



ASSOCIATION FOR  
**ENTREPRENEURS USA**

## **AFEUSA INTRODUCTION MEMBERSHIP MEMBER BENEFITS**

How To Use Your Membership Benefits



**ASSOCIATION FOR**  
**ENTREPRENEURS USA**

Dear New Member,

I'd like to personally thank you for joining the AFEUSA and congratulate you on taking the next step to entrepreneurship. We have enclosed your member benefits kit including over 20 valuable resources for yourself, your family and your business.

We understand that starting a business or thinking about it takes dedication, education and a multitude of trusted resources. We strive to bring you the most current information on laws, technology and processes to grow the confidence needed to succeed.

Entrepreneurship takes a different shape today than in the past. You may have a business and not know it. You are selling goods on E Bay, repair old cars and posting it online, grandmothers who babysit kids, Uber or Lyft drivers and it goes on and on. The internet and smart phones have created many entrepreneurship opportunities.

We do this by financially supporting community programs that strengthen entrepreneurs, providing educational materials and offering our members medical and lifestyle benefit options that are otherwise not obtainable to start-ups and small businesses.

We invite you to reach out to us with ideas on improving our member value and sharing your success story to be featured in an upcoming article. We hope you'll join us on Twitter and Facebook page for daily tools, free graphics and tips and join in the conversation. We're always eager to chat with our members.

We are here for you! Let's find success by association, together.

**Charles Jackson,**  
*President*

# **AFEUSA INTRODUCTION MEMBERSHIP MEMBER BENEFITS**

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HEALTHCARE SERVICES





## DIRECT LABS

Serious Medical Conditions such as Heart Disease, Prostate Cancer, Diabetes, Thyroid disease, and more, can go undetected for years—without noticeable symptoms. The earlier a problem is detected, the easier and more likely it is to be treatable.

You now have direct access to major clinical labs across the USA\* for those important blood tests – and at discounted prices. Take charge of your health and fitness today! It is simple: a doctor’s appointment is not necessary. All blood tests are at extremely discounted prices and through the same CLIA-certified accredited labs used by your physician.

DirectLabs® services include: Lab, blood, urine, saliva, hair, and fecal tests.

### HOW TO USE:

**Access Code:** R- AFEUSA

**Phone:** 800-908-0000

**Website:** [www.directlabs.com](http://www.directlabs.com)

**Instructions:** Orders will be processed and an on-line account is automatically created on our main site. Members will receive an email letting them know the Lab requisition had been uploaded to their on-line account. Members need to log in and Print it and take it to nearest Quest Diagnostics. There is an online Lab Locator Tab to find the nearest location.

AFEUSA IS AN ASSOCIATION- NOT INSURANCE - THIS IS A DISCOUNT PROGRAM: All programs not available in all states. AFEUSA complies with all Federal and State Regulations. Services are provided by a registered discount medical provider organization (DMPO) where required.



## ASSOCIATION HEARING SERVICES

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### Hearing Care Discount Program with Your Hearing Network

AFEUSA has partnered with Your Hearing Network (YHN) to provide a comprehensive hearing care discount program for all members. Your Hearing Network aspires to provide all Americans convenient access to the nation's top hearing healthcare professionals, affording them the best in care and technology.

Your Hearing Network's provider base is just under 3,000 access points nationwide and is expected to grow to 3,500 by the end of 2017. YHN is part of the William Demant Group of companies, backed by Oticon, one of the world's oldest and largest hearing instrument manufacturers.

### Your Hearing Network - AFEUSA Hearing Care Program Specifics

All AFEUSA members and their families (defined as mother, father, husband, wife, children) are eligible for a 20% discount off retail prices on the following hearing aids manufactured by Oticon: Opn 1, Opn 2, Opn 3, Dynamo 10, Dynamo 6, Dynamo 4, Alta2 Pro and Ria2 Pro. The AFEUSA member will also receive a hearing screening at no charge as part of the program.

