Secure Card Association of America

Secure Card Association of America (SCAA) is a Texas non-profit Association with the mission, commitment, and dedication to enhance and improve the quality of life, general well-being and welfare for its members. Through membership in SCAA members will enjoy numerous Health, Consumer, Travel, and Business-related benefits.

SCAA is dedicated to empowering our members with valuable resources, information and support to guide them in making their personal and professional lives easier and more fulfilling. SCAA offers only the most valuable solutions from trusted names in the financial, consumer products and benefits industries. We work closely with our partners and vendors to ensure that these products meet our extremely high-quality standards. Members can rest confidently knowing we are continuously tracking the marketplace and current trends. You will always have an edge on the latest, most comprehensive and cost-effective products available.

We are committed to providing premier customer service and maintaining relationships of trust with all of the people we serve—our members, vendors, and partners.

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Mobile Device Protection

**What is Covered:**
We will provide reimbursement coverage for the repair or replacement of your Portable Device in the event it is Damaged or Stolen.

**How to Get Coverage:**
To be eligible for coverage, you must set up automatic monthly Wireless Bill payments with your wireless provider using your card (“Your Covered Card”) and pay your entire Wireless Bill with Your Covered Card for the billing cycle immediately preceding when your Portable Device is Damaged or Stolen. Coverage is provided for the primary line and any additional or supplemental lines that appear on your Wireless Bill.

View Terms & Conditions

**Length of Coverage:**
Your coverage starts the first day of the calendar month following the payment due date of your Wireless Bill that was paid using Your Covered Card. If you pay Your Wireless Bill with Your Covered Card and fail to pay a subsequent bill with Your Covered Card in a particular month, your coverage changes as follows:
- Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment with Your Covered Card; and
- Your coverage resumes on the first day of the calendar month following the date of any future payment of your Wireless Bill with Your Covered Card.

**Deductible:**
$25.00 per claim

**Coverage Limits:**
Coverage is limited to the lesser of the following:
- The cost to replace the Portable Device with similar features and functionality at the current market value at the time of loss, less your deductible.
  - $600 per claim per calendar year.
  - $1,000 per calendar year.

Coverage is supplemental to and excess of valid and collectible insurance or indemnity (including, but not limited to, cellular wireless telephone insurance programs, homeowner’s, renter’s, automobile, or employer’s insurance policies). After all insurance or indemnity has been exhausted, we will cover the Damage or Theft subject to the terms, conditions, exclusions, and Coverage Limits of this benefit.

**How to File a Claim**
To file a claim, call (855) 955-6469. You must report the claim within ninety (90) days of the loss or the claim may not be honored.

Have the following information ready:
- Details about what happened to your Portable Device
- Portable Device manufacturer, make, and model
- Photograph clearly showing Damage, if applicable
- Covered Card statement showing payment of your Wireless Bill
- A copy of your Wireless Bill
- Police report or similar type of documentation establishing that your Portable Device was Stolen
- Any other documentation that may be reasonably requested by Us or Our designated representative to validate a claim

Documentation must be submitted within one hundred and twenty (120) days of the date You report the claim. Depending on the nature and circumstances of your claim, we may choose to repair or replace your Portable Device or reimburse You based on the Coverage Limits.

Plateau Mobile Device Claim Form
Group Term Life Insurance Coverage

One of the premier benefits of your membership in the Secure Card Association of America is up to $10,000 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.

Term life insurance offers effective protection for times when your family needs it the most. Guaranteed Issue to All Secure Card Association (SCAA) members. No One is Declined Coverage!

Group Term Life Insurance with Accidental Death Benefit Coverage Amounts

May vary by age, as follows:

<table>
<thead>
<tr>
<th>Age at Effective Date</th>
<th>Waiting Period (6 months)</th>
<th>Ongoing Coverage (7 months &amp; beyond)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-59</td>
<td>$10,000 Accidental Death Coverage only</td>
<td>$10,000 Life Coverage</td>
</tr>
<tr>
<td>60-69</td>
<td>$10,000 Accidental Death Coverage only</td>
<td>$5,000 Term Life + $5,000 Accidental Death Coverage</td>
</tr>
<tr>
<td>70+</td>
<td>$10,000 Accidental Death Coverage only</td>
<td>$10,000 Accidental Death Coverage only</td>
</tr>
</tbody>
</table>

During the first six months that your membership is active, waiting period coverage (no matter your age) is limited to $10,000 of Accidental Death Coverage only.

