VantageAmerica Solutions, Inc. 1275 Milwaukee Avenue, Glenview IL 60025

888-424-4186

DISCOUNT MEDICAL PLAN ORGANIZATION (DMPO) American Advantage Association MEMBER AGREEMENT

Group: Global Data Group

Member: As stated on the ID Card Effective Effective Date: The date shown on the ID Card

Term of Agreement: The Membership Term selected by the Member at the time of enrollment

Commencing on the date of the Global Data Group's receipt of

the enrollment.

DMPO Charges and Fees: See attached for program Charges and Fees.

This Discount Medical Program (Program) is issued by VantageAmerica Solutions, Inc. (We, Our or Us) and takes effect on the Effective Date stated above. This Discount Medical Program contains the following discount services: Hear in America and DirectLabs®.

DISCLOSURE: THIS AGREEMENT IS NOT A HEALTH INSURANCE POLICY. The Program provides savings at certain health care providers for medical services. It does not make payments directly to the providers of medical services. You are obligated to pay for all health care services but will receive a savings from those health care providers who have contracted with Us. This discount plan is not a qualified health plan under the Affordable Care Act (ACA).

Terms and Conditions: You have access to the services and savings provided by the plan chosen at the time of enrollment. Continued participation in the Program is subject to payment of the modal Charges when due. You may change Your payment mode of Charges to any other mode available by calling customer service at the telephone number listed on Your ID card.

Right to Examine: If You are not satisfied with the Program, call us within 30 days after enrolling. The Program will then be canceled, and any Charges paid, as shown above, will be refunded.

Renewability: This Program takes effect on the Effective Date stated above and remains in effect for as long as the modal Charges are paid. This Program will be automatically renewed on each anniversary as long as You continue to pay the modal Charges.

Cancellation: This Program will terminate at the end of the period for which Charges have been paid. If You wish to cancel, please call at 1-888-424-4186 or write us at P.O. Box 24279 Winston-Salem, NC 27114. Upon receiving cancellation notice, The Program will then terminate at the end of the period for which charges have been paid.

Discounts and Services: Savings on various services are available under this Program if You receive such services from a provider who is a member of one of the networks included in the Program. Your membership materials provide You with information on finding a provider within the network. The amount of the savings varies depending on the type of provider and the type of service received. Refer to the membership materials for complete details of all services and savings provided under the plan You chose at the time of enrollment.

Limitations: The Program provides savings on various services received from providers who are part of one of the networks included in the Program. Providers who are not members of one of the networks included in the Program will not provide You with any discounts under this Program. The Program does not make payments directly to any provider. You are obligated to pay for all services at the time of the service.

Family Membership: Members of your family are members of this Program. Family members include any person related to You by blood or marriage who reside in Your household

Complaints: If You have a complaint about this Program, call us at 1-888-424-4186 or write to us at American Advantage Association, P.O. Box 24279 Winston-Salem, NC 27114. We will investigate all complaints and provide You with a resolution within 30 days of our receipt of the complaint If you remain dissatisfied, you may contact Your insurance department

Plan	Туре	Monthly Fee
Ease Bronze	MEMBER ONLY	\$413.40
	MEMBER+SPOUSE	\$584.54
	MEMBER+CHILD(REN)	\$543.30
	FAMILY	\$780.41
Ease Silver	MEMBER ONLY	\$516.49
	MEMBER+SPOUSE	\$684.54
	MEMBER+CHILD(REN)	\$632.99
	FAMILY	\$924.74
Ease Primary	MEMBER ONLY	\$103.87
	MEMBER+SPOUSE	\$126.80
	MEMBER+CHILD(REN)	\$120.62
	FAMILY	\$151.55
Ease Premium	MEMBER ONLY	\$254.64
	MEMBER+SPOUSE	\$404.12
	MEMBER+CHILD(REN)	\$378.35
	FAMILY	\$532.99