

Adventure Advocates Active Life Plan

Accident Medical Insurance Benefit Certificate Renewal

Skiers/Snowboarders take notice!

We are pleased to announce that Adventure Advocates has renewed the Accident Insurance Certificate of coverage and has made changes to the membership price and the Accident Insurance benefit. Skiers and snowboarders will still continue to have access to the benefits they've received in the past under the new **Plus Plan**. Please see below for a summary of the changes.

Adventure Advocates now offers two levels, Plus and Basic, and three plans, Gold, Silver and Bronze. The primary differences are outlined below:

PLUS LEVEL (Skiing/Snowboarding covered) - Unlike the basic level, the plus level's Accident Medical Insurance benefit includes coverage for skiing/snowboarding. All of the previous exclusions are still in place. Full details regarding the new benefits and exclusions will soon be available on the member only section of the Adventure Advocates website.

PLUS LEVEL	GOLD	SILVER	BRONZE
Individual monthly membership fee	\$99	\$39	\$29
Family monthly membership fee	\$109	\$49	\$33
Accident medical benefit	\$10,000 benefit with a \$500 deductible	\$5,000 benefit with a \$250 deductible	\$2,500 benefit with a \$100 deductible

BASIC LEVEL (Skiing/Snowboarding excluded) - The basic level's accident medical insurance plan covers most activities (*Skiing/Snowboarding is covered at the plus level - see details below*). Full details regarding the new benefits and exclusions will soon be available on the member only section of the Adventure Advocates website.

BASIC LEVEL	GOLD	SILVER	BRONZE
Individual monthly membership fee	\$46	\$35	\$27
Family monthly membership fee	\$53	\$42	\$31
Accident medical benefit	\$10,000 benefit with a \$500 deductible	\$5,000 benefit with a \$250 deductible	\$2,500 benefit with a \$100 deductible

How does this affect me? If you are a current Adventure Advocates member who joined through one of our skier channels (ski resorts, National Ski Patrol, etc.), then you will **automatically be moved to the Plus Level** and your credit card, which is on file, will automatically be charged the increased fees outlined in the Plus Level chart above beginning with your December 10, 2009 monthly renewal payment. If you would like to make changes to your membership plan, such as changing from Gold to a Silver member, simply email your request to Info@AdventureAdvocates.com or call 1-800-211-9002.

If you joined Adventure Advocates through any other channel (such as Other, USA Cycling, USA Triathlon or other non-ski related channels), you will automatically be renewed at the Basic Level and your credit card, which is on file, will automatically be charged the increased fees outlined in the Basic Level chart above beginning with your December 10, 2009 monthly renewal payment. Please note, if you would like to continue to receive accident medical insurance benefits for skiing/snowboarding related injuries, you will need to request that you be upgraded to the Plus Level of membership. The upgrade to the Plus Level or any other requests such as changing from Gold to a Silver member or membership cancellation requests can simply be made by emailing Info@AdventureAdvocates.com or calling 1-800-211-9002.

Why have my benefits changed and membership fee increased? These changes are necessary to retain the valuable accident medical insurance benefit that comes with membership in Adventure Advocates. Over the past few years, our members have been reimbursed for accident related injuries which have totaled far more than the premiums that have been charged by the Insurance Company who provides the insurance benefit.

New benefit included on all membership levels/plans - By simply being a member of Adventure Advocates, you are now eligible for a free Rx Discount Card which provides savings of up to **75%** on all FDA approved drugs at 57,000 pharmacies nationwide. Average savings are **42%** on all prescriptions with unlimited use. Plus, family members are also eligible to participate at no cost! To order your free card and begin receiving immediate savings, please email your request, along with your name and email address to Info@AdventureAdvocates.com

Alternative to the stand alone accident benefit - Due to the increase in price, Adventure Advocates has joined forces with Nicholas Hill Benefit Group to offer major medical insurance along with a lower accident level (silver or bronze Adventure Advocates plan) to make the overall cost of insurance affordable with better and more comprehensive benefits. To inquire about this opportunity please visit us at: <http://www.nicholashillgroup.com/aa> or call us at 1-800-211-9002.

For example, many individuals can purchase a major medical health policy along with a Silver or Bronze membership in Adventure Advocates that will cover ski accidents and other activities for \$100/month or less. (Plans, Prices and benefits vary depending on zip code, health history and age of applicant).