

**FREE
AIR**
**FROM BISMARCK
OR FARGO**
FOR A LIMITED TIME



JENSEN TRAVEL
(800) 261-6674



8 DAYS • 14 MEALS • CALGARY > VANCOUVER

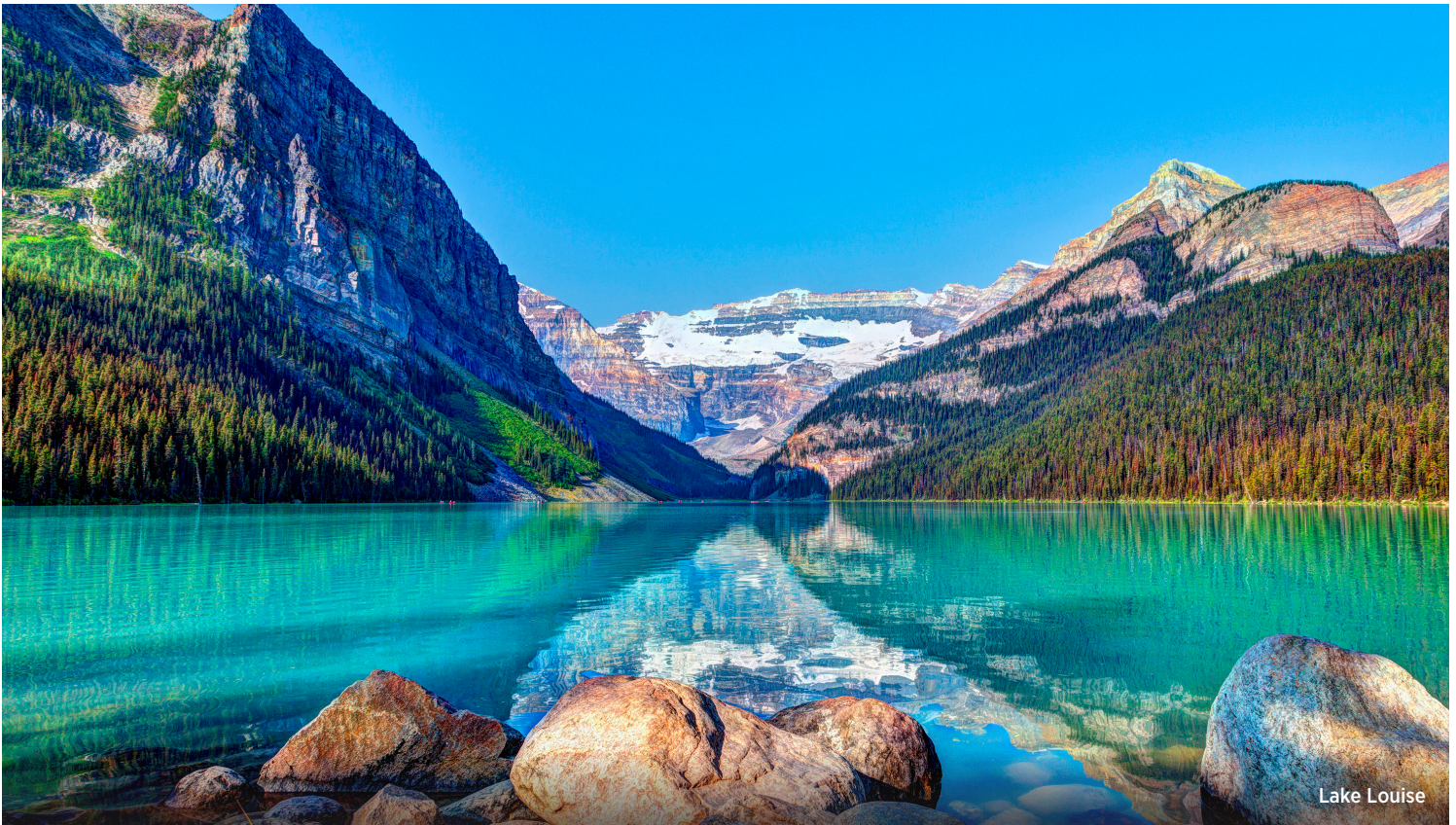
CANADIAN ROCKIES BY RAIL

featuring Banff, Vancouver and the *Rocky Mountaineer Train*

Travel Dates: July 18-25, 2027

The beauty of Canada's west comes alive on an unforgettable rail adventure aboard the famed *Rocky Mountaineer* on two awe-inspiring days through the spectacular Canadian Rockies. Also visit the cowboy capital of Calgary, the beautiful mountain town of Banff and the picturesque and cosmopolitan Vancouver.


Mayflower
CRUISES & TOURS
A DIVISION OF THE SCENIC GROUP



Lake Louise

DAY 1 Arrive in Calgary

Welcome to one of North America's most rugged and beautiful cities, Calgary. Known for its cowboys and spectacular beauty, Calgary was brought to the world's attention during the 1988 Winter Olympics. Meet your Tour Manager in the hotel lobby at 6:00 p.m. for a welcome dinner. Meal: D

DAY 2 Calgary Tower and Heritage Park

Get to know Calgary on a panoramic sightseeing tour of the city. Get your first glimpse of the Canadian Rockies from high atop the 626-foot tall Calgary Tower. Then, take a step back into Canada's colorful past at Heritage Park. Here you will learn about life as a 19th-century fur-trader or old-fashioned blacksmith.



Gasoline Alley Museum

In the Gasoline Alley Museum, admire the collection of 1908 REO Autobuggies and 1912 Buicks, or stroll through Heritage Town Square and chat with the locals in their traditional clothing. Then, depart for Banff and your hotel. Meals: B, D

DAY 3 Lake Louise and Banff Sightseeing

Today, travel to beautiful Lake Louise where majestic mountains are reflected in the blue, glacier-fed waters. Later, explore Canada's first National Park and UNESCO World Heritage Site, Banff. See Bow Falls and Tunnel Mountain before taking the gondola ride in enclosed cars to the peak of Sulphur Mountain for a spectacular panoramic view of the village and valley below. Meals: B, D

