



AmeriBenefit Plan



MARKETING GUIDE
PREMIUM LEVEL

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AmeriBenefit Plan



Through your membership in the AmeriBenefit Plan, you will enjoy numerous Health, Travel, Business, and Consumer-related discounts and services.

While we believe you will be pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

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You can count on the AmeriBenefit Plan to seek out new discounts to add further value to your membership. As always, we invite and encourage your suggestions on ways the AmeriBenefit Plan can be increasingly beneficial to you.

WELLVIA

We're changing healthcare as you know it.

We believe in placing a doctor into your schedule instead of you trying to squeeze into theirs.

- **WellVia will connect you to a U.S. Board Certified Doctor within minutes who can diagnose, treat and prescribe.**
- **You pay \$0 out of pocket for medical consultations.**

Common conditions treated:

- Acid Reflux
- Asthma
- Bronchitis
- Infections
- Rashes
- Sore Throat
- UTI's
- Allergies
- Bladder Infection
- Cold / Flu
- Nausea
- Sinus Conditions
- And more!



Access to a doctor when you need it most

WellVia's telehealth solution helps bridge the healthcare gap. According to the Wellness Council of America, 70% of all physician visits can be handled over the phone and 40% of urgent care visits can be managed using telehealth.

Today's consumer cannot get easy and reliable access to healthcare. The average appointment wait time for all specialties is 18.5 days*. And the wait time for an appointment with a family practice? Try 19.5 days* The result is that patients clog emergency rooms to the tune of 129.8 million visits a year in the U.S.**

Our physician network is available 24/7, 365 days of the year with members experiencing an average of 9 minutes wait time to speak with a physician. All physicians are board certified, U.S. based, and state licensed and credentialed according to NCQA standards.. They include emergency medicine physicians, family medicine physicians, pediatricians, and board-certified specialists in all 50 states.

- There is no limit on the number of telephone or online medical consultations that members may receive during the calendar year and each medical consultation is provided as a benefit of membership in the Association without any requirement that the Member make a fee or co-payment to the physician.
- WellVia doctors can prescribe medications which will be sent to a pharmacy of your choice. Prescriptions are subject to the discretion of the consulting physician and their clinical judgment in accordance with law limitations. WellVia doctors do not issue prescriptions for substances controlled by the DEA, non-therapeutic, and/or certain drugs which may be harmful because of their potential for abuse. Note: Non therapeutic drugs such as Viagra and Cialis are not prescribed by WellVia physicians.
- See the Association's website for more details on the WellVia medical consultation services.

Disclaimer: These Services are for non-emergency conditions only. Telehealth does not replace the primary care doctor, services are not considered insurance or a Qualified Health Plan under the Patient Protection and Affordable Care Act. Telehealth doctors do not prescribe DEA controlled substances (schedule I-IV) and do not guarantee that a prescription will be written. Available nationwide where allowed by law. For updated full disclosures, please contact your Program Administrator.



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PRIORITIZE WELLNESS

Prioritize Wellness is a value-added benefit that exists as a multifaceted health and wellness resource. We provide extensive nutrition, fitness, stress management, sleep wellness, and supplementation information. Members can access our wellness articles fitness video archive, personalized healthy meal guide generator, relaxing sleep wellness sounds, 20+ high-value wellness brand discounts, wellness assessments, an alternative medicine practitioner finder, and more. Our goal is to improve the lives of members by making wellness affordable, and by helping them learn how to live a healthy life, by focusing on disease prevention and health promotion.

Prioritize Wellness Partners

A part of our mission as Prioritize Wellness has been to make wellness accessible and affordable. That's why we have partnered with like-minded brands to bring our members high-value discounts to lower the cost of wellness related goods and services. Some of our partners include:

- Early Well
- Smart Buy Glasses
- Audicus
- Daily Bunn
- Fresh Meal Plan
- BackJoy
- TheFeed
- Botanic Choice
- And more!

