

Foresters Member Discounts™

Frequently Asked Questions



Helping is who we are.™

Visit foresters.com to see how we can help you.

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Overview

Foresters purpose is to enhance the well-being of our members and their communities. To further demonstrate our commitment to our purpose, we are updating the MemberDeals benefit, which promotes quality time, saves members money with discount offers and is convenient to use.

Now called Foresters Member Discounts™, this benefit provides members with access to thousands of products and services, from fun entertainment to travel activities and everyday necessities, at prices below retail. Canadian and US members can search online for discounts provided by and in partnership with BenefitHub, Inc.

General

1. What is Foresters Member Discounts?

Formerly known as MemberDeals, Foresters Member Discounts has undergone a transformation based on the valuable feedback provided by our members. Foresters Financial is reintroducing MemberDeals under a new name, Foresters Member Discounts, with an exciting catalogue of deals for our members to explore through our vendor, BenefitHub.

Check out what's new with Foresters Member Discounts with features such as Cash Back on select discounts, payments now conveniently charged in USD and CAD currency based on your country of selection, and an interactive platform to locate discounts near you!

2. What is BenefitHub?

BenefitHub is a US-based business that specializes in providing various discount offers. Foresters has selected BenefitHub to deliver the Foresters Member Discounts benefit in Canada and the US.

BenefitHub will provide technical support to members and can answer questions regarding the Foresters Member Discounts platform. Contact Foresters Member Discounts Customer Care at 866-664-4621, available Monday – Friday, 8:30 am to 8:30 pm ET or via email at customercare@benefithub.com.

3. Is Foresters Member Discounts available to all members?

Yes, Foresters Member Discounts is accessible to all Foresters members who are 18 years of age and older and are insured under a certificate or policy in good standing. Members must be registered to the [MyForesters](#) portal to access Foresters Member Discounts.

4. How do I update my contact information (email, phone number or address)?

To update your information, please contact the Foresters Financial™ Service Centre as soon as possible.

Canada and US: 1 (800) 828 1540

5. What types of products/services do I get discounts on?

Below are examples of the products and services Foresters Member Discounts offers:

- Fitness Discounts
- Theme parks and attractions
- Movie tickets
- Senior Care Services
- Food
- Rental cars and auto insurance
- Travel
- Beauty & Personal Care
- Electronics
- Apparel & Accessories
- Hotels
- Local Deals

Please refer to the Foresters Member Discounts site for a full catalogue of offerings.

6. How long are offers available for?

Offers are continuously updated. Deals and prices are subject to availability. For inquiries regarding Foresters Member Discounts offers, contact BenefitHub Customer Care at 866-664-4621, available Monday – Friday, 8:30 am to 8:30 pm ET or via email at customercare@benefithub.com.

7. How do I unsubscribe from BenefitHub newsletters?

When you access the Foresters Member Discounts platform for the first time, you will be asked to register your details. Here, you will also be given the option to subscribe to BenefitHub newsletters.

Create your account

First name *	Last name *
<input type="text"/>	<input type="text"/>
Country of residence *	Postal code *
<input type="text" value="United States"/> ▼	<input type="text"/>
Email address *	
<input type="text"/>	
<input checked="" type="checkbox"/> I want to receive emails and exclusive offers.	
<input type="checkbox"/> I have read and agree to the Terms & Conditions & the Privacy Policy . *	
<input type="button" value="Register"/>	

If you have selected this option and would like to unsubscribe, please scroll to the bottom of your BenefitHub newsletter and click **Unsubscribe**.

Note: when you unsubscribe to BenefitHub newsletters, you are **NOT** unsubscribing to Foresters emails and communications.

Using Foresters Member Discounts

8. How can I access my member discounts?

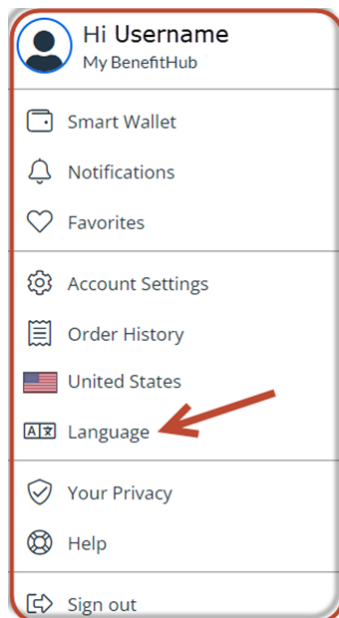
To access your member discounts, visit the [MyForesters](#) member portal and log in to your account. Click the **Benefits** tab and select **Foresters Member Discounts** to be navigated to the discount platform. Members using Foresters Member Discounts for the first time will be asked to register their name, zip/postal code, country and email address before accessing the discount platform. After clicking on **Register**, members are taken to the discount platform, where they can type the merchant's name in the search bar or browse through the categories on the top menu.

