license number, to take out loans, obtain new credit cards, rent an apartment, purchase a car, run up debt, file for bankruptcy and other criminal activities. Identity theft can not only damage someone's creditworthiness, it can also create unknown criminal records that can result in the identity theft victim being wrongly arrested or denied employment after a routine background check.

How is identity theft different from financial fraud?

The term "financial fraud" covers common credit card, check, and debit card fraud. When a criminal uses your credit cards or debit cards to make a purchase, he or she usually hasn't assumed your identity. Recovering from financial fraud is usually easy, since most creditors don't hold you liable for fraudulent charges. These days, financial fraud is increasingly grouped into the same category as serious identity theft. These crimes alone cost businesses \$27.6 billion and cost consumers \$5 billion directly in losses every year.

How does an identity thief get my information?

Identity thieves may use a variety of methods to gain access to your personal information:

- **Steal records from an employer, bribe an employee who has access to the records, or hack into an organization's employee database**
- **"Dumpster dive" through your trash at home or work to find bills and credit statements that contain personal information**
- **Fraudulently obtain credit reports by either posing as a prospective landlord or misusing an employer's authorized access to credit reports**
- **Steal credit and debit card account numbers by using a special information storage device in a practice known as "skimming"**
- **Steal wallets and purses containing identification and credit and bank cards**
- **Steal your mail or complete a change of address to redirect your mail so that they will receive your credit card statements or tax information**
- **Use camera phones to take a picture of your credit or personal information while you complete a retail transaction**
- **Steal personal information from your home**
- **Scam information from you by posing as a legitimate business person or government official**

How can I protect myself from identity theft?

By enrolling in Carelumina Identity Protection identity theft protection, you are taking the right steps to protect yourself. There is no absolute way to prevent identity theft, but the best way to minimize your risk is to protect and monitor your personal information with a monitoring service. Early detection of fraud greatly reduces the financial, emotional and legal burden associated with identity theft. Here are some tips to help protect your identity:

- **Protect your Social Security number (SSN)**
- **Don't carry your Social Security card with you**
- **Refuse to provide your Social Security number. Only a few organizations, such as motor vehicle departments, tax departments and welfare departments have the right to require your Social Security number. In addition, employers, banks and other financial institutions that necessitate tax transactions can require your Social Security number, but for all other accounts - ask if they will accept an alternative proof of identification**
- **Don't put your Social Security number on your driver's license - ask for an alternative number to be provided**
- **Don't put your Social Security number on your personal checks**
- **Watch for people who may try to look over your shoulder, eavesdrop or take a picture with a camera phone when exchanging personal information**
- **Shred. Before you throw out any documents that contain any sensitive or personal information such as credit card statements or offers, utility bills or tax documents, make sure you completely shred them**
- **Use a locked mailbox to send and receive all postal mail**
- **Do not respond to suspicious email requests and never send sensitive information, such as your Social Security information, credit card number or User ID/Password information through an email**
- **Never provide information to a telephone solicitor unless you have initiated the call and know it is a legitimate institution**

How can I tell if I am a victim of identity theft?

Contact the Carelumina Identity Protection support team immediately if you notice any of these suspicious activities:

- **Unfamiliar criminal records, court records, address information or bankruptcies**
- **Unexplained charges or withdrawals**
- **Failing to receive bills or other mail. This may signal an address change by the identity thief**
- **Being served court papers or arrest warrants for actions you did not commit**
- **Receiving credit cards for which you did not apply**
- **Being denied credit for no apparent reason**
- **Receiving calls or letters from debt collectors or businesses about merchandise or services you did not purchase**

The better choice for Identity Theft Protection.

