



Membership Provided by CT Auto Club, Inc.

Welcome!

Truckers Network HealthRX has arranged for CT Auto Club, Inc., to bring you the best in ancillary member benefits. We are dedicated to keeping you, our valued member, on the road – safe, secure and smiling. This document outlines the benefits of your program.

MEMBER SERVICES & INFORMATION

For all questions on Member Benefits and Services call us toll-free, 24 hours a day at **877-418-2159**.

MEMBERSHIP AGREEMENT

1. These Membership Terms & Conditions describe the Membership benefits and services You will have under Your **Truckers Network HealthRX** Membership (“Membership”). Services are provided by CT Auto Club and are subject to all the terms of these Terms & Conditions.
2. Your Club membership begins on the date you are enrolled, and services will continue for the term you selected at enrollment, unless either you or the Club indicates, in writing, that membership is cancelled. Your Club membership will renew on your anniversary date, either monthly or annually, depending upon the term of membership you selected and will be charged to the credit card on file. Refer to Cancellation section (paragraph D) below.
3. Services provided must be a Covered service under these Terms & Conditions as described and will be provided to the member on file.

IMPORTANT NOTICE!

This membership document represents your agreement with CT Auto Club, Inc. for benefits and services. All these benefits are available in the United States. The following disclaimers apply to this agreement.

- A. This is not an insurance contract.
- B. This is not a service contract or an automobile liability contract.
- C. This is not an automobile liability or physical damage insurance contract and does not comply with any financial responsibility laws.

Benefits Included in Drive America Travel Club

DialCare Telemedicine: Simply call **855-335-2255**, or visit [Dialcare.com/verify](https://dialcare.com/verify), you will have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more. Doctors are available 24 hours a day, 365 days a year, allowing members and their families convenient access to quality care from home, work or on the go. When medically appropriate, a DialCare doctor may prescribe a short term, non-DEA controlled medication that they can pick up at the pharmacy of their choice.

When to use DialCare Physician Access:

- For non-emergency medical issues and questions
- During or after normal business hours, nights, weekends and holidays
- If member lives a significant distance from a primary care doctor
- When a primary care doctor is not available
- When traveling and in need of non-urgent medical care or advice

What conditions can be treated?

- Allergies
- Fever
- Respiratory Infections
- Asthma
- Gout
- Sinus infections
- Bronchitis
- Insect bites
- Skin inflammations
- Cold & flu
- Sore throat
- Digestive issues
- Joint aches & pains
- Sports injuries
- Ear infections
- Rashes
- Urinary tract infections
- And more!

Disclosure: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.

GetMoreRx Prescription Drug Discount: You can save up to 80% on prescriptions at more than 35,000 participating pharmacies nationwide, including CVS Pharmacy®, Target, Walgreens, Walmart, Kroger, Albertsons, Fry's, Harris Teeter, Duane Reade, Longs Drugs and their respective subsidiaries. To search for prescriptions and download a GetMoreRx card, please visit www.singlecare.com. To access your savings, simply present the GetMoreRx card to a participating pharmacist.

Traffic Court Appearance Bond: In the event the member is arrested for a traffic violation, Drive America will assist the member in arranging a bond through a bonding agent of the member's choice. The appearance bond is not to exceed \$200 (limits set by actual bond card in the state of Illinois). The member is responsible for all fines and costs. In the event the member fails to appear, member agrees to repay CT Auto Club for forfeiture. This benefit does not include an appeal or bond of any kind. Claims are limited to one per membership term. *NOT applicable to AL and NV residents.

Traffic Court Defense: We will pay the member up to \$100 for their defense regarding traffic tickets paid to an attorney. Claims are limited to one per membership term.

*NOT applicable to AL and NV residents.

To file a claim:

For payment consideration members need to call 877-418-2159 and have membership number, full name, address, phone number, and additional backup documentation pertinent to your claim available. Depending on the claim, CT Auto Club, Inc. may require additional reports such as but limited to accident/police reports, medical records, toxicology reports and affidavits. All claims not submitted within sixty (60) days from the incident date will be denied.