Grocery Guide Generator

To help our members live a healthy lifestyle, we provide a grocery list generator that gives guidance according to an individual's unique way of eating. Our quiz recognizes if a member has certain restrictions, such as allergy to dairy, or if they prefer to eat plant based protein instead of meat.

Once a member takes the quiz, they will be able to download a mobile friendly and printable PDF guide that helps make grocery shopping a more positive experience.

Alternative Medicine Practitioner Finder

Prioritize Wellness is proud to partner with Dao Cloud to provide access to an alternative medicine practitioner database. Find a wellness provider in your area and receive a free consultation to see if the practitioner is right for you. Find verified naturopathic doctors, chiropractors, acupuncturists, massage therapists, nutritionists and more with Dao Cloud + Prioritize Wellness.

Wellness Assessment Quizzes

The Prioritize Wellness assessment quizzes will help members assess their level of health through a series of questions designed with our members in mind. Assessment results provide practical steps as to how members can move forward.

PRESCRIPTION DRUG DISCOUNTS

Clever RX is the future of prescription savings!

With high deductible health plans, high copays and the underinsured population - over 70% of Americans can save money using our prescription drug savings card.



Step 1:

Download the FREE Clever RX app.

Be sure to enter in the **Group ID and Member ID** to complete the process to unlock exclusive savings for you and your family!



Step 2:

Find where you can save on your medication. Using your zip code, when you search for your medication Clever RX checks which pharmacies near you offer the lowest price.

Savings can be up to 80% compared to what you are currently paying.



Step 3:

Click the voucher with the lowest price, closest to you, and/or at your preferred pharmacy. Show the voucher on your screen to the pharmacist when you pick up your medication.

Click share to text yourself the voucher for easy access when you are ready to use it.

Visit the association website for complete benefit details.

EYE CARE

This vision program offers members **10% to 60% off eyeglasses, contact lenses and other retail eyewear items** as well as **10% to 30% off eye examinations** and **40% to 50% off the national average on LASIK**. Over 20,000 eye care professionals nationwide - including many local opticians - participate in this Benefit.

Some Major Participating Eye Care Professionals Include:

For Eyes Optical
JCPenney
LensCrafters

Pearle Vision
Sterling Optical
Target Optical

Visionworks

*While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.

Savings Examples

Product/Service	Avg. Price	You Pay*	Savings*	% Saved
Regular Eye Exam - OD	\$91.67	\$79.25	\$12.42	14%
Single Vision Lenses	\$95.67	\$70.43	\$25.24	26%
Progressive Lenses	\$259.33	\$191.53	\$67.80	26%
Designer Frames	\$194.33	\$144.20	\$50.13	26%

*These are examples only. Savings will vary by procedure, provider and geographical area.

Contact Lenses by Mail Order: Disposable and Non-Disposable contact lenses can be ordered through the mail with a 10% to 40% savings.

Benefit Guarantees

Low Price Guarantee: If you find a lower price anywhere else on the exact same pair of prescription eyeglasses purchased at a participating location within 30 days, the difference will be refunded.

30-Day Unconditional Guarantee: Your satisfaction in the vision program and the mail order service is fully guaranteed within 30 days for an exchange or full refund. If for any reason you are not happy with a purchase at the retail locations or through the mail, return the merchandise within 30 days for an exchange or full refund.

Using the Guarantees: To utilize any of the guarantees, call Customer Service at the number shown on your membership card.

MAY NOT BE USED IN CONJUNCTION WITH OTHER DISCOUNTS OR INSURANCE

Disclosure: **This plan is NOT insurance.** This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. The range of discounts for services will vary depending on the type of provider and services. The licensed discount plan organization is Coverdell & Company, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a listing of participating providers visit www.findbestbenefits.com and enter promo code 725307. **The discount health benefits have been provided at no cost to you and will remain active until you cancel.**

SWANSON VITAMIN DISCOUNT

There are many positive health benefits that can result from a daily regimen of vitamin supplements. Many people consider a vitamin and mineral supplement program to be an important part of their overall health strategy. Our members can **save an additional 20%** on a wide range of Swanson brand vitamins and mineral supplements online.