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## HOW TO USE:

**Access Code:** AFEUSA

**Phone:** 888-236-7107

**Website:** [www.yourhearingnetwork.com](http://www.yourhearingnetwork.com)

**Instructions:** Just inform YHN of your Membership with AFEUSA. The case manager will go over the program's details and find a local participating YHN provider. The case manager will conference the local provider in on the call to schedule a free hearing screening if the member desires. The member must present their AFEUSA membership card to take advantage of the free hearing screening and 20% discount at the provider location. The member must also present their AFEUSA membership card for their family member to participate in the program at the provider location. YHN case managers will follow-up to ensure member satisfaction





## MY E WELLNESS

Wellness is about promoting personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise, as well as having a healthy attitude to help improve your total quality of life.

Your AFEUSA membership offers a comprehensive resource that aims to help you achieve personal health and wellness goals regardless of age, gender, or level of fitness.

This program provides you with the tools to make wellness part of your daily life. Healthy Lifestyle Benefits A1 Health Access offers the best in Healthy Lifestyle Benefits from leaders in the wellness industry.

### As A Member You Will Enjoy Access To:

- Health Advisors – Health-related questions answered by Naturopaths, Nurses, Nutritionists and Personal Trainers.
- Healthy Food – Exclusive access to our online Healthy Food Pantry which features healthy, natural, and organic foods with NO growth hormones, NO chemicals, and NO preservatives conveniently delivered directly to your door!
- Weight Loss & Cleansing – Comprehensive educational lifestyle coaching, cleansing, and weight loss program that provides you an experienced cleansing coach included with your program.
- Get Fit On The Go – Whether you're focusing on weight loss, strength training, or yoga, we have it all and more at your fingertips! At home or on the road, getting time to workout is sometimes half the battle. No problem, we'll bring pulse- pumping sessions wherever you go.
- Vitamins & Supplements – Products that are the gold standard of the industry in terms of purity, potency, and efficacy.
- Skin Care – Solutions that help you visibly reduce the signs of aging, so your skin looks younger, healthier, and more beautiful.

## HOW TO USE:

**Access Code:** AFEUSA MEMBER ID #AFEUSA

**Phone:** 844-750-5927

**Website:** [www.afeusa.myewellness.com](http://www.afeusa.myewellness.com)

**Instructions:** Login, first time, use your AFEUSA Member ID # and password is afeusa.

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TRAVEL





## SKY MED ANNUAL PROGRAMS

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The flagship of the SkyMed Group of Companies, has been serving the traveling public since 1989. A membership company specializing in 18 emergency travel services, we have organized air evacuations literally all over the world under almost every kind of circumstance. If a member sustains a critical illness or injury while traveling in one of the 32 countries that make up the SkyMed UNIVERSE, they will be repatriated back to their home hospital of choice. Contact SkyMed with several options for your emergency travel membership services

### **We pick up where traditional travel insurance plans leave off.**

Most people have health insurance; when they're ready to travel, adding travel insurance should be enough to cover "life's unexpected moments," right? Wrong. Being stranded somewhere other than your hospital of choice should never be an option. Unfortunately, this practice is widely accepted as being good enough.

Emergency situations don't come with a warning: SkyMed offers peace of mind that can translate into thousands of dollars in savings should you need a medical evacuation when traveling.

## HOW TO USE:



**Access Code:** 1512545

**Phone:** Jim Edwards - 800-475-9633

**Website:** [www.skymed.com](http://www.skymed.com)

**Instructions:** You can enroll online or contact member services.

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## CAR RENTAL DISCOUNTS

Take advantage of affordable auto rental rates from Avis® and Budget®.

### Using This Service Is Easy!

Call any participating car rental company to arrange for a car rental. 24-Hour advance reservations are required. Have your credit card number available for payment when you place your reservation.

Give the representative the member id number listed below.

You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.

## HOW TO USE:



**Access Code:** Please use the respective code for each car rental company

**Phone:** Avis®: 1-800-239-6536 | ID# B381920 | Budget®: 1-866-928-3438 | ID# X736134

**Website:** [www.avis.com](http://www.avis.com) | [www.budget.com](http://www.budget.com)

**Instructions:** You can book online or through customer service. Show your association member ID card when you pick up your car.

**Note:** Some blackout dates and restrictions may apply. 24-hour advance reservations are required.

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## SKY MED TRAVEL

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The AFEUSA travel center powered by SkyMed Travel combines members-only discounts with the best rates for AFEUSA members, offering the best price in travel, guaranteed. AFEUSA members get exclusive rates on hotels, car rentals and cruise plus pay no booking fees on flights.

