



ipse^{u.s.}
The Association of
Independent Workers

Modern Benefits for a Modern Economy

Independent workers, self-employed professionals, solopreneurs, gig workers, freelancers, and all 1099 contract workers

iW

iPSE memberships are designed to help bring you peace of mind, business and family stability, and savings on products and services.

● **iPSE Self-Sustaining Bundle**

Your Bundle!



	iPSE Self-Sufficient	iPSE Self-Supporting	iPSE Self-Sustaining
iPSE-U.S. Membership	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Debt Management Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rx Discount Card	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Auto & Home Insurance Savings		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
National Discount Program		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pet Insurance Discount		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Virtual Urgent Care		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Virtual Behavioral Health			<input checked="" type="checkbox"/>
Cyber Device Protection			<input checked="" type="checkbox"/>
ID Theft Protection by Experian			<input checked="" type="checkbox"/>
Mental Health App			<input checked="" type="checkbox"/>



iPSE-U.S. Membership

Description

iPSE-U.S. is an innovative not-for-profit association empowering the work-life balance of Independent Workers.



We're excited to meet you and are pleased to present you with a iPSE-U.S. membership.

Join our community, access resources, and build your business.

The iPSE-U.S. Vision

To be the leader of change for America's Independent Workers; empowering the Independent Workers of today, for a more equitable America of tomorrow.

Your *Voice* in any industry



We work together to advance the freedom of America's Independent Workers by giving them an equal voice in public policy, an equal choice to pursue their workstyle without fear, and equal access to portable benefits.



Debt Management Program

Description



GreenPath Financial Wellness

Financial health gives you freedom to live the life you want

Financial Counseling Services

GreenPath is a trusted national nonprofit since 1961. Through our partnership, everyone who contacts GreenPath receives a free financial counseling session. Let's make your financial goals happen, together.



Which bills should you pay first?

Debt

A Debt Management Program (DMP) may be able to help lower interest rates and pay off debt faster with the goal of becoming debt free.



Worried About Your Financial Future?

Get free financial counseling from our partners at GreenPath.

GreenPath financial wellness

Budget and Saving

GreenPath helps to create a spending plan that works towards your financial goals, including building savings.



Have High-Interest Credit Card Debt?

Lower Your Rates AND Pay Off Your Debt Faster

GreenPath financial wellness

Credit

Financial Wellness Experts help to resolve inaccurate information and educate on credit scores and reports.



FINANCIAL FREEDOM IS POSSIBLE
with A Debt Management Plan



Discount Prescription Card

Description

Save up to 80% on your prescriptions at major pharmacies.



STEP ONE
Find your prescription

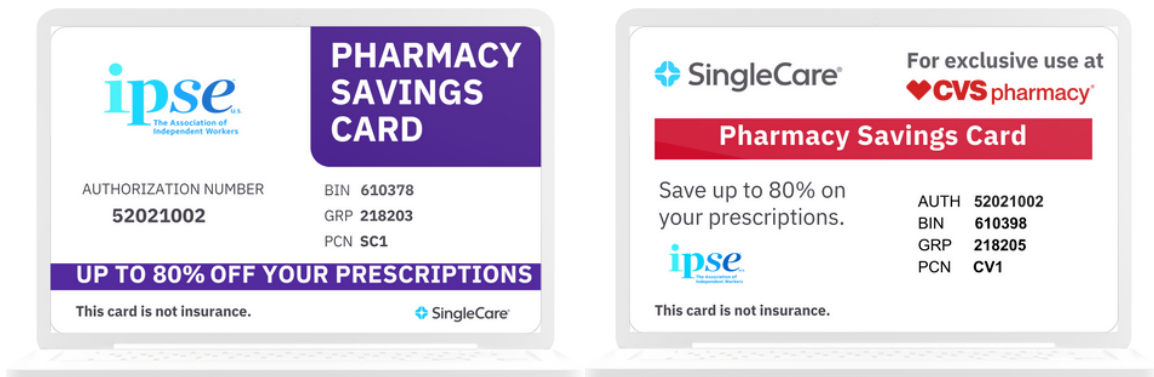


STEP TWO
Compare pricing



STEP THREE
Save at the pharmacy

Compare brand-name and generic drug prices and how much you can save with





Auto and Home Insurance Savings

Description

Farmers Insurance ChoiceSM



MORE CHOICE. MORE SAVINGS.SM



As an IPSE member, you have access to auto, home, and renter's insurance you can customize through **Farmers Insurance Choice**. Quickly and easily compare and save with multiple quotes from carriers highly-rated* by A.M. Best Company all in one place - - in just minutes.