- After 6 months of continuous active membership, ongoing coverage for those who activated their membership at:
  - Age 18–59 receive $10,000 of Group Term Life Insurance protection.
  - Age 60–69 receive $5,000 Group Term Life Insurance and $5,000 Accidental Death Insurance (if death is due to accidental causes).
  - Age 70+ receive $10,000 of Accidental Death Coverage only.

The Group Term Life Insurance offers a benefit payout to a chosen beneficiary. This Group Term Life Insurance may be issued on Form Series GLC-3002, by Guarantee Trust Life Insurance Company (GTL), 1275 Milwaukee, Avenue Glenview, IL 60025 or Policy Form Number ALTLP-TX-05, by Amalgamated Life Insurance Company (ALI), 333 Westchester Avenue, White Plains, NY 10604. Benefit amounts are based on age at the time you become a member of the SCAA. These coverages and their features may vary by state. Certain exclusions and limitations may apply, for cost and complete details of coverage, please refer to your certificate. This coverage is not intended to replace any life insurance currently in force. GTL, ALI, and Secure Card Association of America (SCAA) are separate legal entities and have sole financial responsibility for their own products. GTL and ALI provide the Group Term Life insurance coverage and do not provide nor are they affiliated with the discount programs provided as a benefit of membership in SCAA. The Term Life or Accidental Death insurance included with your account is not FDIC insured, guaranteed by the issuing bank, or a deposit account.

Choosing a Beneficiary

Remember to name a beneficiary on your Group Life Term Life Insurance coverage to receive the death benefit. You will need the following information for the beneficiary: Name and Relationship are required, while email and telephone number are recommended. Although we highly recommend you name a beneficiary, you can choose to have your death benefit payable to your estate. We will pay the benefit in the following classes of surviving relatives: your spouse, your children, your parents or your siblings. You may change your beneficiary at any time. Visit My Account in the online portal or app. Go to the “Benefits” tab, choose “Group Term Life Insurance” then “Change my beneficiary” and follow the prompts.

Filing a Claim

To initiate the process and request a claim form, please call 1-855-955-6469

Have the following information ready:

1. Insured member’s name
2. Insured member’s address

Providers

If you live in the following States: AK, LA, MA, MD, ME, MT, NC, NY, OR, UT, WA then your Life Insurance is underwritten by Amalgamated Life Insurance Company. View Terms and Conditions.

If you live in any other state or the District of Columbia then your Life Insurance is underwritten by Guarantee Trust Life Insurance Company. View Terms and Conditions.
Discount Pharmacy

Prescription Drug Plan

Prescription Drug Savings:
Members receive 10% to 85% savings on prescription drugs by:
1. Search for prescription drug prices on the member website and view prices at local pharmacies to compare
2. Print a coupon (text to phone) from the member website and present it to the pharmacist; or
3. Present the membership ID Card or coupon to the pharmacist
4. Submit a prescription to a participating mail order pharmacy

Drug Pricing and Information Tools:
• Search for prescription drugs on our member website and compare prices at various pharmacies in the area.
• Select the preferred price and print a coupon specifically for the selected pharmacy directly from our website
• Quickly and easily identify generic drug alternatives or other less expensive drug alternatives that may be available to treat your condition (consult a physician in order to change a prescription)
• Access detailed drug data including important information about appropriate dosage, potential side effects and more.
• View pictures of the prescription drug pills online to verify the correct drugs are prescribed.
• Access directions to the pharmacy on the member website
• Contact our friendly and helpful customer service specialists

Additional Plan Features:
• Access to over 60,000 participating pharmacies
• All family members and dependents may use the plan
• No age restrictions
• Use over and over with no usage restrictions
• Access to mail order pharmacy

Visit this website to search for your medications: https://secure.fairscripts.com/
Pharmacy discounts are not insurance and are not intended as a substitute for insurance. This benefit does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. This benefit provides discounts at certain pharmacies. Pharmacy discounts range from 10% to 85% on most medications. This plan does not make payments directly to the pharmacy. The plan member is obligated to pay for all prescription drugs but will receive a discount from participating pharmacies.