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Flat Tire? Dead Battery? Completely Lost? Locked Out? Out of Gas? Engine Overheated?
HELP IS JUST A PHONE CALL AWAY



- 1 Membership privileges
- 1 How to use your membership card
- 2 Emergency roadside assistance
- 2 Covered benefits
- 3 Dispatch service
- 4 Roadside assistance service limitations
- 5 Roadside assistance reimbursement
- 5 Lockout service and reimbursement
- 6 Basic membership guidelines

Congratulations on joining Carelumina Roadside Assistance. You and your designated associate member now have peace of mind knowing you are connected to a team of dedicated professionals, who are ready to assist you 24 hours a day, 7 days a week. As a member, you have access to:

- ✓ **Towing**
- ✓ **Battery Jump Start**
- ✓ **Fuel Delivery**
- ✓ **Flat Tire Change**
- ✓ **Locksmith Services**
- ✓ **Hotel and Vacation Rental Discounts**
- ✓ **Rental Car Discounts**

Should you break down, get locked out, run out of gas* or get a flat tire, we are there to get you back on the road. For assistance, call 844-261-1277.

MEMBERSHIP PRIVILEGES

As a member of Carelumina Roadside Assistance, you are entitled to all services described in this book immediately upon receipt of your membership card and/or membership materials.

Free membership for one family member

Your spouse or one other designated family member living in your household with a valid driver’s license is entitled to use all the services and benefits described here at no extra charge.

HOW TO USE YOUR CARD

Your personalized membership ID card for both you and your spouse should have been emailed to you with your membership kit. Your ID card carries the toll-free customer service number. Call anytime if you need road service or information concerning your member benefits. Please be sure to carry your card in your wallet for easy reference. The most important element of your ID card is your Carelumina Roadside Assistance membership number. You’ll need this number to use many of your membership services and benefits.

If you have lost your card(s), please call the toll-free customer service number on your spouse’s membership card, or log into the secure member website to print a new card.

*Does not cover cost of gasoline.

HELPFUL CONTACT INFORMATION

Roadside Assistance (844) 261-1277

Membership Services Hours 24 Hours, 7 Days a Week

EMERGENCY ROADSIDE ASSISTANCE

Whenever you, your spouse or an associate member has a problem with a disabled car, motorcycle or small truck under one (1) ton capacity, help can be obtained through your Carelumina Roadside Assistance membership.

You can call our toll-free customer service number listed on your membership card 24 hours a day to request dispatch service, and we will arrange to send help to your disabled vehicle from a participating facility. The Carelumina Roadside Assistance membership will make payment to the service facility directly for covered dispatch expenses.

This emergency road and tow benefit applies to any non-commercial vehicle you are driving at the time of disablement. Any car owned, leased or borrowed by a member will be covered.

Dispatch coverage for winching is limited to a 30-minute service call; any expenses incurred beyond a 30-minute dispatch call will be the responsibility of the member, payable directly to the service facility and is not reimbursable.

This service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good condition. Excessive claims may result in non-renewal or cancellation of your membership benefits (see terms and conditions in the back of this book).

COVERED BENEFITS

Towing service

If your car can't be started, towing from the point of disablement will be provided to the destination of the member's choice. If service is provided through the dispatch network, towing will be limited to 100 miles from the point of disablement. Any expenses incurred beyond the 100-mile limit will be the responsibility of the member, payable directly to their service facility, and are not reimbursable. In either case, service is limited to one tow or service call per disablement.

Car won't start

Service is available to provide a battery jump and minor roadside adjustments to start the car, even if it's in your driveway.

Flat tire

A flat tire will be changed with your spare tire. If for any reason the spare is not usable, the lug nuts cannot be removed or the vehicle has two flat tires with one usable spare, towing will be provided in accordance with the program's towing provisions.

Out of fuel

An emergency fuel supply will be delivered to a member in immediate need. The member must pay for fuel at the current pump price.

Car stuck

If a member's vehicle is stuck in a ditch, mud or snow, but is accessible from a normally traveled road, service will be given to tow or winch the vehicle.

DISPATCH SERVICE

Carelumina Roadside Assistance provides emergency roadside assistance nationwide through independent contractors for the convenience of its members.