Savings Examples

Product	Avg. Price	Your Price**	Your Savings
Vitamin B12	\$11.99	\$5.19	57%
Vitamin D	\$7.49	\$2.71	64%
Omega 3-fatty acids	\$13.99	\$5.43	61%
Turmeric	\$9.99	\$3.99	60%
Calcium Citrate	\$7.49	\$2.95	61%

These are examples only. **Sample pricing with the additional 20% discount.

Only one promotional code can be used per order. Additional 20% discount available on Swanson brands only. Free shipping on orders over \$50.

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LABORATORY SERVICES

Serious medical conditions can go undetected for years without noticeable symptoms. The earlier a problem is detected, the easier and more likely it is to be treatable. DirectLabs® is the leader in direct access laboratory testing and provides access to major clinical labs nationwide. Confidential results are available online in as little as 24 hours for most tests.

Scheduling Process

First time customers will create an account. Customers will be able to access this account with their username and password at any time to view test orders, sign HIPAA release forms, print requisitions, and view or print results, all online, securely and confidentially.

- **Order Your Tests** - Order online or by phone.
- **Print Your Documents** - An email will be sent notifying the customer to log in to their account and print their requisition.
- **Go to Lab Location** - Find a patient service center location convenient to your home or work.*
- **Retrieve Results** - Most results are received in 24-48 hours, and uploaded securely & confidentially to your account. If you would like your test results sent to your Healthcare Provider, you must log onto your account and complete the online HIPAA form.

NOT AVAILABLE IN NJ, NY AND RI

*Members may only use locations that are listed on the website. Using a non-participating location may result in a member being turned away or billed.

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IMAGING

Members can save on imaging services such as MRIs, CT Scans, and X-Rays. A Service Representative will assist members in finding the lowest price on procedures at a participating network provider and confirm the member's out of pocket responsibility before scheduling an appointment. Our network providers can save members an average of 40% - 75% less than the usual costs for advanced radiology testing.

How the Program Works

To schedule and imaging procedure, call to find a participating facility, request an appointment, or for pricing information. When calling, mention the membership code to obtain your discount.

- A Service Representative will work on your behalf to assist you in selecting a network provider convenient to your home or work
- Once a facility is chosen, an appointment will be scheduled through a three-way conference call with the service representative, the imaging center, and you.
- Service representatives can answer questions regarding tests, what to expect at your appointment, directions to the facility, etc.
- You must have your doctor's order before scheduling an appointment
- Payment is collected upfront during the scheduling process and no payment is due at your appointment

This Program cannot be used in conjunction with insurance. Providers may not be available in all areas. Savings may vary based on geographic location, provider and procedure performed. Available services may vary by provider.

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MAIL ORDER HEARING SERVICE



Association Hearing Services is a nationwide plan that offers its members premium, name brand hearing aids at huge savings on a no-risk, 100% satisfaction-guaranteed basis. The professional, licensed staff are happy to discuss your hearing needs and provide recommendations for the best solution to your hearing problems.

If you already have results from a hearing test, you can either e-mail, fax, or send the information to the Hearing Service. Or you can take a free online hearing test yourself by visiting the website.

The hearing instruments offered through this mail-order plan typically save a member between **50%-60%** off the prices of most local audiology clinics or dispensing offices. Association Hearing Services has over 45 years of experience and hundreds of thousands of satisfied clients.

GROUP TERM LIFE INSURANCE

One of the premiere benefits of your membership in the AmeriBenefit Plan is the Group Term Life Insurance. Life insurance is one of the most cost-effective ways to safeguard the dreams of future generations. While you could never be replaced, life insurance can help your family weather the financial burden resulting from a loss of income due to your death.

