



MEMBERSHIP PACKAGE

Welcome to the Emergency Management Alliance (EMA)!

The Emergency Management Alliance (EMA) is a nonpartisan, nonprofit association dedicated to enhancing public safety by improving the nation's ability to prepare for, respond to, and recover from all emergencies, disasters, and threats to our nation's security.

EMA began in 2013 when directors realized the need to exchange information on common emergency management issues and to educate the public and emergency management professionals on important issues related to disaster preparedness.

EMA will provide you and your family with valuable Emergency Management and Disaster Preparedness information.

Through EMA's Group Buying Power we bring our members the following benefits:

• Disaster Supplies	p. 3
- 1-800-PREPARE.COM	
- First Aid Mart/First Aid Product	
- Echo Sigma	
- Coaxsher	
Food	p. 4
- Max Life	
- The Ready Store	
Dell Computers	p. 4
Working Advantage	p. 5
Car Rentals	p. 6
Hotel & Lodging Discounts	p. 7
Theme Parks	p. 8
Movie Tickets	p. 9
Explanation of Benefits	p. 10-11



1-800-PREPARE.com

Prepare for life's "what if's"

1-800-Prepare has a large selection of hot-selling preparedness products including home, workplace, and auto survival kits, individual preparedness items such as emergency flashlights, food and water, first aid kits, and much more. At any time, any place, situations arise where people need to be prepared.

Save 10%!



Your source for First Aid, Safety and Disaster Supplies.

SAVE 10% AT TWO GREAT WEBSITES!



Echo Sigma offers top of the line Emergency Kits, Tactical Kits, Flashlights, Packs, Pouches, Tools, Blades and more.

GET 10% Discount



Coaxsher is an elite manufacturer of wildland fire gear, wildland fire clothing, and search and rescue gear.

10% Discount!



Max Life is your one-stop shop for everything food storage.
The Best Value in Long Term Food Storage.

10% Discount!



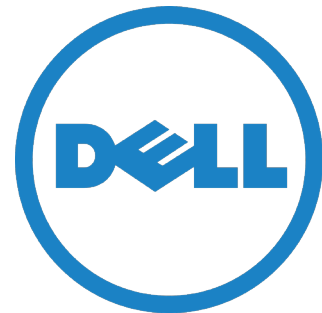
The WORLD'S LEADING EXPERT in emergency preparedness
providing high-quality food storage, MREs, and emergency
supplies for more than a decade.

10% Discount!



EMA Members receive exceptional discounts through **DELL**:

- **SAVE UP TO 40% OFF** on select items such as Desktop and Laptop Computers, as well as Precision Workstations.
- Members receive additional savings on select electronics and accessories.
- Monthly coupons for Members Only!



Save up to 60% on tickets, travel and shopping!



Emergency Management Alliance members are eligible for the Working Advantage program.

Register for your FREE account today!



Exclusive discounts include:

Entertainment

Save up to 60% on movie tickets, theme parks, ski resorts, hotels, museums, zoos, attractions, aquariums and more!

Theatre & Events

Find great seats and super deals on a huge selection of Tony Award®-winning Broadway shows, family events, concerts and sporting events nationwide.

Shopping & Gifts

Working Advantage has partnered with your favorite online retailers to bring you excellent discounts on apparel, books and music, electronics, office supplies, flowers, food, and home. Don't miss our wide selection of gift certificates for everyone on your list.

Earn Rewards

Look for the Advantage Point symbol and earn points to be redeemed for movie tickets, gift cards, and more.



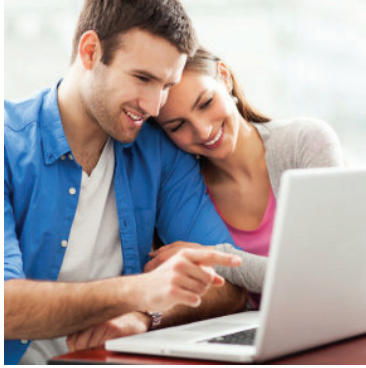


SAVE UP TO 25% ON CAR RENTALS

Drive HappySM



WHY BOOK HOTELS WITH EMA?