If you need emergency roadside assistance anywhere in the continental U.S., Alaska, Hawaii, Puerto Rico and Canada, simply call the toll-free customer service number listed on your membership card. This number can be reached 24 hours a day, 7 days a week. We will arrange to dispatch a service truck to you while you are on the phone.

When you call for dispatch service, be prepared to give the customer service representative the following:

- Name and membership number
- Location of the vehicle if known (street address, mile markers, etc.)
- Nature of the trouble (flat tire, won't start, etc.)
- Phone number from where you are calling

How it works

1. We will contact the nearest participating towing facility and then tell you the estimated time of arrival. Most service providers require you or another authorized person to be with the vehicle in order to receive service (unless it is unsafe to do so).
2. When the service truck arrives, present your membership card. The service provider may ask for your driver's license for additional identification.
3. After service is complete, please verify the information on the call slip provided by the service provider and sign it. The Carelumina Roadside Assistance program will pay the service facility directly for covered dispatch charges. You will be responsible for paying the service facility for any charges not covered.

Cancellations

Please cancel your request for service within 5 minutes of the time you called if it is no longer needed by calling us back at the toll-free number listed on your membership card.

Availability

We have made every effort to ensure that Carelumina Roadside Assistance emergency roadside assistance can function under all conditions.

However, during extreme weather conditions, there may be some delay before help can reach you. When such situations exist, we ask you to please be patient.

Of course, in some areas there may not be an available contractor. In this case, Carelumina Roadside Assistance will issue you an authorization number. The authorization number is required to be eligible for reimbursement. You will have to contact a facility, and we will reimburse you up to \$75.*

Important

Since all authorized service providers are independent contractors and not agents or employees of Carelumina Roadside Assistance or Driven Solutions, Carelumina Roadside Assistance can assume no liability for any damage to your vehicle resulting from the rendering of service or for personal items left in the vehicle. Any claims for personal injury or damage to the property of a member must be filed against the servicing facility.

Carelumina Roadside Assistance will not accept responsibility for repair, availability, delivery or installation of parts. All parts used and services provided to you by the contractor must be authorized and paid for by you.

*See Roadside Assistance Reimbursement on page 5.

ROADSIDE ASSISTANCE SERVICE LIMITATIONS

Types of vehicles covered

Carelumina Roadside Assistance offers full road and towing services for all self-propelled, four-wheel vehicles, designed, licensed and used for private, on-road transportation, trucks and motorcycles.

The purpose of the roadside assistance benefit is to provide service in common emergency situations.

Coverage does not include:

- Service if member is not with the disabled vehicle. However, don't remain with the vehicle if it is unsafe to do so.
- Towing or service on roads not regularly maintained (including private property).
- Repeated service calls for a car in need of routine maintenance.
- More than one (1) service per disablement.
- Service when a vehicle is snowbound. We do not hoist, winch or shovel vehicles from unplowed areas, snow banks, snowbound driveways or curbside parking.
- Service will not be rendered in areas not regularly traveled, such as vacant lots, beaches, open fields or other places which would be hazardous for service vehicles to reach.
- Installation or removal of snow tires and chains nor dismounting, repairing or rotating tires.
- Charging a weak or dead battery.
- Vehicle storage charges, cost of parts and installation, products, materials, impounding and additional labor relating to towing.
- Service for: taxicabs, tractors, boats, trailers, recreational vehicles and trucks, dune buggies, or vehicles used for competition, stolen vehicles, unlicensed vehicles, illegally parked cars or impounded vehicles.
- Service to vehicles with expired safety inspection sticker, license plate sticker, and/or emission sticker(s) where required by law.
- Service to vehicle which is not in a safe condition to be towed.
- Transportation for the member to the vehicle for service or from the vehicle to another destination after service has been rendered.
- Delivery or repair of tires.
- Towing of vehicle off a boat dock or marina.
- Service on vehicles used for commercial purposes or using dealer tags.
- Towing at the direction of a law enforcement officer related to traffic obstruction, impoundment, abandonment, illegal parking or other violations of law.
- Reimbursement for towing charges covered by automobile insurance.
- Towing of vehicles for disposal (i.e., to junk yard).
- Excessive use of club services is cause for non-renewal or cancellation of membership (see terms and conditions).