The primary member (ages 18-64) is eligible for a \$10,000 Group Life Insurance. Members aged 65-69 are eligible for a \$5,000 Group Life Insurance plus \$5,000 Accident Only coverage. Members aged 70 and older are eligible for \$10,000 Accident Only coverage.

Death benefits are subject to a Waiting Period of 6 months. During the waiting period, benefit is limited to the Accident Only benefit when death is due to accidental causes.

Term life insurance offers effective protection for times when your family needs it the most. Restrictions may apply.

DISCLAIMERS, TERMS AND EXCLUSIONS FOR GTL

Policy Form Disclosure for GTL:

Group Term Life Insurance is issued on Form Series GLC-3002. This product, and its features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. There is a 6 month waiting period on the Life insurance, when only Accidental death benefit is payable during this waiting period. There is no medical exam required for the Life insurance. Members 18 to 64 years of age will receive Full Face Value. Coverage for members 65-69 years of age will be reduced to \$5,000 and \$5,000 accident only. Members 70+ years will be covered by \$10,000 accident only coverage.

The following rates apply for coverage underwritten by Guarantee Trust Life Insurance Company as part of your membership in the AmeriBenefit Plan. The rates by plan are: \$10,000 Group Term Life: Individual = \$3.40, Individual + Spouse = \$7.40, Individual + Child(ren) = \$5.40, Family = \$9.40 per month.

Suicide Exclusion

If a Covered Person dies as the result of suicide or any attempt at suicide, while sane or insane within two years of his Effective Date of coverage, the insurance company will be liable only for an amount equal to the Premium paid.

Accidental Death Benefit Exclusions

If, within 90 days from the date of an Accident which occurs while coverage is in force, Injury from such Accident results in a loss covered by this benefit, We will pay the benefit in the amount set opposite such loss, as shown on the Schedule of Benefits. If more than one such loss is sustained as the result of one Accident, We will pay only one amount, the largest to which the Covered Person is entitled.

This benefit is subject to all the terms, conditions, and exclusions of this Certificate.

Please review the full certificate on the website: account.ameribenefitplan.com

Exclusions: No benefits are payable for any loss caused by:

- Suicide or intentionally self-inflicted Injury while sane or insane.
- War or any act of war, declared or undeclared.
- Travel, or flight in or descent from any kind of aircraft unless as a fare paying passenger on a regularly scheduled flight.
- As a passenger on an official flight of the Military Airlift Command of the United States or similar air transport services of other countries.
- Infections, except infections which occur simultaneously with or through a cut or wound sustained as the direct result of an Injury, independent of any other cause; and
- The non-accidental ingestion of a contaminated substance.
- Intoxication as defined in the jurisdiction where the accident occurred.
- Being under the influence of any drug unless administered and taken as prescribed by a Doctor.
- Participation in an attempt to commit an assault or felony, or participation in a riot.
- Voluntary gas inhalation or poison voluntarily taken, administered or inhaled.
- Riding or driving as a professional in any kind of race for prize money or profit.

GROUP ACCIDENT ONLY INSURANCE

- **Accident Medical Expense Benefit** - The Accident Medical Expense Benefit (AME) pays in excess of any other insurance coverage you may have for the expenses you are charged by a hospital, doctor, or certain other charges, up to a maximum of \$10,000 if you are injured in a covered accident. Subject to a \$250 deductible.
- **Accidental Death & Dismemberment Benefit** - The Accidental Death & Dismemberment Benefit (AD&D) pays the beneficiary up to \$5,000 for the member's death or loss of certain body parts (e.g. limbs, speech, eyesight, or hearing) in a covered accident.

If, within 365 days from the date of an Accident which occurs while coverage is in force, Injury from such Accident results in a loss covered by this benefit, We will pay the benefit in the amount set opposite such loss, as shown on the Schedule of Benefits. If more than one such loss is sustained as the result of one Accident, We will pay only one amount, the largest to which the Covered Person is entitled.