- 400,000+ Hotel - Save on all top hotel and resort brands anywhere in the world
- Reward Credits - Earn Reward Credits on every purchase you make. Save up your reward credits and use to book travel
- Price Guarantee - If you find a hotel cheaper online, we promise to credit you 110% of the difference.
- Marketplace - Rent or bid on weekly stay vacations. Make an offer for a price you want to pay.

## HOW TO USE:



**Access Code:** 1512545

**Phone:** 866-215-1376

**Website:** [www.skymed.com](http://www.skymed.com)

**Instructions:** Go to [www.skymedtravel.com](http://www.skymedtravel.com). Click to register. Enter 1512545. Validate code. Enter personal information.

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# DISCLOSURE

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DISCLOSURE This program of services (Program) is provided through membership in Association For Entrepreneurship USA (AFEUSA). Service providers associated with this Program (Providers) are solely responsible for the professional advice and service rendered to Program participants, and AFEUSA disclaims liability with respect to such matters.

Providers are subject to change without notice and specific Programs or Programs offered may vary in some states. Discounts offered are NOT insurance and may be discontinued or modified at any time. The discounts offered herein may not be used in conjunction with any other discount Program or program. All stated or quoted prices or discounts are current at time of printing this material, and are subject to change without notice.

Most Providers in this Program are not licensed insurers, health maintenance organization, or other underwriters of health care services. No portion of any Provider's fees will be reimbursed or otherwise paid.

Savings are based on the Provider's usual and customary fees. Actual savings will vary depending on location and specific services or products purchased.

Discounts on professional services are not available where prohibited by law. This Program makes no warranties, express or implied concerning any services provided, including professional services.

Participants may receive a full refund of membership fees, provided membership is canceled within the first 30 days. The Program is not available in all states.

Membership fees are to be paid when due. If the fees are not received, the member has 31 days from the date due to pay their membership fees; or the membership and any benefits provided will terminate without notice.

This Program is not an insurance policy and is not protected by any state Life and Health Guarantee Association.

The participant is responsible and agrees to pay any taxes that may be required by law as a result of membership.

The laws of the State of Illinois shall govern the interpretation, construction, and enforcement of this entire Program.

Any dispute arising from, out of, or relating to this Program, including but not limited to those disputes regarding or relating to the Program, or AFEUSA, shall be resolved by binding, non-appealable arbitration. These provisions shall survive termination of this Program and the participant's membership in the Program. Any cause of action the member may have with respect to the Program must be commenced within one (1) year after the claim or cause of action arises. Complaint Procedure: any complaint regarding the Program or membership should be directed to Member Services at the toll-free number on the ID card or in writing to the address set forth herein.

From time to time, certain Providers may offer products or services to the general public at prices lower than the discounted prices available through this Program. It is the participant's responsibility to verify that the Provider is a participant in the Program. Providers are solely responsible for the professional advices and service rendered to participants and liability with respect to such matters is disclaimed.

Each participant and on behalf of all covered family dependents who are in the Program hereby forever releases, acquits and discharges the Program, AFEUSA, and its employees, officers, directors, agents and affiliates from any and all liabilities. Claims demands, actions and causes of action that such member or covered family member may have by reason of any damage or personal injury sustained as a result of or

# DISCLOSURE

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during the course of the use of any service under the Program. The sole recourse available to a participant or the participant's covered family dependents is cancellation of the membership.

The participant agrees to defend, indemnify, and hold harmless the Program and from any and all liabilities, cost, and expenses, including without limitation attorneys' fees and costs, related to or arising from any unauthorized use of participant's Program; any violation of the Program by the participant or those who access participant's Program; or the use of the Program by the participant or by those who access participant's Program in a manner contrary to any law or regulation or harmful in any way to the Program or any of its affiliates.

The Program may only be used in the United States of America.

AFEUSA has the right to refuse membership to any person for any just or legal cause.

The participant consents to receive electronically all notices, communications and other documents of any kind from AFEUSA. You have the right to withdraw consent to such electronic transmittals; however, such withdrawal does not retroactively withdraw consent to actions occurring prior to such withdrawal.