ROADSIDE ASSISTANCE REIMBURSEMENT

In some areas there may not be an available contractor. In this case, Carelumina Roadside Assistance will issue you an authorization number, and you will have to contact a facility on your own for emergency service. We will reimburse you up to \$75 per disablement.

Reimbursement limitations

- Members may only use the reimbursement option if a participating facility is unavailable.
- The authorization number is required to be eligible for reimbursement.
- Winching reimbursement covers up to \$75 in expenses.
- State and local taxes are not covered.

If Carelumina Roadside Assistance has issued an authorization number for prompt reimbursement of covered expenses, here is what you do:

1. Call any service station garage or towing service of your choice.
2. Obtain an itemized receipt for the service performed.
3. Write your membership number and 12-digit authorization number on the original receipt (not a photo copy) and send within 60 days* to:

Carelumina Roadside Assistance
Attn: Customer Service
PO Box 550747
Jacksonville, FL 32255

Claims that are postmarked more than 60 days after the date of service will not be honored.*

LOCKOUT SERVICE AND REIMBURSEMENT

If you or your spouse lock your keys in the car or lose your keys, we will make arrangements for lockout service. Simply call the toll-free number on your membership card. If service in your area is unavailable, we will issue you an authorization number so that you can call the nearest locksmith and be reimbursed for the cost up to \$100.

How to obtain your reimbursement

1. Call customer service to obtain an authorization number.
2. Call the locksmith of your choice.
3. Obtain an itemized receipt for the service performed. Please write the authorization and membership number on the original paid receipt (not a photocopy) and send it within 60 days* to:

Carelumina Roadside Assistance
Attn: Customer Service
PO Box 550747
Jacksonville, FL 32255

Please note

- The cost of making replacement keys or lock repair is not covered.
- Claims that are postmarked more than 60 days after the service date will not be honored.*

* No time limit for Utah and Wisconsin residents.

BASIC MEMBERSHIP GUIDELINES

- Excessive use of club services is cause for non-renewal or cancellation of Carelumina Roadside Assistance membership; however, your membership will not be cancelled without prior notice.
- If more than three (3) roadside assistance claims are made per year, the membership will be placed on a “cash call basis,” meaning: Carelumina Roadside Assistance will continue to arrange dispatch service for your disabled vehicle; however, the member must pay the authorized service provider for service charges at the time roadside is rendered, and these amounts are not reimbursed by Carelumina Roadside Assistance.
- The number of service claims will reset to zero on the anniversary date of your membership, and membership will be removed from cash call basis.
- Pursuant to Wisconsin state law, excessive use of club services by Wisconsin residents is cause for non-renewal on the member’s anniversary date, rather than cancellation.
- Pursuant to Wisconsin state law, benefits and dues for Wisconsin residents will not be changed without prior written notice and will take effect on the renewal or anniversary date.
- Carelumina Roadside Assistance guarantees your membership will not be cancelled without prior written notice.
- Member benefits and dues are subject to change without notice.
- Membership is continuous and will be automatically renewed, with dues being billed automatically on your specified billing vehicle.
- Excessive claims can be a cause for non-renewal or cancellation of membership (please see terms and conditions).
- If you change your address or need to reach us for anything other than a claim or reimbursement, please call us at the toll-free customer service number listed on your membership card or address correspondence to:
Carelumina Roadside Assistance
Attn: Customer Service
PO Box 550747
Jacksonville, FL 32255
- Carelumina Roadside Assistance members will not be required to pay any sums other than the membership fee for membership benefits and services. Optional benefits and restrictions are noted.
- Services and benefits of the membership are only available in the continental U.S., Alaska, Hawaii, Puerto Rico and Canada and for incidents occurring while your membership is in force.