9. Is Foresters Member Discounts available in other languages?

Yes! Foresters Member Discounts is available in French and other language options such as Spanish, Hindi, Punjabi, Chinese, Japanese and more for our members to select from. Simply click on the icon in the upper right corner of the screen:



Then select **Language** from the drop-down:



A separate box will appear with a list for you to select your language of preference. Select the drop-down menu, scroll until you find the language of your choice and select it:



This will automatically change the site to the language you selected.

10. What methods of payment are accepted?

All major credit cards (MasterCard, Visa, Discover and American Express) are accepted. Currently, PayPal is the only method to retrieve Cash Back funds. Traveler checks and personal checks are not acceptable forms of payment.

11. What taxes and fees apply to the offer prices?

Taxes and fees may apply to certain offers and can also be dependent on the local jurisdiction, which dictates the applicable sale.

12. How do I make a purchase?

1. Coupon Code: Some offers require you to enter a discount or coupon code when you checkout on the merchant's website. That code is listed in the offer details when you click on the offer.
2. Cash Back: Some offers give Cash Back as a discount. Your Cash Back is automatically added to your account 30-45 days after your purchase.
3. Automatically online: The discount is already included in the link and no code is required. Click on **Get Deal** and you'll be directed to the website of the vendor where the discount offers will be automatically applied to the pricing of the products/services on the website.
4. Special Instructions: Some offers will have special instructions listed in the offer description. Once **Get Deal** is selected the flyer will appear. Follow the instructions presented on the flyer. Some discounts may direct you to present the discount code in-store.

13. Is there a limit to the number of discounts I can use at one time?

No, there is no limit to the number of discounts that members can use. We invite members to check back often as the available discount options are updated regularly.

14. Why don't I see a discount applied after I've entered the discount code?

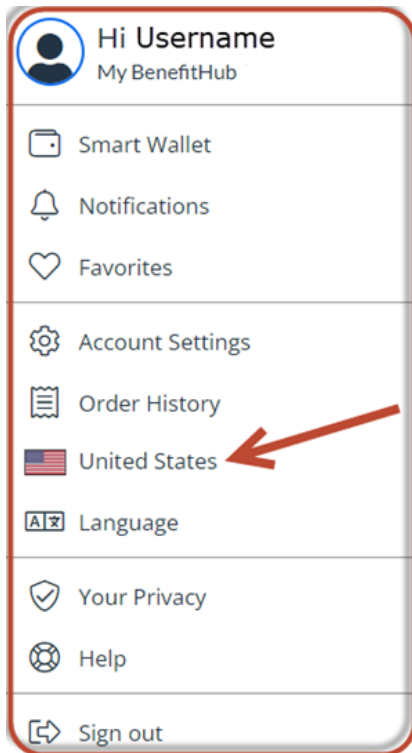
In most cases, the discount will appear at the end of your purchase at checkout. Make sure you haven't selected an item that the merchant has excluded from the discount offer. Sometimes, the discount does not apply to certain brands or items, so double-check your order.

15. How do I switch between Canada and the United States?

To switch between countries, select the icon in the upper right corner of the screen:

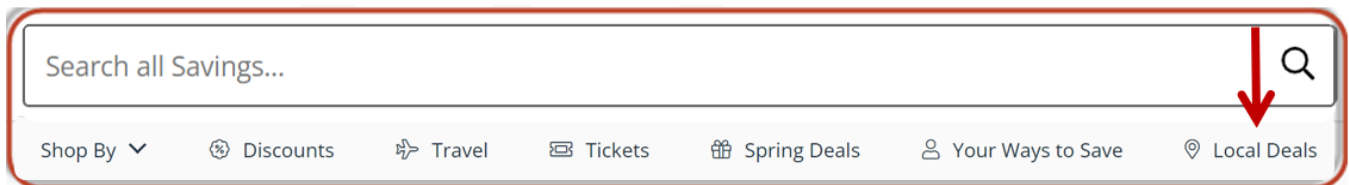


A drop-down will appear. Select the **flag** icon, after which a new screen will appear with a list of countries to choose from. After your selection, the page will load with offers from that country.



16. Is there a way to filter what deals are offered in my city?

Yes! with Foresters Member Discounts you have access to local deals. You can find these located under the search bar at the top of the landing page and from the drop-down menu in the upper left corner of the page.



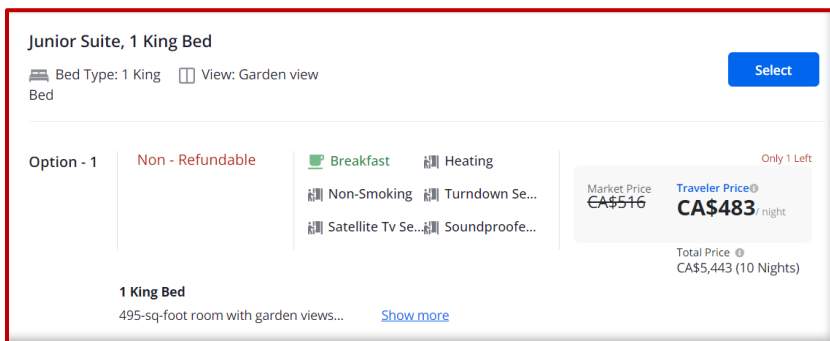
Once the page loads, you can start looking for local offers. Type in what you are looking for along with your zip/postal code and press the **Search** icon. You can sort by distance, featured and alphabetically. A map will appear showing locations closest to the zip/postal code you entered. The map is interactive and if you move your mouse around, local deals relevant to that location will pop up under the results.