DAY 4 Ride the Rocky Mountaineer to Kamloops

Board the *Rocky Mountaineer* in Silver Leaf Class and begin the journey westward. Departing Banff National Park the train will travel through the unique Spiral Tunnels in Yoho National Park, a remarkable engineering achievement. You will also cross the Continental Divide. Beyond Craigellachie is Rogers Pass with its tunnels, glistening glaciers, and snow-capped mountains. After Craigellachie, where the "last spike" was driven completing the Canadian Pacific Railway in 1885, you pass through the vast ranchlands to Shuswap Lake. Overnight in Kamloops. Meals: B, L

DAY 5 Rocky Mountaineer to Vancouver

Upon leaving the city of Kamloops the train will follow the Thompson River through the Fraser Canyon. One of the canyon's true highlights is Hell's Gate, where you will watch water torrent past the canyon's walls at its narrowest point. En route you will pass through the scenic Fraser Canyon and the fertile Fraser Valley. The *Rocky Mountaineer* takes you into the interior of British Columbia to the cosmopolitan city of Vancouver. Meals: B, L



DAY 6 Vancouver Sightseeing and Harbour Cruise

Vancouver, its dramatic location between the Rocky Mountains and the Pacific Ocean, is sure to inspire you. Enjoy an included sightseeing tour to see Vancouver's downtown core, the spectacular North Shore and beautiful Stanley Park. After your included lunch, embark on a scenic sightseeing cruise through Canada's "Gateway to the Pacific"- the Burrard Inlet. You will get up close to many of Vancouver's most famous landmarks. Cruise past the famous Stanley Park, the busy cruise ship terminals, the spectacular city skyline, historic Gastown, the breathtaking North Shore Mountains and more. **Meals: B, L**