MEMBERSHIP AGREEMENT INFORMATION

The following is an abridged version of the Membership Agreement between the sponsoring organization (“We and Us”) and the person who has enrolled in Carelumina Roadside Assistance (“You”). All persons subscribing (“Members”) agree to be bound by the complete terms of the Membership Agreement located on the program website, and are urged to read the terms carefully. If You have any questions regarding your Membership, You may contact our customer satisfaction center 24 hours a day, excluding holidays, at the toll-free number listed on your Membership Card. Please visit the website to view the complete Terms of Service and Membership Agreement, parts of which are incorporated in these materials.

Membership Benefits

As a Member, You have access to discounts on various products and services offered through Carelumina Roadside Assistance, customer satisfaction center and other benefits and services offered by independent vendors (“Benefits”) as specified in your Membership Guide. The discounts provided by Carelumina Roadside Assistance may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices and are subject to change without notice. This is a discount membership program and may be discontinued or modified at any time.

Membership Terms

Your Membership is effective within two (2) business days of enrollment by You and shall continue until terminated by You at any time by calling Us at the toll-free number listed on the Carelumina Roadside Assistance membership card. Or write Us at the address provided by a Carelumina Roadside Assistance customer service representative. Upon cancellation, Your service will remain active for the remaining portion of the pre-paid membership month, year, or installment, and You will not owe any further membership fees, and will not be entitled to a refund of past fees charged to your account.

Payment of Membership Fee

The monthly payment of your Membership Fee is made automatically by a charge to the specified billing vehicle authorized by You. If We are unable to bill the Membership Fee to your specified billing vehicle at any time, We reserve the right to terminate your Membership without notification.

Use of Membership

Your Membership is non-assignable and non-transferable. You agree that only You and your enrolled immediate family members may use the Membership. The term “Immediate Family” shall be defined as You, your spouse, your children, and parents whose legal address is the same as yours. You shall be responsible for all use of your Membership and will promptly notify Us if You become aware of any unauthorized use of your Membership.

Disclaimer of Liability

Carelumina Roadside Assistance and/or the sponsor, do not guarantee, nor are responsible for the quality of products or services provided by any independent vendors. Carelumina Roadside Assistance and the sponsor are making no representations with respect to those matters. In the event any benefit is deemed unsatisfactory to the Member, the Member will look solely to the provider of the product or service for rectification. Accordingly, Carelumina Roadside Assistance and the sponsor make no warranty, expressed or implied, including but not limited to the warranty of merchantability or fitness for a particular purpose with respect to any Membership services or products obtained by a Member. All warranties, expressed or implied, are the responsibility of the manufacturer or independent vendor. Our liability shall not exceed your current membership fee and under no circumstances shall We be liable for incidental, consequential or exemplary damages. Carelumina Roadside Assistance may revoke, repossess, modify or cancel the services at any time. Use of the Membership is governed by the conditions set forth herein when issued and retained, and any use of this Membership constitutes acceptance thereof.

Entire Agreement

This Agreement contains the Terms and Conditions of Membership and no representations, inducements, promises or agreements concerning the Membership not included in this Agreement shall be effective or enforceable. If any terms of this Agreement become invalid or unenforceable, the remaining terms shall not be effected.

Reservation of Rights

We reserve the right to eliminate, add, change and substitute benefits and participating vendors without notice to You. We further reserve the right to change the terms and conditions of this Agreement and any Membership policies at any time without notice.

Governing Law

This Agreement and the terms of the Membership shall be interpreted, construed and enforced exclusively according to the laws of the State of Illinois. For any disputes regarding this Agreement You irrevocably consent to exclusive jurisdiction and venue before any federal or state court residing only in Chicago, Illinois to whose personal jurisdiction You agree to submit. However, nothing in this Agreement is intended or shall be construed to negate or otherwise affect the consumer protection laws of the state in which You reside.



The Carelumina Roadside Assistance dispatchers are available 24 hours a day, 7 days a week, throughout the United States, Puerto Rico and Canada.

