



Consumer Benefit Alliance Association Terms & Conditions

Consumer Benefit Alliance Association (“CBAA”) provides its Members with programs and services designed to enhance their lives and stretch the value of their hard-earned dollars. As a CBAA Member, you have a wide variety of services and programs and services available, plus the value of group-based insurance programs and services.

Purchase and Renewal Conditions - By enrolling in a plan for yourself or on behalf of a minor child, for whom you are a parent or legal guardian, you confirm that you are at least 18 years old. Additionally, you authorize Consumer Benefit Alliance Association to charge your credit card or checking account for the selected plan. This charge will automatically renew, and your credit card or checking account will be charged accordingly until you notify CBAA in writing of your intent to cancel the plan. By enrolling, you acknowledge that you have read and agree to the terms and conditions of the plan.

Termination - CBAA reserves the right to terminate plan members for any reason, including non-payment.

Cancellation - You have the right to cancel within the first 30 days after the effective date or receipt of membership materials (whichever is later) and receive a full refund, minus the applicable processing fee. If you are dissatisfied with the plan during this period and wish to cancel, you must submit a written cancellation request. Consumer Benefit Alliance Association will accept cancellation requests at any time and will cease collecting membership fees within a reasonable timeframe, but no later than 30 days after receiving a cancellation notice. Please send a cancellation letter and a refund request with your name and member ID to Member Services.

You can also submit cancellation requests via email by sending the following email to customerservice@consumerbenefitally.com:

Subject: Membership Cancellation Request

Hello,

I am requesting the cancellation of my dental plan through Consumer Benefit Alliance Association. My name is: **YOUR NAME HERE** Member ID: **YOUR MEMBER ID HERE** Address: **YOUR ADDRESS HERE**

Upon cancellation, you will retain access to the plan for the remainder of the paid period, with termination effective at the end of that period. This provision does not apply to quarterly, semi-annual, or annual memberships in FL, ND, and OK, where you will receive a pro-rata refund upon cancellation.

Complaints - If you wish to file a complaint about your plan membership, please submit your complaint in writing to Consumer Benefit Alliance Association. You have the right to request an appeal if dissatisfied with the complaint resolution. After completing the complaint resolution process, if you remain dissatisfied, you may contact your state insurance department for further assistance.