

Security. Safety. Savings.

FIMC is here to help when you need it. And you may need it more than you think.

Many health systems are now reporting that over

50%

of primary care visits are now being performed via
TELEMEDICINE

THERE WERE
MORE THAN

650k

cases of identity theft in 2019

We provide a
financial safety net for
common unexpected
expenses.

Sources: WashingtonPost.com, FTC.gov, Parting.com. Savings based on sample values. Does not assume usage of all benefits by all members.

†Based on proprietary FIMC research.

Coverages are subject to terms, conditions and exclusions. Some state exclusions apply. Full benefit information and limitations available at RealBenefits.com.

FIMC benefits and services are administered by, or provided through, Home Benefits, LLC.

Help for Unmet Financial Needs

We all have concerns about our financial lives – and while insurance helps, it doesn't provide full protection. That's why we provide benefits that cover the **top financial stressors** in our member's lives.†



Major Illness



Death of a
Loved One



Identity Theft



Divorce



Moving

Accessing Your Benefits is Easy and
Available 24/7

ONLINE
RealBenefits.com

ON OUR APP
HomeAuto+

OVER THE PHONE
1-844-727-5006



HBBR7100E1 / March 2023



Protection for the Unexpected

*Not affiliated with any lender. If the membership fee is financed the plan and its benefits are not in anyway related to or affected by the terms of the loan agreement.

Real Benefits For Real Life™

From the small unpredictable interruptions to the big planned events, Silver Safeguard gives members even more ways to live their best lives.

FIMC is here to protect families and their finances from the burdens of unexpected expenses.

The Silver Safeguard plan is designed to cover expenses related to family, health, and lifestyle needs.



Access your benefits
and discounts anytime—
it's easy on the
HomeAuto+ app!

PREVENTATIVE CARE

Telemedicine**

Get direct 24/7 phone and video access to licensed doctors to receive treatment and advice for non-emergency illnesses including cold & flu, respiratory and sinus infections, joint aches and pains, sports injuries, and more.

Prescription Drug Discounts**

Save between 15% to 60% off the retail price of generic drugs and 10% to 25% off the retail price of brand name drugs at thousands of pharmacies nationwide.

Home Healthcare Device Discounts**

You have access to competitive fixed pricing from a leader in durable home health care products. Discounts between 5% and 40% off a wide variety of durable medical equipment.

Hearing Aid Discounts**

Hearing aid low price guarantee: we'll beat any price by 5%. You have access to a 40% discount on diagnostic services, risk-free trial, one-year of cleaning and adjustments, two years of free batteries and a 3 year warranty.

Hospitalization Reimbursement¹

Protection from unforeseen medical bills with a \$500 reimbursement for a three-night stay in a hospital for you or your spouse.

IDENTITY THEFT PROTECTION

Identity Theft Protection***

Get 24/7 access to an identity dashboard, high risk transaction alerts and dark web alerts. In the event of identity theft, also get 3 bureau credit monitoring and bank account opening and takeover alerts.

Get help with your losses due to identity theft with stolen funds reimbursement and \$1MM identity theft insurance.

FOOD & DINING DISCOUNTS

Restaurant Gift Cards

Receive a \$25 cash-value gift card to restaurant.com each month of the plan, for use that month. Includes everyday savings on popular local and national restaurants.

Wholesale Club Discounts

Get exclusive discounts at Costco and Sam's Club.

DEATH OF A LOVED ONE

Funeral Services Discount

The average funeral costs \$7,000-\$10,000. In the event that you, your spouse or child passes away, the plan provides a 10% discount to funeral services with the largest national network of funeral providers.

Executor Help Service

The Executor Help Plan is designed to assist you after the loss of a loved one. Plan provides estate fraud protection services, help with forms and letters, legal services and access to grief counseling content.

Policy Inspector Service

The Policy Inspector contacts over 500 insurance companies on your behalf, locating unclaimed life and annuity policies for the lost loved one.

Accidental Death Benefit¹

Benefit of \$10,000 in the event of your accidental death or the accidental death of your spouse.

COMMON LIFE EVENTS

Moving Services Discounts

Receive discounts on moving services with local and state-to-state moves. Discounts will vary according to season and location.

Marriage or Divorce Reimbursement²

Help for significant life events with a \$500 reimbursement when you get married or divorced.

Moving and Storage Reimbursement²

\$500 reimbursement for the use of professional moving services or the rental of a portable storage unit when you move from your existing home to a new permanent residence.

TRAVEL

Travel Attractions and Experiences

Discover amazing things to do everywhere you go with preferred access to Viator. Book day trips, weekend journeys, or the trip-of-a-lifetime with access to top attractions and expert recommendations to venues in the most popular destinations.

Full benefit information and limitations available at RealBenefits.com. ** THIS PLAN IS NOT INSURANCE. Not available in VT or WA. Visit RealBenefits.com/disclaimers for additional disclosures and limitations. *** For additional information visit www.identityguard.com. ¹Benefits are underwritten and administered by American Health and Life Insurance Company. Silver Safeguard benefits and services are administered by, or provided through, Home Benefits, LLC. ²Triton Insurance Company will administer these benefits on behalf of its policyholder, Home Benefits, LLC.