For Assistance Call:
844-261-1277

Technology Support at Your Fingertips

Keeping Your Computer Up and Running...
at Home or on the Go!



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PROGRAM BENEFITS

Benefit	Description	Included
24/7 Remote Technical Support	Experienced and qualified technicians are standing by 24/7 to instantly address technical issues. Technicians will utilize cutting edge technology to fix your computer over the internet.	Unlimited minutes each month
Onsite Support	We have over 14,000 technicians that can be dispatched to your home or office as soon as the same business day.	Save up to 60% off retail price
Antivirus Software	Bitdefender Total Security will protect you from viruses, trojans, spyware and other malicious software.	One free copy per member
Online Data Backup	Our data back up service provides secure, enterprise-class remote data backup solutions.	100GB of secure data storage
Self Help Database	Our self help database contains over 120,000 solutions to common computer problems.	Unlimited use
Best Practices Assessment	You will receive an online analysis of your computing environment and recommendation to improve performance and security.	Unlimited use



TYPICAL USES OF TECH SUPPORT

Problem	Our Solution
"I have a virus"	Our remote support technicians will connect to your computer via the internet, remove the virus and repair the damage done to your computer by the virus. We will then walk you through the installation of your complimentary copy of Bitdefender Total Security to ensure that the problem does not reoccur.
"My computer is running slow"	Our remote technicians will connect to your computer via the internet, remove unnecessary temporary files, defragment your hard drive, clean your system registry and install any necessary software updates.
"I want to add email to mySmartphone"	Our remote technicians will guide you through the process of integrating your existing email account into your PDA or smart phone.
"I need to setup a new email account."	One of our remote support technicians will assist you in setting up your new email account, forwarding your old email address to the new one (if applicable) and importing your contacts.
"I don't know what the problem is but my computer isn't working correctly."	Our remote technicians will connect to your computer via the internet and perform a complete system diagnosis. Once the problem is identified the technician will determine if the issue can be resolved remotely or requires an onsite technician.



REMOTE TECH SUPPORT

Like Problems Resolved Quickly?

We can resolve most of your technical issues remotely. We leverage new technologies to allow our Technicians to remotely take control of your computer, troubleshoot and resolve your issues. Our technicians are available to solve your technology problems 24 hours a day 7 days a week.

In this modern age you no longer need to drag your computer down to an expensive computer repair shop every time you have an issue. We can fix most computer issues over the internet in minutes.

You need not worry about the security of our technicians connecting to your computer. Our technicians connect to your computer using a secure encrypted connection. If necessary you can disconnect the technician at any time. Once a support session is terminated technicians cannot connect to your computer again without your permission.



ONSITE TECHNICAL SUPPORT

Need a Technician to Deliver?

We have over 14,000 trained, licensed and certified technicians who can resolve your technology issues at your location. Our technicians are A+/MCP/MCSE certified and provide real world technology solutions for most hardware and software issues. Technicians can be dispatched to your location as soon as the same business day. Our onsite support covers more than basic computer issues, services include support for:

- Data Recovery
- New Computer Installation
- HD TV Installation
- System Tune Up
- Spyware Removal
- Wireless Network Installation
- Memory Upgrade Installation
- Broadband Repair or Install
- Printer Service



SELF-HELP DATABASE

Fix Problems Yourself and Save Money

Members have access to our extensive knowledge base system with over 120,000 support tips and tools for both software and hardware issues. No more calling company-to-company to solve multiple problems. Our knowledge base system support multiple providers and solutions. Products supported include:

- Microsoft Applications
- Corel Applications
- Citrix Applications
- Novell Applications
- RSS Feeds
- Apple OS
- Adobe Applications
- Yahoo Applications
- Lotus Applications
- Symantec & McAfee
- Mozilla Firefox
- And More...