DAY 7 Museum of Anthropology, Granville Island and Gulf of Georgia Cannery

Begin the day at the Museum of Anthropology renowned for its world arts and cultures and works by the First Nation bands. Spend time at Granville Island's public market, the crown jewel of the island. This outdoor market features colourful food, produce stores, handcrafted products and unique gifts. Later visit the Gulf of Georgia Cannery. Built in 1894 this National Historic Site echoes the days of when British Columbia was a leading salmon producer. **Meals: B, D**

DAY 8 Return Home

Following breakfast, depart with a group transfer to the Vancouver International Airport for flights out after 12:00 p.m. **Meal: B**

Itinerary subject to change.



TOUR HIGHLIGHTS

- 14 Meals: 7 breakfasts, 3 lunches and 4 dinners
- Round trip airport transfers
- Spend one night in Calgary, Alberta's center of Cowboys and Culture
- Take a panoramic sightseeing tour of Calgary and the Canadian Rockies from high atop the 626-foot tall Calgary Tower
- Step back into Canada's colorful past at Heritage Park with its fur-traders, blacksmith and collection of vintage automobiles
- Spend two nights inside Banff National Park, Canada's first national park and visit Lake Louise
- Take a gondola ride to the top of Sulphur Mountain for a breathtaking view of the Banff village valley and surrounding mountains
- Spend two full days on board the *Rocky Mountaineer* train in Silver Leaf Class* as you pass some of the most breathtaking scenery in North America
- Spend one night in scenic Kamloops, nestled in the Rocky Mountains
- Spend three nights in cosmopolitan Vancouver, the gem of Canada's Pacific Coast
- Take a panoramic tour of Vancouver to see its downtown core, spectacular North Shore and beautiful Stanley Park
- Enjoy a narrated cruise through Canada's "Gateway to the Pacific" – Burrard Inlet
- Tour the Museum of Anthropology renowned for its works by the First Nation bands
- Stop at Granville Island and visit the Gulf of Georgia Cannery which echoes the days BC was a leading salmon producer

**Limited Gold Leaf seating available.*

HOTEL ACCOMMODATIONS

Day 1 – Best Western Premier Calgary Plaza Hotel, Calgary, Alberta

Days 2 and 3 – The Kenrick Hotel, Banff, Alberta

Day 4 – The Delta Hotel (or similar), Kamloops, British Columbia

Days 5 through 7 – Holiday Inn and Suites, Vancouver, British Columbia

Tour: _____

Departure Date: _____

Group Name: _____

Group Number: _____



For Reservations Contact: _____

Today's Date: _____

IMPORTANT: Please print your name EXACTLY as it appears on your passport. We require a copy of your passport within two (2) weeks of making your reservation. Name corrections, after final payment due date or after tickets have been issued, will result in additional fees being assessed.

YOUR INFORMATION

Salutation: _____ First: _____ Middle: _____ Last: _____ Suffix: _____ Nickname: _____
(Mr., Mrs., Rev) (Please print EXACTLY as it appears on Passport) (Jr., Sr.)

Address: _____ City: _____ State: _____ Zip Code: _____

Phone: _____ Cell: _____ Email Address: _____

Passport Number: _____ Date of Issue: _____ Date of Expiration: _____

Issue City, State, Country: _____ Global Entry/TSA #: _____ Citizenship: _____

Date of Birth: _____ Place of Birth: _____ Gender: Male Female

Emergency Contact: _____ Relationship: _____ Phone: _____
Please provide contact information of person not traveling with you.

ROOMING WITH

Salutation: _____ First: _____ Middle: _____ Last: _____ Suffix: _____ Nickname: _____
(Mr., Mrs., Rev) (Please print EXACTLY as it appears on Passport) (Jr., Sr.)

Address: _____ City: _____ State: _____ Zip Code: _____

Phone: _____ Cell: _____ Email Address: _____

Passport Number: _____ Date of Issue: _____ Date of Expiration: _____

Issue City, State, Country: _____ Global Entry/TSA #: _____ Citizenship: _____

Date of Birth: _____ Place of Birth: _____ Gender: Male Female

Emergency Contact: _____ Relationship: _____ Phone: _____
Please provide contact information of person not traveling with you.