What is Farmers Insurance Choice?

Farmers Insurance Choice is a powerful tool that enables you to compare prices and choose the policies that work best for you. Farmers Insurance Choice makes it easier than ever to find great coverage for your unique needs at great prices.

What savings are available through Farmers Insurance Choice?

Farmers Insurance Choice gives you access to convenient payment options, some that come with additional discounts. As for auto savings, Farmers GroupSelectSM customers **saved an average of 22%¹** on auto insurance by switching. Plus, save even more when you bundle auto and home or renter's policies together.



It's fast. It's easy. Get your personalized quotes today!

Call and save with Farmers Insurance Choice



Choice of multiple quotes from highly-rated* carriers



Choose coverage to suit your needs



Average savings of 22%* from Farmers GroupSelect by switching





National Discount Program

Description

powered by...



in partnership with...



Access 500,000+ Local and National Merchants in 10,000 cities in the U.S. and Canada! Enjoy Discounts of up to 50% via the mobile app or online

Over \$30 billion dollars saved by our Members!

Largest Discount Network throughout U.S. and Canada

Deepest Discounts like 2-for-1 & up to 50% off!

- food/dining
- experiences
- shopping
- services
- golf & ski
- family attractions

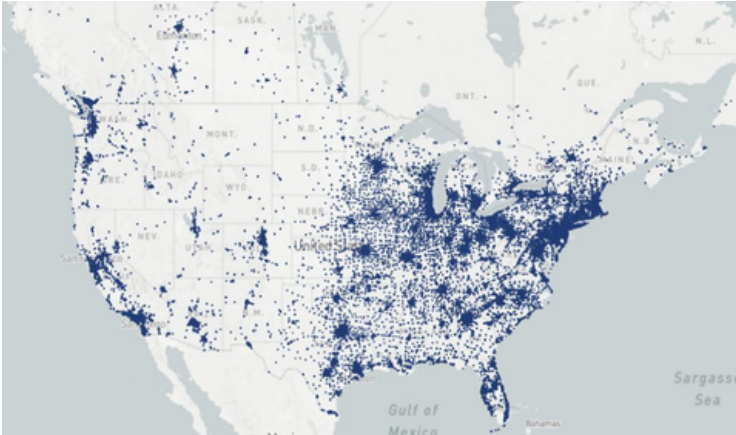




National Discount Program

Description

Broadest Coverage & Deepest Savings



GP360 Merchant Savings Content



North America Population Density

Everyday Savings

Deep Discount Network Everyday Savings Categories



FOOD & DINING

- Family Dining
- Quick Serve
- Pizza
- Coffee
- Dessert
- Fine Dining/
Night Out
- Pub/Restaurant
- Ice Cream
- Candies/Treats
- Juice Bars
- Subs/Delis
- Local Fare
- Burgers
- Variety/Cuisines



SHOPPING & SERVICES

- Retail Shopping
- Drugstore
- Salon Services
(Hair/Nails/Makeup)
- Spa/Massage
- Tanning
- Bookstores
- Craft Stores
- Car Wash
- Dry Cleaning
- Jewelry
- Grocery
- Pet Services
- Photography
- Shoes
- Supporting Goods
- Toys
- Party Store
- Luggage
- Perfume/Beauty



EXPERIENCES & ENTERTAINMENT

- Amusement Parks
- Aquariums
- Bounce House
- Child-friendly attractions
- Dinner Show/Theatre
- Water Parks
- Movies
- Museums
- Parks
- Sporting Events
- Zoos/Petting Farms
- Comedy Shows
- Destination Attractions (Walt Disney, Broadway, etc.)



LEISURE & ACTIVITIES

- Mini Golf
- Souvenir Shopping
- Tours
- Fitness/Gyms
- Spa/Massage
- Tanning
- Ski Rental
- Boat Rental
- Golf
- Go-Karts
- Laser Tag
- Arcade
- Bowling
- Batting Cages
- Skating (Ice/Roller)
- Sports Centers
- Bookstores
- Video Rental

powered by...



From local hotspots to great national brands!

in partnership with...





Pet Insurance Discount

Description

Better Pet Insurance for Your Better Half



Spot plans reimburse you up to 90% on eligible vet bills for accidents, injuries, illnesses and chronic conditions*



Up To a 20% Off Discount*

Getting Them Covered is a Walk in the Park



Get a free quote and customize your plan.



Visit any licensed vet, emergency clinic or specialist.