BEST PRACTICES ASSESSMENT

Evaluate your computing environment and improve it

We designed a world class best practices assessment (BPA) to evaluate your computing environment and improve it with a series of recommendations. The BPA should take 5-10 minutes and is composed of 25 multiple-choice questions. The BPA is designed to analyze both home and office computing environments. The BPA will provide you with recommendations to improve your software, hardware and internal practices.



ANTI-VIRUS AND ANTI-SPYWARE SOFTWARE

Bitdefender Protection

In today's computing world, the most necessary pieces of software are Anti-virus and Anti-spyware software. Not having these puts all of your data and even personal information at risk. The best way to protect your data and personal information is to use premium Anti-virus and Anti-spyware software.



Active members are entitled to a FREE copy of Bitdefender Internet Security Plus, the leader in security software. This product combines anti-virus, anti-spyware, and firewall capabilities.

ONLINE DATA BACKUP

Safeguard your important data files securely via the internet

Whether it's word documents, mp3s, photos, contact files, business inventory, or taxes, most people manage their personal and professional lives electronically. Backing up with our remote, offsite, backup service, you ensure your electronic life will be intact when disaster strikes. If you're backing up to hard drives, tapes, CDs, DVDs or other media, learn about the critical advantages and superiority of remote backup.

It's OffSite

Perhaps the most important aspect of remote backup is that your files are stored in separate physical locations hundreds of miles apart. In the event of fire, theft or other disaster, the only way to recover your data and digital memories is to have your backups offsite.

It's Scalable

With online backup, you never run out of storage space. As your data grows, your online storage account can automatically grow with it. There is no need to catalog endless CDs, change tapes, separate files or rush out to buy more storage capacity.



It's Automatic

Once you install the backup software, files are backed up automatically, as often as you like. No more losing documents because you forgot to backup. With online backup, you set it and forget it.

It's Flexible

You don't have to choose each and every file. Our software makes it easy to pick the files for your backup sets. Backup files, folders or file types. You choose. You can also store an unlimited number of versions of the same file, so you never have to worry about accidental deletions. You can always access an earlier version.

CREDIT MONITORING

It's Your Credit. Keep It That Way with Credit Monitoring.

PROGRAM BENEFITS



Identity Verification



Credit Monitoring



Resource Center



Full Access to
Credit Reports



Score Tracker



Package Overview

Carelumina is your solution for the credit information you need to become – and stay – an informed consumer. Your benefits may vary depending on your plan level, but every membership includes credit monitoring and alerts, score tracker and access to single- and tri-bureau credit reports. Visit the membership website [24/7/365](#) for access to all of your benefits and Carelumina contact information.

Package Details



Level 3 (L3) Verification

Carelumina is your solution for the credit information you need to become – and stay – an informed consumer. Your benefits may vary depending on your plan level, but every membership includes credit monitoring and alerts, score tracker and access to single- and tri-bureau credit reports. Visit the membership website [24/7/365](#) for access to all of your benefits and Carelumina contact information.



Credit Monitoring with Alerts

Carelumina monitors bureau activity and alerts you to any reported changes on your credit report. You need to know if another individual is acting on your behalf as soon as possible in order to limit the amount of damage done to your credit. If you suspect your personal information has been compromised, you may need to place a fraud alert on your credit report, close compromised accounts, file a complaint with the FTC or file a police report.



Credit Reports

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

No matter what plan level you have, you may purchase a new single-bureau or tri-bureau report through the membership website at any time. Always review your report carefully – if you see accounts you don't recognize or information that is inaccurate, contact the credit reporting agency and the information provider right away.

The Fair Credit Reporting Act guarantees you access to your credit report for free from each of the three nationwide credit reporting companies (Experian, Equifax, and TransUnion) every 12 months. Visit [annualcreditreport.com](#) to request the free annual credit report that's yours by law.



Score Tracker

Score Tracker is a simple, month-after-month report based on four credit determining factors, which allows you to visually see how your credit scores change over time by plotting them on a graph. It also outlines the factors that caused shifts in your score, so you can understand what action to take.



