

ECHOWORLDCOMM MEMBERSHIP TERMS AND CONDITIONS

The following terms and conditions of this Membership Agreement (the "Agreement") govern the **Veritas Community Plus Care Plan** Membership Program ("Program") provided to members of the Program ("Members") by The **EchoWorldComm**. By accepting enrollment in the Program, you are agreeing to the terms of this Agreement.

1. **Description of Benefits.** Each Member is entitled to receive the Membership Benefits ("Services") as set forth in the Membership Kit including access to Services provided by participating third party providers ("Provider"). The Services are subject to change, modification, or substitution at any time without notice to the Member. In order to receive Services, a Member must access the services as instructed within the Membership Kit and/or through the Member page of the **EchoWorldComm** Website. Members must pay Provider directly at time of Service unless otherwise agreed upon between Provider and Member.
2. **Membership Term.** Once the Program Membership Fee (if applicable) and any enrollment fee (if applicable) is paid, a Member shall be entitled to all Services for the Membership Term the Member selects at the time of enrollment commencing on the date of **EchoWorldComm** receipt of the enrollment. Members may select from Membership Terms offered at the time of enrollment.
3. **Automatic Renewal of Membership Term.** At the conclusion of the Membership Term, membership in the Program will be renewed automatically and the Membership Fee for an additional term will be charged directly against the Member's checking account, credit card account or as otherwise directed by the Member at the time of enrollment, as applicable unless the Member notifies **EchoWorldComm** or their designated administrator by providing written notification prior to the new Membership Term that he/she wishes to cancel his/her membership in the Program.
4. **Cancellation and Refund Option.** If, for any reason, a Member is not satisfied with the Program and wishes to terminate his/her membership, the Member may cancel the membership by notifying **EchoWorldComm** or their designated administrator in writing or by telephoning a Program representative. Membership in the Program shall terminate on the date that **EchoWorldComm** or their designated administrator receives written notice of cancellation. Cancellations within the first 30 days of Membership will be eligible for refund.
5. **Membership Payment/Billing.** Unless payment is made by check (other than a direct debit) or payroll deduction through the member's employer, payment of the initial Membership Fee and any renewal Membership Fee is made automatically by a direct charge against the Member's checking account or credit card account (depending on the payment option authorized by the Member) for the full amount of the Program for the Membership Term. Members who chose to pay Membership Fees by a direct charge against the Member's checking account or credit card account, may not receive notice from **EchoWorldComm** of a subscription payment due; rather, the Member will be notified of the billing in his/her checking account or credit card statement. Each Member hereby authorizes **EchoWorldComm** and their designated administrator to bill and receive payment for the Program Membership Fee as explained in this Agreement. **EchoWorldComm** reserves the right to increase the Membership Fee for a future Membership Term, in which case the Member will be notified and the increased Membership Fee will be effective upon renewal of the Program membership.
6. **Member Representations and Acknowledgements.** In return for the Services available under the Program, the Member makes the following representations and acknowledgements:
 - (a) Member has read this Agreement carefully, understands the Program, and understands the various billing methods for payment of the Membership Fee.
 - (b) Member may cancel his/her Program membership at any time before the conclusion of the Membership Term and will be entitled to a refund subject to the terms of Paragraph 4 of this Agreement.
 - (c) Unless the Member cancels his/her membership in accordance with Paragraph 3 or 4 of this Agreement, the Program membership will be automatically renewed on the first day following the conclusion of a Membership Term, and payment of the Program Membership Fee for the new Membership Term will be made by a debit to his/her checking account or credit card account unless payment was made by check (other than a direct debit) or payroll deduction. If the payment was made by check, Member will receive a bill for the Membership Fee.
 - (d) Membership in the Program and benefits thereunder are not assignable without the express written consent of **EchoWorldComm**. Member agrees that he/she will use his/her Program membership only for his/her personal benefit or for the benefit of his/her Household Members. "Household Members" are family members living with you or family members not living with you that are financially dependent upon you. A Member's violation of this paragraph 6(d) will result in immediate termination of the Program Membership.
 - (e) Member acknowledges that **EchoWorldComm** bears no responsibility for the payment of (or contribution to) any use or sales tax which may be imposed by any state or federal taxing authority on the Services provided under the Program. Payment of such taxes, to the extent imposed, shall remain the sole responsibility of the Member or the direct Provider of the Services, as applicable.
 - (f) Member understands that Member is responsible for paying providers for Services rendered at time of Service unless otherwise agreed upon by Member and Provider.
 - (g) Member understands and agrees that all Providers and/or vendors are independent contractors, and that **EchoWorldComm** in no way is responsible for the Services provided by a Provider or vendor.
 - (h) Member understands and agrees that they will be enrolled as a member of the American Advantage Association to be eligible to receive some of the benefits of the Program.
 - (i) Member understands and agrees that the Program is not insurance and it may not reduce deductibles, co-payments or other out of pocket expenses for services that are covered by insurance.

