

It's easy to protect your identity



Identity Theft Insurance*

- Unparalleled Claims Service—Highly trained identity theft specialists are on call 24/7 to guide individuals through the process of restoring their identity profiles and credit records. An ID Theft Recovery Kit, complete with pre-filled professional letters to send to creditors and bureaus, is provided to each identity theft victim
- Income Protection – Coverage is provided for lost wages due to time off work to handle a covered stolen identity event
- Expense Reimbursement – Expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans and reimbursement of fees are covered

Add these features for even greater protection:

- Computer Physical Damage
- Loss resulting from direct physical damage to computer hardware Computer Virus Coverage
- Loss resulting from damage to your computer program(s) as a result of a computer virus.

The identity theft insurance is provided by American International Group, Inc.

**Not available in NY.*

Legal Advice

The following services are available at no charge from your plan attorney:

- Initial Phone Consultation for each new legal matter (no time limit)
- Initial face to face consultation for each new legal matter (no time limit)
- Review of independent legal documents (6 page maximum per document, no limit to the number of new independent documents)
- Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free.
- A state specific web based, free Living Will form is available to Members. This form can be taken to a plan attorney and completed by the attorney for free.
- Plan attorneys will help Members represent themselves in small claims court.
- Assistance in solving problems with government programs, such as INS and welfare.
- When deemed appropriate by your plan attorney, he or she will write letters on your behalf. (one phone call per legal matter, with no limit on the number of legal matters)
- When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf. (one phone call per legal matter, with no limit on the number of legal matters)

The legal advice is provided by Legal Club of America.



Identity Theft Protection

Protect yourself against identity theft before it happens to you and your loved ones. Identity theft is one of the fastest growing crimes in America, with millions of victims reported every year. LifeLock is America's leading proactive identity theft protection service and backs this promise with a \$1 million dollar total service guarantee that goes into effect the moment you sign up. That means you have the peace of mind knowing that you and your family are safe.

- eRecon™, a regular patrol of the Internet in search of your confidential information being illegally traded or sold online
- WalletLock™ service works to cancel and replace all documents and personal identifying information inside a wallet if it is lost or stolen
- TrueAddress™ alerts members if a change of address is filed in their name
- Full-service resolution by the world's leading experts, should you ever need it
- Free fraud alerts on all of your credit reports, to help prevent anyone from opening an account in your name without your knowledge
- Reduction of pre-approved credit offers and dramatically reduced junk mail
- Free credit reports from Equifax, Experian and TransUnion ordered once per year. The LifeLock \$1 million total service guarantee that if your identity is compromised, LifeLock will come to your aid and resolve the situation, spending up to \$1 Million to do it.

The identity theft protection is provided by LifeLock.

The Careington Advantage

Careington is the leading provider of health care and lifestyle discounts in the industry.

- All plans include a 45-day satisfaction guarantee

How to use the plan

1. Visit www.careington.com or contact our member services dept at **(800) 290-0523** to locate a participating provider.
2. After you locate a provider in your area, schedule an appointment and confirm the provider's continued participation in the Careington plan.
3. Present your membership card during your visit.
4. You will receive the discount and are responsible for paying the entire discounted fee at the time the service is provided.

How to sign up

1. **Call:** (866) 222-2558 & Mention code **"GHM"**
2. **Website:** www.careington.com/co/ghm
3. **Mail:** 7400 Gaylord Pkwy, Frisco TX 75034
4. **Fax:** (877) 335-7811

Administered by:
Careington International Corporation