GENERAL PROVISIONS

- A. BANK FEES** – We and/or Our authorized agent(s) are not responsible for any fees or charges imposed by any bank or credit/debit card issuer relating to the use of Your credit/debit card for payment of Your Membership dues including, but not limited to, credit limit fees.
- B. CHANGE OF YOUR PERSONAL INFORMATION** – If there are changes to Your personal information, including name, address, telephone number, e-mail address or Your credit/debit card account for payment of Your Membership dues, please notify Us so that We may keep Your Membership active and send You information that may affect Your Membership.
- C. PROGRAM BENEFITS AND DUES** – We may decide to offer additional benefits and services for this Program in the future. If so, We will send You, at Your address in Our membership records, at least thirty (30) days' advance written notice of any changes to benefits or dues for this Membership along with new Terms & Conditions. Any such change will take effect the calendar month following expiration of the thirty (30) days' advance notice given You.
- D. CANCELLATION**
1. **Cancellation by You:** As a Member of the Program, You may cancel Your Membership at any time by notifying Us of such cancellation in writing. All cancellation requests must be addressed to CT Auto Club and signed by the Member. If You cancel Your Membership within the first thirty (30) days of its Effective Date, You will receive a full refund of the Membership

dues You paid, less any paid claims. If Your Membership is cancelled after the first thirty (30) days, You will be entitled to the unused portion of the monthly dues You pre-paid for this Membership, if any, calculated on a pro-rata basis over the Membership Term, less any paid claims. In either case, We will no longer bill Your credit/debit account for Membership dues.

2. **Suspension or Cancellation by Us for Non-Payment:** In the event CT Auto Club or Our authorized agent are unable to bill the monthly Membership dues to Your designated credit/debit account as scheduled, We may: (a) elect in Our sole discretion to keep Your Membership in effect, but suspend Your access to all of the Program's benefits and services until such time (if any) as CT Auto Club or Our authorized agent are able to bill the monthly Membership dues to Your designated account, or (b) terminate Your Membership by providing You with ten (10) days' written notice.
3. **Cancellation by Us for other than Non-Payment:** We may also cancel this Membership at any time for any of the following reasons: (a) when required by law; or (b) upon thirty (30) days' written notice in the event of any of the following: (i) a material misrepresentation or fraud by You, (ii) a substantial change in the risk assumed reasonably unforeseen by Us, or (iii) a substantial breach of Your contractual duties, conditions or warranties. However, the foregoing notification period in (b) does not apply if Your Membership has been in effect for less than sixty (60) days when the written notice of cancellation is mailed or delivered to You. In this case, the effective date of cancellation will be at least ten (10) days after the written notice is mailed via first-class mailing or delivered to You.
4. **Our Written Notice and Effects of Termination:** Any written notice sent by Us to You will be sent to Your address in Our membership records and will indicate the reason for such action. Your Membership benefits will end on the date You are no longer a member of CT Auto Club in accordance with the time frames above. Such termination will not affect Your right to payment for a claim arising before the date of termination. Refund of Membership dues, if any, will be subject to the provisions of Paragraph D (1) above.

Thank You for joining our club!



Patrick J. O'Brien, President
CT Auto Club, Inc.

WE ARE HERE WHEN YOU NEED US!

Please call us any time: **877-418-2159**. Or write us at: **Member Services, P.O. Box 830008, Miami, FL 33283-0008**.

NOTICE TO WISCONSIN AND UTAH RESIDENTS: Renewals on Altered Terms or Non-renewal of your auto club membership; Cancellation for non-payment 60 days prior to the renewal of your auto club membership, we will mail or email written notice to you explaining any changes in benefits or increase in membership fees (unless the fee increase is less than 25%). Any changes to your contract will not take effect until 60 days after notice to you is given. If we decide not to renew your membership, your benefits and services will continue until 60 days following your written notification of non-renewal. Should you fail to pay your motor club membership fee, we will notify you in writing that your benefits will be suspended 10 days following such notification.

NOTICE TO WISCONSIN RESIDENTS KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS PROBLEMS WITH YOUR INSURANCE?

If you are having problems with your insurance company or agent, do not hesitate to contact the insurance company or agent to resolve your problem. You can also contact the OFFICE OF THE COMMISSIONER OF INSURANCE, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can contact the OFFICE OF THE COMMISSIONER OF INSURANCE by contacting **Office of the Commissioner of Insurance Complaints Department P. O. Box 7873 Madison, WI 53707-7873 1-800-236-8517 or 608-266-0103**

Notice for Mississippi Residents: This membership may be canceled at any time by providing written notice thereof by either the club or the member, and that the member will, if the dues or membership fee has been paid thereupon, be entitled to a refund of the unused portion of the consideration paid for such contract, calculated on a pro rata basis over the period of the contract, without any deductions, provided that CT Auto Club, Inc. may make a reasonable minimum charge.

Notice to California, Oklahoma, Montana, Wyoming, Massachusetts, Nevada & Utah Residents: This membership may be canceled at any time by either CT Auto Club, Inc. or by Member. Upon cancellation, Member will be entitled to the unused portion of the membership fee paid, calculated on a pro rata basis without any deductions.