Resource Center

Score Tracker is a simple, month-after-month report based on four credit determining factors, which allows you to visually see how your credit scores change over time by plotting them on a graph. It also outlines the factors that caused shifts in your score, so you can understand what action to take.

Frequently Asked Questions

What is credit monitoring, and why is it important?

Credit monitoring is the monitoring of an individual's credit report for changes in order to detect suspicious activity or possible fraud. By using a credit report and monitoring service, you can be more aware of your credit health and will receive alerts when changes are reported. While credit monitoring cannot protect you from all types of fraud, being familiar with the latest activity on your credit report is the first step to being empowered and mitigating risk.

Why is my credit score so important?

In the United States, a credit score is much more than a number – it's an important part of your everyday life. Lenders use credit scores to evaluate risk, so that one number can decide whether or not you qualify for a loan, at what interest rate and under what limits. And not just banks use credit scores – mobile phone companies, insurance companies and government bodies also use similar methodologies to determine if a consumer becomes a customer.

What should I do if I think my personal information has been compromised?

If you receive an alert indicating suspicious activity associated with your personal information or you see unfamiliar charges or transactions within your account(s), contact your provider (bank, credit card issuer, etc.) and the reporting credit bureau immediately.

How do you keep my information safe?

We maintain a highly secure environment with specific security measures and policies in place to ensure the utmost secure handling of all data.

What is the Fair Credit Reporting Act?

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FCRA gives consumers specific rights (summarized below). You may have additional rights under state law.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a consumer reporting agency to deny your application for credit, insurance or employment or take another adverse action against you must tell you, and give you the name, address, and phone number of the agency that provided the information.
- **You can find out what is in your file.** At any time, you may request and obtain your report from a consumer-reporting agency. You are entitled to free reports if a person has taken adverse action against you because of information in a report; if you are the victim of identity theft or fraud; if you are on public assistance; or if you are unemployed but expect to apply for employment within 60 days. In addition, you are entitled to one free report every 12 months from each of the nationwide credit reporting agencies and from some specialized consumer reporting agencies.
- **You have a right to know your credit score.** With this program, you have access to your credit score, which refreshes on a monthly basis. You may also request your credit score directly from a credit bureau at a cost. In some mortgage transactions, you will receive credit score information without charge.
- **You can dispute inaccurate information with the consumer-reporting agency.** If you tell a consumer-reporting agency that your file has inaccurate information, the agency must take certain steps to investigate unless your dispute is frivolous.
- **Inaccurate information must be corrected or deleted.** A consumer-reporting agency or furnisher must remove or correct information verified as inaccurate, usually within 30 days after you dispute it. However, a consumer-reporting agency may continue to report negative data that it verifies as being accurate.
- **Outdated negative information may not be reported.** In most cases, a consumer-reporting agency may not report negative information that is more than 7 years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need as determined by the FCRA - usually to consider an application with a creditor, insurer, employer, landlord or other business.

For more information, go to www.ftc.gov/credit, or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580

What is the Federal Trade Commission?

The Federal Trade Commission (FTC) enforces a variety of federal antitrust and consumer protection laws, including the federal Fair Credit Reporting Act, the law that regulates consumer-reporting agencies, those who use credit reports, and those who furnish information to consumer reporting agencies. The FTC ensures that all three parties (consumers, consumer reporting agencies, and lenders) are treated in a fair and equitable manner. The FTC's mission is to help the nation's markets function competitively and efficiently, unhampered by needless restrictions. It works to spotlight and eliminate acts or practices that are unfair or deceptive. In general, the FTC tries to stop actions that threaten consumers' opportunities to exercise informed choice. It also performs economic analyses, when asked, to support its law enforcement efforts and to contribute to the policy as set forth by Congress, the Executive Branch, other independent agencies, and state and local governments.

In addition to carrying out its statutory enforcement responsibilities, the FTC advances the policies underlying Congressional mandates through cost-effective non-enforcement activities, such as consumer education.