Submit your claim and get reimbursed.

PURCHASE A MEMBERSHIP BUNDLE, THEN YOU CAN... FETCH YOUR QUOTE!



*10% group employee discount on every pet, plus a 10% multi-pet discount on each additional pet. 30-day money-back guarantee is not available if claims have been covered. Not available in NY. Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit spotpetins.com/sample-policy. Preventive Care reimbursements are based on a schedule. Spot On Coverage reimbursements are based on the invoice. Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance plans are underwritten by United States Fire Insurance Company. Insurance plans are marketed and produced by Spot Pet Insurance Services, LLC. (NPN # 19246385) © 2022 United States Fire Insurance Company. Copyright 2022, Spot Pet Insurance Services, LLC. All Rights Reserved. U03137-RA17. Paid Endorsement.





Virtual Urgent Care

Description

lyric *Virtual* Urgent Care



Doctors can be hard to reach, illnesses can occur in the middle of the night, and sometimes you just have a question. Get on-demand care when you need it.

Access to licensed, and board-certified physicians 24/7/365 - Call | TAP | or Click Away

An exceptional benefit that reduces healthcare costs

With the rise in healthcare costs, more people are turning to telehealth to reduce costs, help offset out-of-pocket expenses, and more importantly, assurance that they will always have care when they need it.

Multiple Cost Savings

Healthcare Cost Savings: Re-directing unnecessary doctor, urgent and ER visits can reduce healthcare spending significantly

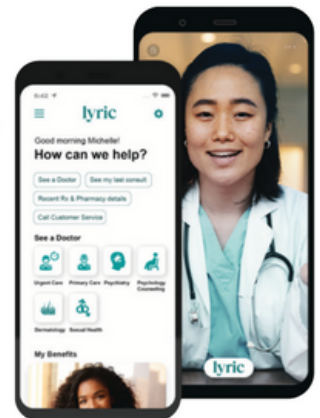
Productivity: A typical doctors appointment can take half of the work day. Lyric gives you easy access to a physician wherever you are located.

Common Conditions

In some cases, a visit to the doctor's office can be avoided, saving time and money.

- Flu Symptoms
- Sinus Problems
- Ear Infection
- Allergies
- Urinary Tract Infection
- Nausea
- Pink Eye
- Stomach Viruses
- Rashes
- Sore Throat
- Acne

...and much more



Coverage effective in 24-48 hours!!!

powered by...
lyric



Virtual Behavioral Health

Description

lyric *Virtual*

Behavioral Health



Therapy from the privacy of your home or office

Whether it's stress, anxiety, depression or sudden loss, we can help. Speak with a licensed therapist anytime from anywhere.

"Only 57% of workers who report moderate depression and 40% of those who report severe depression receive treatment to control depression symptoms."

Our suite of mental health services includes

Virtual Counseling: Consult with a master-level Therapist/Counselor. The amount of counseling sessions will be clinically appropriate based on the issue.

- Substance Abuse
- Depression
- Death of a Loved One
- Relationship Issues
- Stress & Anxiety
- Parenting Issues

Virtual Psychologist: Speak with a licensed Psychologist for one-to-one session(s) to assess your symptoms and evaluate your medical psychological and family history to determine a productive treatment plan.

- Depression
- Addiction
- Stress Management
- Life Changes
- Grief & Loss
- Relationship

Virtual Psychiatrist: Connect with a U.S. based, board-certified Psychiatrist who can diagnose, treat and prescribe medications for a range of mental health disorders, as necessary.

- Anxiety
- Depression
- Trauma & PTSD
- Panic Disorders
- Bipolar Disorder
- Addictive Behaviors



