



OVER 50% OF AMERICANS
report the possibility of major illness
as a top financial stressor[†]

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

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



HEALTHCARE SAVINGS AND PROTECTION

Telemedicine*

Get direct 24/7 phone and video access to licensed doctors to receive treatment and advice for non-emergency illnesses.

Prescription Drug Discounts*

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

Home Healthcare Device Discounts*

Provides discounts between 5% and 40% for durable home health care products.

Hearing Aid Discounts*

Hearing aid low price guarantee: we'll beat any price by 5%. Save 40% on diagnostic services, including hearing exams, at over 3,800 provider locations nationwide.

Hospitalization Reimbursement[†]

Protection from unforeseen medical bills with a \$500 reimbursement for a 3-night stay in a hospital for the member or their spouse.



IDENTITY THEFT PROTECTION

Identity Theft Protection**

The member receives 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.

Also helps with member losses due to identity theft with stolen funds reimbursement and \$1MM identity theft insurance.



HELP WITH 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.



DEATH OF A LOVED ONE

Funeral Services Discount

Provides a 10% discount to the member, their spouse, children and immediate family residing in the home for funeral services with the largest national network of funeral providers.

Executor Help Service

Assists after the loss of a loved one. Provides estate fraud protection services, help with forms and letters, legal services and access to grief counseling content.

Policy Inspector Service

Contacts over 500 insurance companies on behalf of the member, locating unclaimed life and annuity policies for the lost loved one.

Accidental Death Benefit[†]

Benefit of \$10,000 in the event of the accidental death of the member or the accidental death of the member's spouse.



DINING, TRAVEL & DISCOUNTS

Travel Attractions and Experiences

Access to top attractions in the most popular destinations through Viator.

Wholesale Club Discounts

Get exclusive discounts at Costco and Sam's Club.

Restaurant.com Points

Receive 2,500 points with a \$25 value to use each month. Use points to purchase Restaurant.com certificates for discounts at local and national restaurants.

Full benefit information and limitations available at [RealBenefits.com](https://www.RealBenefits.com). * Full source information available at [RealBenefits.com/Why-Us](https://www.RealBenefits.com/Why-Us). ** THIS PLAN IS NOT INSURANCE. Not available in VT or WA. Visit [RealBenefits.com/disclosures](https://www.RealBenefits.com/disclosures) for additional disclosures and limitations. ** For additional information visit www.identityguard.com. † Benefits 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.

You may cancel your optional products at any time. If you cancel within 60 days of the loan date, you will receive a full premium or fee refund for the unused product and any finance charge on the premium or fee. If you cancel after 60 days from the loan date, the Lender will refund you the unearned premium or fee and you will not be charged the remaining finance charge on the unearned premium or fee. As permitted by state law, the Lender will apply any refunds to the loan to reduce the amount owed on your loan and your monthly loan payment will be recalculated.

OneMain Financial® Talk to a loan specialist about choosing the right coverage to protect your family.