



EXCLUSIVE MEMBER BENEFITS AWAIT YOU

- **DENTAL DISCOUNTS*** • Members save 5% to 50% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns at over 176,000 participating dental access points.

- **VISION DISCOUNTS*** • Members save 20% to 40% off the retail price of eyewear, plus discounts on exams from more than 65,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers.

Members save 40% to 50% off the overall national average cost for traditional LASIK surgery or receive significant savings on newer procedures like custom bladeless (all laser) LASIK at more than 800 QualSight locations.

- **LAB SERVICES DISCOUNTS*** • The discount lab program from DirectLabs provides savings from 10% to 80% off blood and lab procedures at over 3,000 facilities nationwide. Not available in HI, MD, NY, NJ, RI, or MA. ND, SD, and VT offer Specialty Lab testing only.

- **LEGAL ACCESS PLANS—FAMILY LEGAL PROTECTION PLAN*** • Members have access to a pre-qualified network of over 17,000 attorneys in all 50 states and U.S. territories who provide free and discounted legal services including consultations to help analyze legal issues, strategies, and options, and recommend a course of action.

- **PRESCRIPTION DRUG DISCOUNTS*** • Members have access to average savings from 15% to 60% off generic drugs and from 15% to 25% off brand name prescriptions at over 60,000 participating MedImpact pharmacies nationwide.

- **IMAGING DISCOUNTS*** • US Imaging is a premier diagnostic imaging program that provides savings from 10% to 60% on advanced imaging costs for MRI, CT, and PET scans at over 2,400 freestanding radiology facilities throughout the U.S. Not available in HI, VT, and WY.

- **RETAIL BENEFITS*** • This ecommerce portal and shopping assistant directs members to over 4,000 leading merchants where they can earn between 1% to 40% cashback just for shopping online.

- **HEARING AIDS AND SERVICES*** • Save on hearing aids, as well as a 30% discount on diagnostic services, which includes hearing exams at over 2,700 locations.

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- **PERKS AND DISCOUNTS** • The Royal Neighbors Discount Program offers access to over 100,000 discounts and provides members with an elite collection of local and national discounts from thousands of retailers, fitness centers, attractions, and events through Abenity.

- **LIFE LINE SCREENING** • We've partnered with Life Line Screening to offer members non-invasive tests at a discounted rate to learn if they are at risk for vascular disease.

- **SCHOLARSHIPS** • Since 1961, we have offered scholarships to our beneficial members—those who are insured and/or own an annuity with Royal Neighbors. A wide range of scholarships are offered for both traditional and non-traditional students.

- **FRATERNAL AID** • Financial assistance may be available to beneficial members—those who are insured and/or own an annuity with Royal Neighbors, who are experiencing extreme financial hardship as a result of illness, accident, or natural disaster.

- **THE ROYAL NEIGHBOR MAGAZINE** • Members receive a complimentary subscription to *The Royal Neighbor*, our official publication. In each issue they will find informative articles designed to help them stay healthy, both physically and financially, as well as updates on Royal Neighbors news and programs.

- **NATION OF NEIGHBORSSM** • Our signature program to empower women has provided more than \$1.5 million to help nearly 1,200 individuals reach their goals and live their dreams. The program is designed to empower determined women of strength and courage with financial assistance to achieve their full potential, realize a sense of renewed personal growth, and give back to their communities.

- **VOLUNTEER OPPORTUNITIES** • Our members have been making a difference in their local communities for nearly 120 years. Our neighbor-helping-neighbor philosophy encourages members to work together and give back to their communities.

- **VOTING PRIVILEGES** • Adult beneficial members have a direct voice in the governance of the organization by voting for the Royal Neighbors Board of Directors.



Member benefits are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed.

*The health discount programs are not insurance and not intended to replace health insurance. Please see Royal Neighbors membership guide or website for full disclosure.

*Services administered by Careington International Corporation

Form 182-AF; Rev.8-2014



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