

**Disclosures:**

Discount Medical Plan Organization:  
New Benefits, Ltd.  
Attn: Compliance Department  
PO Box 671309  
Dallas, TX 75367-1309

**This plan is NOT insurance.** This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. This plan provides discounts at certain healthcare providers for medical services.

Disclosures pertaining to refund policies are not applicable to complimentary programs/benefits.

**This discount card program contains a 30 day cancellation period.**

FL, LA, MS, ND, OK, RI, SC, SD and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date. AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. MD Residents: The membership fee and one-time registration fee (minus \$5.00) will be refunded if canceled within the first 30 days and upon return of the discount card. MA Residents: The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. 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. The discount medical card program makes available, before purchase and upon request, a list of program providers, including the name, city, state, and specialty of each program provider located in the cardholder's service area.

WA residents: If a member cancels his or her membership in the discount plan organization within the first thirty days after the date of receipt of the written documents for the discount plan, the member must receive a reimbursement of all periodic charges upon return of the discount plan card to the discount plan organization.

1. (A) Cancellation occurs when notice of cancellation is given to the discount plan organization. (B) Notice of cancellation is given when delivered by hand or deposited in a mailbox, properly addressed and postage prepaid to the mailing address of the discount plan organization, or e-mailed to the e-mail address of the discount plan organization.
2. (A) discount plan organization shall return in full any periodic charge charged or collected after the member has given the discount plan organization notice of cancellation. (B) If the discount plan organization cancels a membership for any reason other than nonpayment of charges by the member, the discount plan organization shall make a pro rata reimbursement of all periodic charges to the member.

If a resident of the state of Washington remains dissatisfied after completing the organization's complaint system, the plan member may contact the office of the insurance commissioner.

Internet website address to obtain participating providers is [home.locateproviders.com](http://home.locateproviders.com).

For Terms and Conditions, [click here](#).