

## Even More Membership Benefits You Can Count On

### WELLNESS ASSESSMENT, NATUROPATHIC and WELLNESS DOCTORS

Our goal is to prevent disease and promote optimal health.

### WOMEN'S WELLNESS SERVICES

### WELLNESS RESOURCES AND ARTICLES

### LIFE COACH CONSULTANT

No Proof of Status Required – Everyone Accepted – Guaranteed

**WAOA LIFESTYLE & WELLNESS PROGRAMS BENEFITS DISCLOSURES.** WAOA offers its Members several Lifestyle and Wellness programs. These programs offer members enhanced wellness opportunities, personal advice, and discount savings on selected non-medical services. **WAOA PAYMENTS TO PROVIDERS.** WAOA does not make payments to the providers of medical services. The provider may charge fees after the consultation. **WAOA FEES.** WAOA Membership fees are due monthly on either the 5th or 20th day of each month (the "Billing Date"). Payment will be automatically processed monthly based on the method of payment you selected at the time of enrollment and verified with you for your protection. **MEMBER ACTIVATION.** Your plan will become active on your initial Effective Date (the "Effective Date"). The Effective Date is either the 1st or the 15th day of each month and is determined by the date the initial payment is received, including the enrollment fee. **TERMINATION.** WAOA reserves the right to terminate a plan without notice for non-payment of monthly plan fees. In the event you need assistance with payment terms, please contact your Personal Services Concierge at 1-800-478-9120 and we will gladly assist you. **CANCELLATION POLICY.** - You may cancel your plan within your 30-day Trial Period, which begins on your first Effective Date, and receive a refund of your initial fee provided you have not used any benefits in the WAOA plan. The enrollment fee is NON-REFUNDABLE.

To cancel your program, please send written notice of cancellation to: WAOA | 5400 Laurel Springs PKWY Suite #402, Suwanee, GA 30024.

**OTHER TERMS AND CONDITIONS. - WAOA is not a licensed insurer, HMO or underwriter of healthcare services.** No portion of provider's fees or membership benefits costs will be reimbursed or paid by WAOA, nor will payments be made directly to a service provider. The member acknowledges that the WAOA Service provider(s) networks may have or request access to personal information protected by Health Insurance Portability and Accountability Act (HIPAA) and approves the limited use of such information by the networks. WAOA does not warrant any professional services and the participating providers or facilities, which are solely responsible for the professional advice, services, and treatment rendered to Members and their beneficiaries. WAOA does not warrant any professional services and the participating providers and facilities are solely responsible for the professional advice, services and treatment rendered to members and their affiliates expressly disclaim any liability with respect to such matters. **WAOA Members ARE required to activate MDLIVE Tele-Medicine Portal and register all eligible family members prior to first use / consultation.**

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**WAOA Membership is NOT AVAILABLE IN ALL STATES**  
For Information Contact AHIA  
San Antonio Office: 210-881-0418  
Houston Office: 713-581-2225



## We Got You Covered!



*"It's About Family!"*

## Seguro Life PLUS

Membership with UNLIMITED Telemedicine Visits  
and Guaranteed Issue Term Life Insurance Coverage

- 5 - Membership Plan Options Include \$10,000 to \$50,000 of Term Life Insurance
- Anyone Age 18 - 75 Accepted - GUARANTEED - No Medical Questions Asked
- INCLUDES Unlimited - \$0 Consult Fee MDLIVE Telemedicine Visits for Entire Family
- Se habla Español – Incluye seguro de vida de emisión garantizada

# 210.881.0418

# Seguro Life PLUS

## Membership with Guaranteed Issue Term Life Coverage

Individuals age 18-75 can elect a membership option that includes **\$10,000 to \$50,000** of 5 yr. Renewable - Modified Term Life Insurance. (Primary members only) You cannot be turned down – everyone is accepted. Monthly Costs for Memberships that include Term Life coverage are based on the primary members age at time of enrollment & renewal. Members Modified 5-Year Guaranteed Issue Term Life coverage is Renewable to Age 80.



**No Medical Questions Asked!**



- ✔ The alternative solution to fit ANYONE's Life Insurance needs
- ✔ Guaranteed Issue Term Life coverage for anyone age 18 – 75\*\*
- ✔ Everyone qualifies and is accepted – GUARANTEED!!

### Modified Death Benefit - \$10,000 to \$50,000 coverage options

#### For All Non-Accidental Deaths

Certificate Year 1	120% of All Life Insurance Premiums Paid**
Certificate Year 2	20% of the Issued Ultimate Face Amount
Certificate Year 3	Ultimate Face Amount

#### 5-Year Renewable Term

#### Accidental Death – Ultimate Face Amount in ALL Years

**\*\*Seguro Life PLUS Membership is NOT available in all states.** Member's WAOA GTL coverage subject to policy terms, conditions, limitations, exclusions, and state availability. Membership Plan coverage is 5-year renewable Term Life Insurance. Coverage face amount based upon primary members age and plan option selected. Modified Death Benefit in policy certificate years 1 and 2. See policy coverage certificate or contact licensed WAOA agent for complete program details / monthly costs. Bundled WAOA Monthly Membership costs including renewal of participating individuals Term Life Policy Certificate will be based on covered members current age at policy certificate issue / renewal date.



# Membership with MDLIVE®

## Your families anytime, anywhere doctor's office.

Members and their entire family can avoid waiting rooms or inconvenience and expense of going to the doctors office. Visit with a doctor or counselor from home 24/7 where it's most convenient - by phone, secure video or MDLIVE App. Pediatricians are available 24/7, and ALL family members are included.

- ✔ Members and their entire family receive \$0 Consult Fee - Unlimited Telemedicine visits
- ✔ For when You or a family member are NOT feeling up to leaving home
- ✔ You want to avoid the high cost of Urgent Care of the ER
- ✔ It's after hours, a weekend or holiday and your family doctor isn't available
- ✔ You or a family member needs a short-term refill on a prescription
- ✔ For those times or situations when it's hard to get to the doctors office
- ✔ You can't afford to take time off of work or have kids miss more school days

### We treat over 50 routine medical conditions including:

- ✔ Acne
- ✔ Allergies
- ✔ Cold/Flu
- ✔ Constipation
- ✔ Cough
- ✔ Diarrhea
- ✔ Ear Problems
- ✔ Fever
- ✔ Headache
- ✔ Nausea/Vomiting
- ✔ Pink Eye
- ✔ Rash
- ✔ Respiratory Problems
- ✔ Sore Throats
- ✔ Urinary Problems
- ✔ Vaginitis
- ✔ And More

## Your WAOA Seguro Life PLUS Membership Also Includes



# EMPLOYEE ASSISTANCE PLAN AND COUNSELING

Emotional Wellbeing & Work - Life Balance Resources for members and their families. Life can sometimes present challenges or situations that are difficult to work out alone. The SupportLink Assistance Program (EAP) is a confidential resource offering in-the-moment support and expert guidance to help resolve concerns as well as balance home and work. Members can access up to three - (3) sessions of face-to-face counseling for a wide variety of concerns / issues.

**SupportLink EAP is NOT affiliated with MDLIVE**