Please advise your departure airport for this tour: _____ Mayflower Air Writing Own Air

PAYMENT INFORMATION

Make Checks Payable To: _____

Mail Deposit To: _____

Mail Final Payment To: _____

Credit Card #: _____

Security Code: _____ Exp. Date: _____

Cardholder Name & Billing Address: _____

___ Single ___ Twin ___ Guaranteed Share

One Bed Two Beds

Purchasing Travelers Protection Plan:

Yes No

Deposit Amount: \$ _____

Travel Protection Plan: \$ _____

Total Amount Enclosed: \$ _____

Final Payment Due By: _____

2027 NORTH AMERICA HOLIDAYS

Booking Conditions

Payments

All deposits and final payments can be made by check or credit card. We accept the following credit cards: Visa, Mastercard and Discover Card.

Prices Subject to Change

We reserve the right to vary itineraries and prices and substitute facilities, hotels or events of equal or better quality if necessary.

Guaranteed Share Program for Single Travelers

If you are traveling alone and would like a roommate for cost savings, let us know at the time of booking your reservation. Travelers must be non-smokers, cannot use a medical sleeping device or have specific needs like Handicapped room etc. to be eligible. Participants will be paired with another traveler of the same gender at the twin rate. If no roommate is available, you will get a single room at the twin rate. Guaranteed share reservations are available up to 180 days prior to tour departure and based on availability.

Roommate Cancellation

If you are booked as a "twin" and your roommate cancels their reservation, and you cannot find another roommate, you may either travel as a guaranteed share (see above) or travel as a single and pay the single supplement.

Health and Walking on Tour

Some sites visited have limited motorcoach access and may involve considerable walking, stairs or inclines. Travelers should be in reasonably good health. Some programs include destinations in higher elevations that may have varying effects on individual travelers. Tour Managers and Coach Drivers cannot lift or assist travelers into transportation vehicles. Mayflower Cruises & Tours requires that persons requiring assistance be accompanied by a companion who is capable of and totally responsible for providing the assistance.

Revision Fees

A fee of \$25 per person per transaction will be charged for any changes, revisions or alterations made to your reservation after confirmation.

Luggage Handling

The tour cost includes portage for one average size suitcase. A charge of \$5.00 per hotel will be collected by the Tour Manager for each additional piece of luggage that you bring.

Travel Documents

Your travel documents will be in your possession approximately 14 days prior to departure. Documents include tour itinerary, departure and arrival information and times, hotel and ship information, clothing suggestions, baggage tags, plus any helpful hints.

Mayflower Loyalty Program

Earn \$100 travel credit for every North America Air holiday taken with Mayflower Cruises & Tours. No restrictions on the amount of credits an individual can acquire. Loyalty Credits can be applied to any reservation traveling within one year of the return of the tour they were earned on. Multiple credits can be used on a single tour. Credits are nontransferable but can be combined with Mayflower promotional savings. **Some restrictions apply, call for details.*

Smoke Free Environment

Although smoking is not allowed on the motorcoach, frequent rest/smoking stops are made.

Travelers with Special Needs

You must advise Mayflower at the time your booking is made of any disability requiring special attention. Mayflower will make reasonable efforts to accommodate the special needs of our travelers. Be aware that the Americans with Disabilities Act is applicable only within the United States and that accommodations for disabled travelers outside the United States may be more limited. If a traveler requires assistance, we require that he/she be accompanied by a companion who is capable of

and totally responsible for providing the assistance. Neither Mayflower personnel, nor its suppliers, may lift or physically assist travelers. If a traveler thinks he/she might need assistance during a trip, he/she should call Mayflower to determine what assistance might reasonably be provided. If special arrangements are provided, and these arrangements add to the Tour Operator's cost, the Tour Member will be responsible to pay the additional costs. Mayflower cannot provide special individual assistance to travelers with special needs for walking, dining or other routine activities. Travelers requesting a handicapped room cannot be booked with Guaranteed Share accommodations.