LOWEST PRICES

We have special, negotiated rates and substantial savings from 10 to 60% OFF regular rates!



LAST ROOM AVAILABILITY

Book your room in advance for maximum savings and availability.



OVER 150,000 HOTELS IN THE US AND AROUND THE WORLD

ADVANCE BOOKING SAVINGS AND LAST-MINUTE DEAL



SAVE UP TO 60% ON THEME PARKS



WALT DISNEY World®



SeaWorld®





SAVE UP TO 30% ON MOVIE TICKETS





Voluntary Group Critical Illness Insurance

Emergency Management Alliance

COVERAGE

Voluntary critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

ELIGIBILITY

All eligible Members and Spouses (100% of member election limit)

BENEFIT AMOUNT

Member and Spouse: \$6,000, or \$10,000

GUARANTEED ISSUE

Member and Spouse: \$6,000, or \$10,000

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70	50%

PLAN BENEFITS

- ▶ Lifetime Maximum Benefit – 1000% of Insurance Amount
- ▶ Subsequent Occurrence Benefit – 100% of benefit if diagnosed 1 month or later
- ▶ Recurrence Benefit (Same Illness) – 50% of benefit if diagnosed 18 months or later
- ▶ Portability to age 70, group coverage must be in force
- ▶ Benefit waiting period = 30 days

FEATURES

DIAGNOSIS ADULT	BENEFIT
Alzheimer's Disease	100%
Benign Brain Tumor	100%
Carcinoma In Situ	25%
Coma	100%
Coronary Disease	25%
Heart Attack	100%
Life Threatening Cancer	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Major Organ Failure	100%
Motor Neuron Disease (ALS)	100%
Multiple Sclerosis	100%
Occupational Hepatitis	100%
Occupational HIV	100%
Paralysis	100%
Parkinson's Disease	100%
Ruptured Cerebral, Carotid or Aortic Aneurysm	100%
Severe Brain Damage	100%
Stroke	100%

Pre-Existing Condition Limitation - A pre-existing condition is any sickness or injury, whether specifically diagnosed or not, for which an Insured received treatment, consultation, care or services, including diagnostic procedures, or for which he/she took prescription drugs or medicines, during the look back period (**12 months**) before the individual effective date of coverage (or the effective date of an increase in coverage). Benefits (or an increased benefit) would not be payable due to a pre-existing condition unless the Critical Illness is diagnosed after the coverage period (**12 months**) from the Insured's effective date of coverage (or effective date of an increase).

Exclusions

A benefit will not be paid if the Critical Illness is caused by or contributed to by one of the following: an act of war, declared or undeclared; intentionally self-inflicted Injury; commission or attempted commission of a felony; the use of alcohol or drugs unless taken as prescribed by a Physician; a Sickness or Injury that occurs while confined in a penal or correctional institution; cosmetic or elective surgery that is not medically necessary; committing or attempting to commit suicide while sane or insane; participation in a riot or insurrection; for a Critical Illness Diagnosed outside of the US unless confirmed within the US; for a Critical Illness which is Diagnosed during the Benefit Waiting Period; for a Critical Illness that follows a different Critical Illness Diagnosis for which a benefit has been paid, within a shorter time period than reflected under Features. (Subsequent Occurrence); and for the same Critical Illness for which a benefit has been paid, if it is Diagnosed within a shorter time period than reflected under Features. (Recurrence).

For a complete list of exclusions and limitations, please refer to the Certificate of Insurance, which also provides all requirements necessary to be eligible for benefits.

This Plan Highlight is not a certificate of insurance or evidence of coverage and is a brief description of the key features of the RSL insurance plan.

The availability of the benefits and features described may vary by state.

Insurance is provided under group policy form LRS-9537-0118, et al.



**EMA Administration
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