7. **Disclaimer of Warranties.** **EchoWorldComm** is not a merchant, manufacturer, or a direct Provider of the Services available to Members. ACCORDINGLY, **EchoWorldComm** GIVES NO WARRANTY, EXPRESS OR IMPLIED, AS TO DESCRIPTION, QUALITY, MERCHANTABILITY, FITNESS FOR ANY PARTICULAR PURPOSE, PRODUCTIVENESS, OR ANY OTHER MATTER, FOR ANY SERVICES OR MERCHANDISE PURCHASED OR RECEIVED BY A MEMBER FROM A PROVIDER OR VENDOR THROUGH HIS/HER MEMBERSHIP IN THE PROGRAM. MEMBER ACKNOWLEDGES THAT HE/SHE IS NOT RELYING ON **EchoWorldComm** SKILL OR JUDGEMENT IN SELECTING A PROVIDER OR VENDOR FOR THE SERVICES AVAILABLE TO MEMBERS. In the event any product or Service purchased or received by a Member is canceled, modified, defective, or otherwise unsatisfactory to the Member, the Member will look solely to the Provider, Seller, Merchant, or Manufacturer of the product or Service for any repair, exchange, refund, or satisfaction of claim. It is further understood that all Services requested are subject to the availability of such Services and any information provided to the Member is subject to change without notice.

8. **General Release.** Each Member, for himself/herself, and on behalf of any Household Member who uses the Services under the Program membership ("Membership Beneficiary"), hereby forever releases, acquits and discharges **EchoWorldComm** and their designated administrator and their employees, agents and affiliates from any and all liabilities, claims, demands, actions, and causes of action that such Member, Member Beneficiary or Member's legal representative(s) may have by reason of any monetary damage or personal injury sustained as a result of or during the cause of the use of any and all Services under the Program. The sole recourse available to a Member, Member Beneficiary or Member's legal representative(s) against **EchoWorldComm** and their designated administrator shall be cancellation of the Program membership as provided in Paragraph 3 and any refund available as provided in Paragraph 4.

9. Notices. Any and all notices, consents, approvals, requests, and other written communications given or required under the terms of this Agreement shall be deemed to have been duly given and served when sent by email, U.S. Postal mail, postage prepaid and addressed to the Member, at the address provided by the Member or by posting a notice within the members section of the **EchoWorldComm** website.

10. Entire Agreement. This Agreement sets forth the entire agreement and understanding of the parties with regard to membership in the Program. No representations, inducements, promises or agreements, or otherwise, shall be of any force or effect. The validity or unenforceability of any term of this Agreement shall in no way affect the validity or enforceability of any other terms or provisions of this Agreement. Member Acknowledges that **THE PROGRAM IS NOT INSURANCE**.

11. Binding Effect. This Agreement shall be binding upon and inure to the benefit of the parties as well as their respective successors and permitted assigns.

12. Governing Law. This Agreement shall be governed and construed in accordance with the laws of the State of North Carolina regardless of any application of principles regarding conflicts of laws.

13. Headings. The headings or captions provided throughout this Agreement are for reference purposes only and shall in no way affect the meaning or interpretation of this Agreement.

14. Amendment. This Agreement may be amended only by a writing executed by the parties.

15. Waiver of Breach. Waiver of breach of any provision of this Agreement shall not be deemed a waiver of any other breach of the same or different provision.

Electronic Signature Consent

You are enrolling into Program using electronic processes, which will include the use of electronic records and electronic signatures. **EchoWorldComm** and their designated administrator are required by law to provide you with certain disclosures and information about your enrollment ("Required Information"). With your consent, **EchoWorldComm** and their designated administrator can deliver Required Information to you electronically. You should print or download the Required Information and keep it for your records. Your consent also permits the general use of electronic records and electronic signatures in connection with your enrollment. This notice contains important information that you are entitled to receive before you consent to electronic enrollment.

PLEASE READ THIS NOTICE CAREFULLY AND PRINT OR DOWNLOAD A COPY FOR YOUR FILES.

Disclosures

By electronically signing this document, you consent to the use of electronic transactions and electronic signatures on this Web Site, and receipt of electronic versions of certain records. In addition, you agree to be bound by any consent or agreement you make or transmit through the internet or this Web site, including but not limited to any consent you give to receive records or communications from us solely through electronic transmission. You agree that, by using this site, your agreement or consent will be legally binding and enforceable and the legal equivalent of your handwritten signature.