- **Accident Disability Income Benefit** - The Disability Income Benefit (DI) pays a weekly benefit of \$150, not to exceed 26 weeks, if you become disabled from a covered accident and are unable to work in your usual job. This benefit has an elimination period of 90 days.

DISCLAIMERS, TERMS AND EXCLUSIONS

The Group Accident Only Insurance is underwritten by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. under policy form series MP-1400 (or MP-1300) and is subject to the terms, definitions, conditions, exclusions, and limitations of the group policy. This product and its features are subject to state availability and may vary by state. Certain exclusions and limitation may apply. All members of AmeriBenefit Plan are eligible to receive these benefits. For complete details of coverage, please contact your agent or us. The following rates apply for coverage underwritten by Guarantee Trust Life Insurance Company as part of your membership in the AmeriBenefit Plan. The rates by plan are: Group Accident Only: Individual = \$6.45, Individual + Spouse = \$12.03, Individual + Child(ren) = \$9.24, Family = \$17.61 per month.

Group Accident Insurance Exclusions:

The Policy does not provide benefits for:

- Treatment, services or supplies which:
 - Are not Medically Necessary;
 - Are not prescribed by a Doctor as necessary to treat an injury;
 - Are determined to be Experimental/Investigational in nature;
 - Are received without charge or legal obligation to pay;
 - Are received from persons employed or retained by any Family Member, unless otherwise specified; or
 - Are not specifically listed as Covered Changes in the Policy.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.

Please review the full certificate on the website: account.ameribenefitplan.com

- Injury covered by Worker's Compensation, Employer Liability law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane or insane.
- Intentionally self-inflicted Injury.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotics unless administered on the advice of a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate or sports activity, except as specifically provided.
- Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Injury sustained flying in an ultra-light, hang gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATV's).
- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay.
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions.
- Competing in motor sports races or competitions;
- Competing in water sports races or competitions;
- Testing cars/trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Scaling up cliffs or mountain walls;
- Spelunking (exploring caves);
- Handling or working with dangerous animals.
- Injury sustained while water skiing or surfboarding;
- Injury sustained while snow skiing or snowboarding;
- Injury sustained while roller blading or skateboarding;
- Injury sustained while participating in a rodeo.
- Reinjury or complications of an Injury caused or contributed to by a condition that existed before the Accident.
- Repetitive motion injuries, strains, hernia, tendonitis, bursitis and heat exhaustion not related to a specific injury.

Guarantee Trust Life Insurance Company and AmeriBenefit Plan, Coverdell, SAS insurance development and Arthur J. Gallagher are separate legal entities and have sole financial responsibility for their own products. Guarantee Trust Life Insurance Company (GTL) provides the Group Accident Only insurance. GTL does not provide nor is affiliated with the discount programs provided as a part of membership in AmeriBenefit Plan.

You have the option of downloading your certificate electronically. If you choose to do so, you are consenting to accept electronic delivery of your certificate. You also have the right at any time to receive a hand copy of your certificate. If you choose this option, please call 1-(833) 469-4228.

Please review the full certificate on the website: account.ameribenefitplan.com

ROADSIDE ASSISTANCE BENEFIT

Activation is required prior to use.

Whenever you need roadside assistance for your vehicle, call our toll-free number twenty-four (24) hours a day and request dispatch service and the Roadside Assistance Administrator will arrange to send help to your disabled vehicle from a participating facility.

Covered Emergencies Include:

- Towing
- Flat tire assistance
- Jump start
- Lock-out service
- Fuel delivery service



CHOICE HOTELS DISCOUNT

Connect the world through the power of hospitality

Association members can save up to 20% off the best available rate at participating Choice Hotels.

Claim your discount by phone or online.

Add the Rate ID to your Choice Privileges profile to get easy access to your discount every time you book online or through to mobile app!