17. How do I book a hotel with Foresters Member Discounts?

To begin, type **Hotels** on the search bar and select the result from the list. This should bring you to the Hotels landing page, where you can click the **Get Deal** icon.



Clicking on the icon will take you to the Hotels search engine to start your search. Type in the information requested and then select the **Search** icon to find deals for your destination. A list will appear with hotels at that destination with discounts associated. Select the deal you want and click the **Details** icon. Once you select the **Details** icon, you will be given an overview of the hotel. If this is the option you want, click **Select**.



You will then be brought to a page to enter your personal information and payment method. Once completed, read the terms and conditions, then select **Confirm Booking**.

Cash Back

18. What is Cash Back?

Cash Back is the amount of money you can earn on select purchases. Cash Back offers are marked with a green Cash Back amount and will vary per merchant. It's important to read the description in its entirety to check if it is a stand-alone Cash Back offer or if it is combinable with a discount. Please note that Cash Back is applied before taxes.

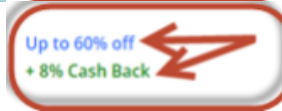
There are a few types of Cash Back offers.



Some Cash Back deals will list a specific amount you will receive with no additional discount



Some deals will list that it is "up to" a specific amount of Cash Back. This means that the amount of Cash Back you receive will vary depending on the qualifying purchase

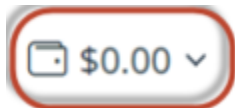


Some deals will combine a discount with a Cash Back offer

To earn Cash Back, look for deals with the green Cash Back indicator. Click the **Get Deal** button and make your purchase. You will earn a percentage of Cash Back from your total purchase or a fixed dollar amount depending on the Cash Back offer prior to taxes. Terms and Conditions apply and vary per brand. Gift card purchases from a merchant's website are not eligible for Cash Back.

19. How can I redeem my Cash Back balance?

When you accumulate Cash Back, it will appear in the upper right corner of your screen next to the wallet Icon.



Cash Back balances can be redeemed through PayPal on a quarterly basis when your balance is at least \$5. Select the Smart Wallet Icon to be navigated to the Cash Back page, where you will see a button to link your PayPal account. After clicking the **Connect to PayPal** button, you will be prompted to log in with PayPal. Once you have logged in, you are all set!



Note: At this time, PayPal is the only form of payment to redeem Cash Back.

20. How long will I wait to receive my Cash Back in my PayPal account?

Cash Back will be credited to your PayPal account quarterly when your balance is at least \$5. Cash Back balances earned in the last 10 days of a quarter will be paid in the next quarter. The Cash Back Payment schedule is as follows:

- January 31
- April 30
- July 31
- October 31

Example: if you receive Cash Back (\$5 or greater) in your account on May 21, you will receive your Cash Back on July 31 or the next business day.

21. Who do I call if I have not received my Cash Back via PayPal?

Please contact Foresters Member Discounts Customer Care, administered by BenefitHub, at 1-866-664-4621 (8:30 am to 8:30 pm ET Monday through Friday) or via email at customercare@benefithub.com.

22. What if my Foresters Policy lapses and I no longer have access to the Foresters Member Discounts platform, how can I redeem my Cash Back?

In the event that your Foresters Policy lapses, and you are no longer an active member, you will not have access to your Cash Back wallet on the Foresters Member Discounts platform. In this case, BenefitHub would redeem any remaining funds to the member's PayPal account. You can request this redemption by contacting the BenefitHub customer care team at 1-866-664-4621 (8:30 am to 8:30 pm ET Monday through Friday) or via email at customercare@benefithub.com for further assistance.

Product, Delivery and Order Information

For questions regarding the following, please contact the respective merchant of your selected product/service:

1. Products, offers and ticket inquiries
2. Delivery options and timings
3. Order cancellations, refunds or exchanges

Technical Requirements

23. What browser should I use when accessing the Foresters Member Discounts platform?

Acceptable web browsers include updated versions of Google Chrome, Safari, Microsoft Edge, and Mozilla Firefox.

24. Who can I contact to get technical help?

For technical support, please contact Foresters Member Discounts Customer Care, administered by BenefitHub, at 1-866-664-4621 (8:30 am to 8:30 pm ET Monday through Friday) or via email at customercare@benefithub.com for further assistance.

Discounts are administered by BenefitHub Technology Canada Limited.

Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions, and limitations and may be changed or cancelled without notice or are no longer available.

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