You are entitled to receive Required Information on paper, but if you do not consent to electronic delivery of Required Information, **EchoWorldComm** and their designated administrator cannot proceed with the acceptance and processing of your electronic enrollment. If you consent to electronic delivery of Required Information, you may withdraw that consent at any time. However, if you withdraw your consent, **EchoWorldComm** and their designated administrator will not be able to continue processing your enrollment electronically. You may, however, enroll by using **EchoWorldComm** paper hardcopy enrollment, but this may delay completion of the enrollment process. If you consent to electronic disclosures, that consent applies to all Required Information that **EchoWorldComm** and their designated administrator gives you or receives from you in connection with your enrollment and the associated disclosures, and other documents. You agree to print out or download Required Information when **EchoWorldComm** and their designated administrator advises you to do so and keep it for your records. If you have any trouble printing out or downloading any Required Information, you may call **EchoWorldComm** or their designated administrator. If you need to update your e-mail address or other contact information with **EchoWorldComm**, wish to withdraw your consent to electronic disclosures, or wish to obtain a paper copy of the Required Information after submitting your enrollment, you may do so by contacting **EchoWorldComm** or their designated administrator at the contact address or telephone number provided. Please contact **EchoWorldComm** or their designated administrator immediately if any of your contact information changes. There may be an additional charge for receiving paper copies of any information that you request. In order to electronically review and sign your membership enrollment, you will need to satisfy certain computer hardware and software requirements. These minimum operating system requirements are: Browsers: Internet Explorer or Mozilla Firefox; Adobe Reader. If you do not have the required software and/or hardware, or if you do not wish to use electronic enrollment, you can request that **EchoWorldComm** or their designated administrator send paper copies of the enrollment document(s) to you instead. **EchoWorldComm** and their designated administrator may require that certain communications from you be delivered to them on paper at a specified address.

Statement of Consent

I have read the information about the use of electronic records, disclosures, notices, and email, and consent to the use of electronic records for the delivery of Required Information in connection with my Program enrollment. I have been able to view, download and print this enrollment information using my computer and software. I have an account with an Internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in connection with my membership enrollment with **EchoWorldComm** in place of written documents and handwritten signatures. I am consenting on behalf of all joint applicants identified in the enrollment process. I am authorized to consent on their behalf.

Provided by EchoWorldComm 1-800-VERITAS

Vision, Hearing and Lab Discount Plan Terms & Conditions

Purchase and Renewal Conditions: By joining a plan for yourself or on behalf of a minor child for whom you are a parent or legal guardian, you confirm that you are at least 18 years old and you authorize your employer to deduct fees from your payroll for the plan you have selected. *This charge shall automatically renew at the end of your membership term, and you will continue to receive payroll deductions for the appropriate amount, until you notify your employer in writing that you wish to cancel the plan.* By joining you indicate you have read and agree to the terms and conditions of the plan.

Termination Conditions: Your employer and Careington reserve the right to terminate plan members from its plan for any reason, including non-payment. If your employer terminates the plan or your membership for a reason other than non-payment, you will receive a pro-rata refund of your membership fees.

Cancellation Conditions: You have the right to cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less the processing fee, if applicable. If for any reason during this time period you are dissatisfied with the plan and wish to cancel and obtain a refund, you must submit a written cancellation request. Your employer will accept cancellation requests at any time and will stop collecting membership fees in a reasonable amount of time, but no later than 30 days after receiving a cancellation notice. If you would like to cancel your plan, please contact your employer and submit a request for refund with your name and member ID. When you cancel, you will continue to have access to the plan for the remainder of the period for which you have paid; your membership will terminate at the end of that period. The preceding sentence does not apply to quarterly, semi-annual or annual memberships in FL, ND and OK, where you will receive a pro-rata refund whenever you cancel.

Description of Services: Please use the member portal website and login credentials listed on your member ID discount card for a specific description of the programs included in your plan.

Limitations, Exclusions & Exceptions: This plan is a discount membership program offered by Careington. Careington is not a licensed insurer, health maintenance organization or other underwriter of health care services. No portion of any provider's fees will be reimbursed or otherwise paid by Careington. Careington is not licensed to provide and does not provide health care services or items to individuals. You will receive discounts for services at certain health care providers who have contracted with the plan. You are obligated to pay for all health care services at the time of service. Savings are based upon the provider's normal fees. Actual savings will vary depending upon location and specific services or products purchased. Please verify such services with each individual provider. The plan's discounts may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices by participating providers and subject to change without notice. Any procedures performed by a non-participating provider are not discounted. From time to time, certain providers may offer products or services to the general public at prices lower than the discounted prices available through this plan. In such event, members will be charged the lowest price. Discounts on professional services are not available where prohibited by law. This plan does not discount all procedures. Providers are subject to change without notice and services may vary in some states. It is the member's responsibility to verify that the provider participates in the plan. At any time Careington may substitute a provider network at its sole discretion. Careington cannot guarantee the continued participation of any provider. If the provider leaves the plan, you will need to select another provider. Providers contracted by Careington are solely responsible for the professional advice and treatment rendered to members and Careington disclaims any liability with respect to such matters.

Complaint Procedure: If you would like to file a complaint regarding your plan membership, you must submit your complaint in writing to: Careington International Corporation, P.O. Box 2568, Frisco, TX 75034. You have the right to request an appeal if you are dissatisfied with the complaint resolution. After completing the complaint resolution process, if you remain dissatisfied you may contact your state insurance department.