*Coverage effective in
24-48 hours!!!*

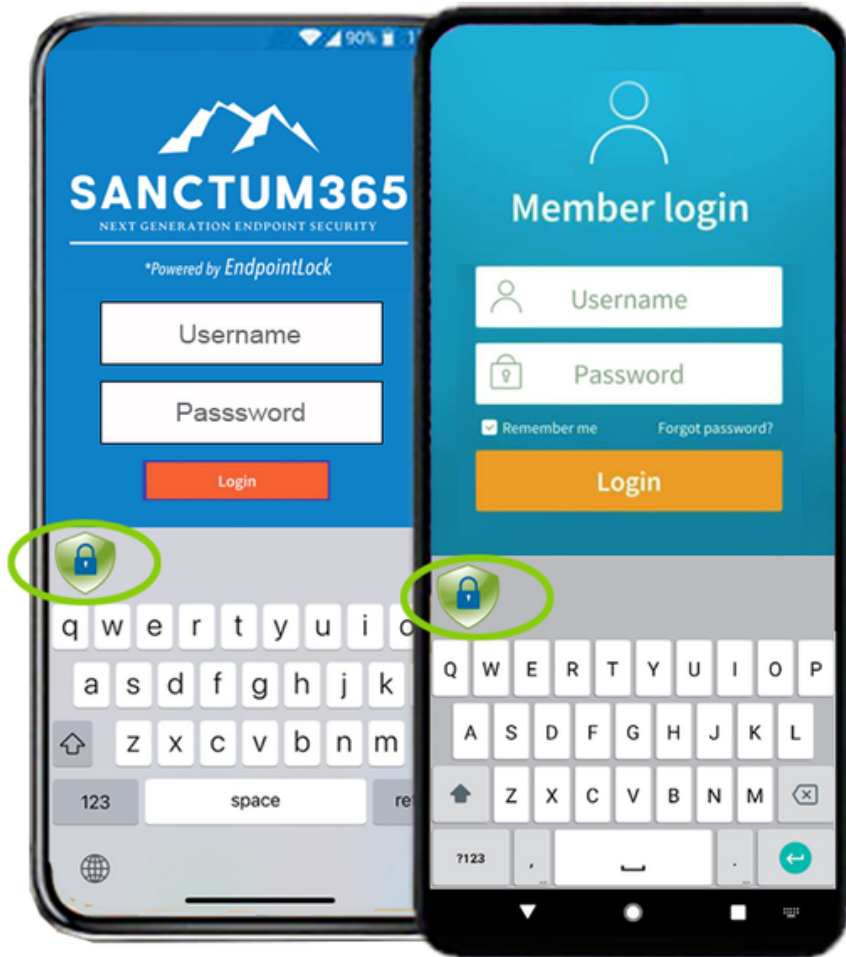
powered by...
lyric



Cyber Device Protection

Description

Prevent your Identity From Being Stolen



Protect your keystroke data by installing a secure encrypted keyboard that creates an alternate pathway to your apps, routing your encrypted data around the areas of vulnerability.



Protects the vulnerable gap found at the point of data entry.

Runs in the background, no training needed.

Blocks keylogging spyware





ID Theft Protection

Description

Consumer ID Theft Program

NorthPoint
Data Security
Powered by experian.

ipse
The Association of
Independent Workers



Providing protection for consumers digital life. Every year millions of Americans fall victim to identity thieves. It's a real threat, and protection has become a necessity.

Program Overview

Annual/Monthly Cost per Household*
Composite rate per household.

Identity Restoration

Recovering from identity theft on your own can be time consuming. Let us help make it less of a pain. Our dedicated, highly qualified, ID restoration specialists will work on your behalf to help you recover from ID theft.

Lost Wallet Assistance

Losing your wallet is a headache. We make it a less painful ordeal by helping you cancel and reissue your credit and ID cards and up to 15 different forms of identification.

Up to \$1MM Identity Theft Insurance

This Consumer ID Theft Program** provides up to \$1 million in coverage for certain out-of-pocket expenses related to the theft of your personal information.

Stolen Funds (Cash Recovery) Replacement

Lost funds due to identity theft can be difficult to replace. As part of your Consumer ID Theft Program, it provides coverage terms up to \$100,000 in cash recovery for unauthorized electronic funds transfer from a credit/debit card, checking or money market account established for personal use.

Experian Credit Report and FICO® Score***

When you voluntarily register, you'll get: Experian Credit Report and FICO® Score, FICO Score Monitoring, Credit Monitoring and Alerts, Dark Web Surveillance Report, Personal Privacy Scan, Credit Cards and Loans Matched for You all with a click of a button.

About NorthPoint / Experian

The Consumer ID Theft program is deployed in collaboration with Experian, one of the world's largest and most respected consumer services companies. NorthPoint a majority veteran owned entity is entirely focused on delivering unique cyber insurance products through its proprietary platforms.



Mental Health App

Description



What's on your mind?

with **Sibly**, you always have someone to talk to.



For life's daily challenges

Sibly coaches help people improve their mental health, manage stress, develop better relationships, build new habits and more.



Help at your fingertips, around-the-clock

Our coaches are available 24/7, for real help in real time. No waiting, no appointments and no per-session fees.



Developed by psychologists, rooted in science

Our science-backed coaching methods are proven to help millions of people achieve their goals.



The right resources at the right time

Find and take advantage of the employer benefits that meet your needs.