Cash Back on Purchases

Rewards Mall
You are already shopping online, so why not get cash back while you’re at it? Earn up to 30% in cash back at over 1,200+ national brand merchants online. The Rewards Mall provides cardholders with cash back when making purchases online at over 1,200 national merchants. Most major brands participate, including Home Depot, Lowe’s, Best Buy, Macy’s, Walmart, Target, and 1,000’s more. Cash back earned is in addition to any rewards, coupons, sales or specials, and is sent straight to your card!

Three Simple Steps:
1. Log into your online account or the mobile app and click the link to visit the Rewards Mall. Choose a category or merchant, or search for a merchant or product.
2. Next, you’ll see the cash back percentage offered by each merchant. Simply, click the link to visit a merchant’s website. Remember, you must use the link from the Rewards Mall in order to receive cash back rewards.
3. Simply make purchases from a merchant’s website and you earn cash back rewards! Rewards are shown as pending for 45 days (in case of any returns), after which they are deposited directly into your account! This program is available for use every day, on every purchase at all of our merchant partners’ websites. This is not a discount or coupon. This is cash back to your account when making purchases at any brand partner online!

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Trupoint Tax Services
Easily file a basic tax return using our online DIY solution or save time and hassle by having a tax professional complete your tax return using our Mobile App!

Online DIY
• $25 Fee
• Free phone and email support
• Easy to use interview mode

Professional Mobile App
• Fast and Convenient
• Download the app onto your device
• Prepared by a tax professional (CPA or EA)

Learn more and get started
Questions? Call 888-263-8424 or reach us via email support@TrupointTaxService.com
Interstate Moving

Packing up and moving to another state can be stressful and expensive. But it doesn’t have to be.

Your membership program guarantees you discounted rates with Cord North American Van Lines, plus other important benefits.

In fact, you can reduce your moving cost up to 50%—sometimes even more!—when you move household goods within the continental United States. For a free, no-obligation estimate, just call 1-800-873-2673, ext. 155, and identify yourself as a member.

Please note: To be sure you receive your discount, call this toll-free number. If you call your local company yourself, you are not guaranteed the program discount.

TravNow

Save BIG with access to TravNow.com hotel and resort search platform. Just enter code VAS500 and your email address. This free travel and entertainment discount program can help you save hundreds of dollars a month. Whether planning a last-minute business trip, or getting ready for your next family vacation, search TravNow.com for thousands of top rated hotels and resorts worldwide.

- A $500 Hotel & Resort discount program
- These credits reduce the cost of any hotel room or resort lower than ALL public sites
- 110% Price Match Guarantee on 1.5 million hotels & resorts around the world!
- Includes great deals on Entertainment with heavily discounted tickets to virtually ANY event.
- SAVE MONEY EVERY DAY! Enjoy robust reduced rate online shopping with over 4,000 of the biggest brands. Categories include apparel and accessories, auto, beauty and fragrance, cell phones, education, electronics, entertainment, finance, flowers and gifts, food, health and wellness, home and family, home buying and selling, pet supplies, sports and fitness.
- Also, discount coupons available for over 57,000 restaurants.

If you like Priceline and Expedia, “You’ll love us.”

1-800-flowers.com

Whether they’re for a birthday, anniversary, special event or everyday sentiment, flowers and gourmet gifts make the occasion even more special. The 1-800-flowers.com, Inc. family of brands includes 1-800-flowers.com, Harry & David, Cheryl’s Cookies, Simply Chocolate, The Popcorn Factory, 1-800-Baskets.com, Wolferman’s, Goodsey and Personalization Universe, among others. Now your program allows you to save up to 15% on an exciting and extensive array of fresh floral arrangements, plants, gift baskets, gourmet foods, home and lifestyle items and garden products. Besides saving up to 15% off the regular retail price, you’ll save time, too. 1-800-flowers.com will have your order delivered anywhere within the continental U.S.

