



Member Benefits Catalogue

Every benefit we are building, what it is worth, and exactly where each one stands today.
Together and Stronger — a California nonprofit mutual benefit corporation.

32

BENEFITS

6

CATEGORIES

\$3,710

TYPICAL YEARLY VALUE

\$25

PER ADULT, PER YEAR

Read the status on every line. Only 3 of these 32 are available today. The rest are in negotiation, and we say so rather than pretending otherwise. Membership opens when the agreements behind the benefits are signed — we will not take a dollar before then. Planned pricing is \$25 per adult per year and \$5 per child under 18, and may still change before launch.

Values shown are typical yearly savings for a household that uses the benefit, not a guarantee. Nothing here is insurance. Together and Stronger is not an insurance company and does not sell, issue or administer insurance. We never collect immigration status.

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■ Savings & shopping

7 BENEFITS

Groceries & markets	IN NEGOTIATION	\$340
National chains plus the halal, Latino, Asian and African markets in your own neighbourhood — the stores you already shop at.		
HOW YOU USE IT		
Show your card at checkout, or use your member code online.		
Pharmacy card	IN NEGOTIATION	\$280
Discounts on prescriptions at pharmacies nationwide. Works whether or not you have health insurance.		
HOW YOU USE IT		
Hand the card to the pharmacist before they ring you up.		
Restaurants	IN NEGOTIATION	\$120
Local restaurants signed by your own association — often owned by your own members — plus national chains.		
HOW YOU USE IT		
Show the card, or scan the QR at the table.		
Fuel & auto service	IN NEGOTIATION	\$180
Fuel, tires, oil changes and repairs at member pricing.		
HOW YOU USE IT		
Card at the counter, or member code when you book service.		
Home & appliances	IN NEGOTIATION	\$90
Furniture, appliances and home improvement.		
HOW YOU USE IT		
Member code at checkout, online or in store.		
Children & school	IN NEGOTIATION	\$110
Clothing, shoes and school supplies for the whole household.		
HOW YOU USE IT		
Card in store, member code online.		
Weekly offers	IN NEGOTIATION	—
New offers every Monday, sent by WhatsApp and updated automatically on the card in your phone.		
HOW YOU USE IT		
Nothing to do — they arrive.		

■ Travel

5 BENEFITS

Flights home	IN NEGOTIATION	\$240
Member fares on the corridors our communities actually fly — not just tourist routes.		
HOW YOU USE IT		
Book through the member booking page or the desk.		
Extra baggage	IN NEGOTIATION	\$160
A free additional checked bag. When you travel home carrying things, this is worth more than a fare discount.		
HOW YOU USE IT		
Member number at booking.		
Family group fares	IN NEGOTIATION	\$300
Blocks held for the December and summer peaks, when everyone travels at once and prices spike.		
HOW YOU USE IT		
Book early through the member desk.		
Hotels & car rental	IN NEGOTIATION	\$130
Member rates worldwide, including in your home country.		
HOW YOU USE IT		
Member code at booking.		
Booking desk	IN NEGOTIATION	—
Help booking in your own language, by phone or online.		
HOW YOU USE IT		
Call the member line.		

Money transfers IN NEGOTIATION	\$420
Member rates to 130 countries, with the exchange-rate margin shown in full — not just the posted fee. Over a year this is the biggest single saving on this list. HOW YOU USE IT Send through the member link or app.	
International calling IN NEGOTIATION	\$180
Calling and mobile plans priced for families on another continent. HOW YOU USE IT Switch plans through the member page.	
Tax prep & ITIN filing IN NEGOTIATION	\$120
Member rates on preparation and filing, including ITIN applications. HOW YOU USE IT Book a preparer through the member page.	
Banking & credit IN NEGOTIATION	—
Accounts and credit-building tools that work for thin credit files. HOW YOU USE IT Apply through the member page.	
Retirement accounts IN NEGOTIATION	—
An ITIN holder can open a retirement account. Most households do not know that, and never open one. HOW YOU USE IT Open through the member partner, in your language.	
Shipping & barrels IN NEGOTIATION	\$150
Member freight rates to the Caribbean, West Africa and Southeast Asia. HOW YOU USE IT Member number when you book the shipment.	

■ Health & wellness

Dental & vision IN NEGOTIATION	\$260
Plans covering the whole household. No employer needed. HOW YOU USE IT Enroll through the member page; use the plan card at the office.	
Telehealth IN NEGOTIATION	\$190
Speak to a doctor by phone or video, in your language, without an appointment. HOW YOU USE IT Call or open the member app.	
Help getting covered IN NEGOTIATION	—
Free, language-supported help enrolling in marketplace health coverage. Many households qualify for subsidised plans and never enroll. HOW YOU USE IT Book a call with a licensed navigator.	
Gym network IN NEGOTIATION	\$120
Nationwide gyms with no enrollment fee. HOW YOU USE IT Card at the front desk.	

Insurance

4 BENEFITS

Final expense + repatriation IN NEGOTIATION

Guaranteed issue, no medical exam. Pays the funeral home directly, here or at home. Sending someone home costs \$4,000 to \$18,000 depending on the country, and almost no household has that ready.

HOW YOU USE IT

Apply through the member page. Issued by a licensed carrier.

Auto & renters IN NEGOTIATION

\$320

Carriers that write for foreign licences and thin credit files, without the penalty rate.

HOW YOU USE IT

Get a member quote in your language.

Term life & AD&D IN NEGOTIATION

Group rates through the association.

HOW YOU USE IT

Apply through the member page.

Hospital indemnity IN NEGOTIATION

Cash benefits when a hospital stay puts a household under.

HOW YOU USE IT

Apply through the member page.

Community

6 BENEFITS

Consular Liaison Desk AVAILABLE NOW

Open today, free to everyone. What your consulate will and will not pay for when someone dies, the documents needed, and the order to get them.

HOW YOU USE IT

Open the desk on this site. No membership needed.

The Mutual Aid Compact AVAILABLE NOW

Published in full today. The agreement associations sign, with the verification protocol and every case form.

HOW YOU USE IT

Read it on this site. No membership needed.

Association chartering AVAILABLE NOW

Open today and free. Founding chapters elect the first Compact Council and set the tier ceilings.

HOW YOU USE IT

Two officers sign. Ask us to come to your meeting.

Mutual aid network IN NEGOTIATION

When a family faces a cost no household can carry alone, verified cases go to the network. Funds paid straight to the funeral home or hospital, and published openly.

HOW YOU USE IT

Your association officer submits the case.

Members' board IN NEGOTIATION

Announcements, events, job leads and requests for help. Moderated, open only to members and their associations.

HOW YOU USE IT

Sign in on the member page.

Member card IN NEGOTIATION

A printed card and a wallet pass for every person on the membership — including children.

HOW YOU USE IT

Issued the moment you join.

Every line shows its real status. Available now means you can use it today. In negotiation means we are talking to a partner and have not signed.

Free to everyone, member or not: the Consular Liaison Desk, the guides, the directory of free programmes near you, and the Mutual Aid Compact. You do not need to join to use any of them.

Together and Stronger is a California nonprofit mutual benefit corporation. Dues are not tax-deductible. Not an insurance company. Does not provide legal or immigration services. We never collect immigration status.