Discount subject to availability at participating hotels and is not for use in conjunction with any other discount, offer or promotional rate. Advance reservations are required.

Designated trademarks and brands are the properties of their respective owners.

CAR RENTAL DISCOUNTS

Avis and Budget

Save up to 25% off Avis and Budget base rates plus get other great offers.

Association members always receive up to 25% off your rental when you use the Avis or Budget discount code, plus enjoy additional offers like dollars off, a complimentary upgrade, or a free weekend day. With a complimentary membership in Avis Preferred® or Budget Fastbreak, you'll travel better, save time and gain access to exclusive offers. Skip the counter and paperwork at many locations and go straight to your car.



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TRAVNow

This program provides free access to a merchant network that offers organizations a powerful way to make an impact on their customers and members. It combines the power of over 900 world-class brands with the relevance of local merchants from every community in America. Our collection of over 300,000 in-store locations offers an unparalleled value of 10-50% in savings at the places consumers shop every day in categories like:

- Dining & Food
- Apparel
- Electronic
- Hotel & Travel
- Car Rental
- Movie Tickets
- Theme Parks
- Sporting Events
- Auto Care and more...



SAFELITE® AUTOGLASS

Vehicle Windshield Repair & Replacement

Safelite® has more than 70 years of experience providing windshield and auto glass service to 6 million customers each year. Not only do they have certified technicians who can get the job done quickly, their auto glass service uses innovative technology and is built for your convenience. Association members can **save \$10 on rock chip repair or \$20 on glass replacement orders** through Safelite® AutoGlass.

UPS DELIVERY SERVICES

Flat Rate Discounts on Shipping

UPS took the guesswork out, and put the easy in.

Get the flexibility you need to capture the full benefit of growth opportunities: UPS' logistics expertise and tools can help optimize your supply chain and let you react quickly to shifting market needs.

AmeriBenefit Plan members now have access to new and improved flat rate pricing - no matter how much you ship, when you ship, or where it's going.

Members-Only Savings Include:

- 10%* on UPS Next Day Air® Early
- 50% on Domestic Next Day / Deferred
- 30% on Ground Commercial / Residential
- International: 50% on Export / 40% on Import / 25% Canada Standard
- Savings begin at 75%* on UPS Freight® shipments over 150 lbs.
- In addition, members can take advantage of UPS Smart Pickup® service for free.



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MY ASSOCIATION SAVING BENEFITS

My Association Saving Benefits provides members with exclusive perks and over \$4,500 in savings on everything from pizza and the zoo, to movie tickets, oil changes, hotels, and car rentals!

Popular Features Include:

- ✓ Nearby Offers: Use our show & save mobile coupons to quickly access savings on the go.
- ✓ eTickets On Demand: Save up to 40% with no hidden fees.
- ✓ Show times: Find movies, watch trailers, and save up to 40% at a theater near you.
- ✓ Monthly Giveaways: Win cash, movie tickets, electronics and more with our monthly contests.

And with over 102,000 available discounts across 10,000 cities in the United States and Canada, you'll never be far from savings!

OFFICE DEPOT AND OFFICE MAX DISCOUNTS

Office Depot and OfficeMax are now one company! AmeriBenefit Plan Members can **save up to 80%** on over 93,000 products. Great for your printing, cleaning and office needs. Shop online or in any Office Depot or OfficeMax store. Enjoy FREE next-day delivery on online orders over \$50!

LENOVO DISCOUNT

We are excited to announce a new member benefit from Lenovo, a global leader in the PC marketplace. Members can now save up to 30% off the everyday public web price of Lenovo's entire product line of laptops, tablets, desktops, servers, accessories, and more! Take advantage of great deals on top products for the home and office, including the award-winning ThinkPad laptops and innovative multimode YOGA tablets.

Members also receive:

- Free ground shipping on all web orders
- Monthly limited-time special offers
- Access to energy-efficient green technologies
- Award-winning service and support before, during and after your purchase.



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