To order, just call toll-free 1-888-755-7474 and mention your special Code “CM1” to obtain your discount. Or, if you prefer to shop online, visit www.1800flowers.com. Again, be sure to use Code “CM1” when you place your order to get your discount.
Cardholder Benefits
Visa Purchase Security*

Subject to the Benefit Limits and within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator’s discretion, replace, repair, or fully reimburse you for the amount debited from your Visa card for eligible items of personal property purchased with the Visa card in the event of theft, or damage caused by the Eligible Events.

*Certain terms and conditions apply. For general questions regarding the benefit, call 1-800-553-4820 or visit www.securecardassociation.org

Coverage Received

To be eligible for this benefit, you must be a cardholder of an eligible U.S.-issued Visa card. Only purchases made by the eligible cardholder will be covered.

Your eligible purchases are protected against damage due to the following Eligible Events:

- Fire, smoke, lightning, explosion, riot, or vandalism.
- Windstorm, hail, rain, sleet, or snow.
- Aircraft, spacecraft, or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current. (This benefit does not apply to electronic components.)

Coverage Limitation

Each claim is subject to the maximum of the amount debited from the card or five hundred dollars ($500.00), whichever is lower. The maximum benefits payable per calendar year is one thousand dollars ($1,000.00).

Purchase Security is supplemental to, and excess of, any valid and collectible insurance and reimbursement from any other source.

What items are not covered?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicle and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.
- Items purchased for resale, professional, or commercial use.
- Items stolen from automobiles and other vehicles, or common carriers.
- Items that are lost or that mysteriously disappear. “Mysterious Disappearance” means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Theft or damage resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Used or pre-owned items.

Terms and Conditions
Visa’s Zero Liability Policy* is our guarantee that you won’t be held responsible for unauthorized charges made with your account or account information. You’re protected if your Visa credit or debit card is lost, stolen or fraudulently used, online or offline.

*Visa’s Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

Shop Worry-Free
Use your Visa card to make purchases at millions of locations.

Report Suspicious Charges Immediately
Review your monthly statement and immediately report any unauthorized charges to your financial institution.

Get Quick Resolution
Once an unauthorized transaction, covered by Visa’s Zero Liability Policy** is reported, your financial institution will investigate so you can have the issue corrected quickly.

Important things to note
Visa’s Zero Liability Policy requires issuers to replace funds taken from your account as the result of an unauthorized credit or debit transaction within five business days of notification. Visa’s Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa.

If you experience unauthorized transactions, notify your financial institution immediately. Replacement funds are provided on a provisional basis and may be withheld, delayed, limited, or rescinded by your issuer based on gross negligence or fraud, a delay in reporting unauthorized use, an investigation and verification of a claim, and account standing and history.

The transaction-at-issue must be posted to your account before replacement funds may be issued. For specific restrictions, limitations and other details, please consult your issuer.

**You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.
Cancelling a lost or stolen card

Wherever you are, operators are standing by. [View all toll-free numbers](#)

**Step 1: Call at anytime**

- In the U.S. and Canada, to cancel a stolen or lost Visa card, call Visa Global Customer Care Services at 1-800-847-2911.
- If you’re outside the U.S. and Canada and you need to deactivate your lost or stolen card, you can call collect at 1-303-967-1096 or your local toll-free number.
- For the hearing impaired, please call 1-800-TDD-1213 in the U.S. or Canada or 1-305-278-4285 or 1-512-865-2002 in all other countries.

**Step 2: Deactivate your card**

A Visa representative will deactivate your and then notify your bank immediately. In the event that your card was stolen, this swift reporting may help prevent fraudulent use of your card.

**Step 3: Get a new card**

Visa will work with your bank to replace your card and ship it to you within 24 to 72 hours.

**Emergency Card Replacement and Emergency Cash Disbursement**

Visa will block your card (if the card number is known) and connect you with your financial institution/Bank. Following your bank approval, you can also get an emergency card replacement within one to three business days*. Alternatively, Visa can arrange for cash to be available at a location near you usually within hours of your bank’s approval.

*Some restrictions/limitations apply