Membership

Mayflower reserves the right to withhold tour membership, or to require any traveler to leave a tour at any time, when such action is determined by Mayflower to be in the best interests of the traveler or the tour group. Children must be at least 10 years of age and accompanied by a guardian at all times.

Force Majeure

Except where otherwise expressly stated in these terms and conditions we cannot accept liability or pay any compensation where the performance or prompt performance of our obligations under our contract with you is prevented or affected by or you otherwise suffer any damage, loss or expense of any nature as a result of Force Majeure. "Force Majeure" means any event which we or the supplier of the services in question could not, even with all due care, foresee or avoid.

Responsibility

These tour programs are operated by Mayflower Cruises & Tours, Inc. 650 Warrenville Rd, Suite 500, Lisle, IL 60532. In common with other companies, Mayflower acts only as an agent for Tour Members in arranging room accommodations, transportation, sightseeing, admissions and restaurants. Mayflower reserves the right in its sole discretion to make changes in the itinerary and is not responsible for expenses, loss of time, money or other occurrence resulting from a change of tour scheduling made for Tour Members. Mayflower reserves the right to accept, decline or retain any person as a member of the tour, and is not responsible for any losses or damages of personal property, or for injuries, expenses or damages incurred by any Tour Member. Mayflower reserves the right to withhold tour membership, or to require any traveler to leave a tour at any time, when such action is determined by Mayflower to be in the best interests of the traveler or the tour group. Children must be at least 10 years of age and accompanied at all times by a guardian.

United States Tour Operators Association

\$1 Million Travelers Assistance Program
Mayflower Cruises & Tours, Inc. shares the coverage available under the United States Tour Operators Association ("USTOA") \$1 Million Travelers Assistance Program with affiliates of Mayflower Cruises & Tours who, as an Active Member of the USTOA is required to post \$1 Million with USTOA to be used to reimburse, in accordance with the terms and conditions of the USTOA Travelers Assistance Program, the advance payments of Mayflower Cruises & Tours travelers in the unlikely event of Mayflower Cruises & Tours bankruptcy, insolvency or cessation of business. Further, you should understand that the \$1 Million posted by Mayflower Cruises & Tours may be sufficient to provide only a partial recovery of the advance payments received by Mayflower Cruises & Tours. Complete details of the USTOA Travelers Assistance Program and a list of affiliates may be obtained by writing to USTOA at 345 Seventh Avenue, Suite 1801, New York, NY 10001, or by email to information@ustoa.com or by visiting www.ustoa.com.

Tour Activity Level

Travelers should be in reasonably good health. Please consult your physician for pre-departure health advice.

1. This program has a leisurely pace with minimal activity such as climbing stairs, boarding the motorcoach and walking within the hotels and ships.
2. Average physical activity on this program requires the ability to climb stairs and walk reasonable distances, sometimes over uneven surfaces.

3. A blend of longer and shorter touring days with walking tours. Expect more of the touring to be over uneven surfaces and involve more stairs.

4. Longer touring days with more walking tours mixed with some periods of standing. Expect more of the touring to be over uneven surfaces and involve stairs.

5. A more physical touring experience based on the destination. Involves longer walking tours, on uneven surfaces, may involve inclines, stair climbing, windy or wet conditions at sites and periods of standing. Expect some of the experiences to occur during the evening.

Payment Information

Listed below is a schedule of deposit and final payment due dates. You will note that the first category includes an optional Travel Protection Plan (TPP). Within five business days of making your reservation, you must make your initial trip deposit. Once your trip deposit is made, you then have 24 hours to add on the Optional TPP if you choose to purchase. Please see "Travel Protection Plan (TPP)" section on the next page for further explanation of this offering.

NORTH AMERICA (AIR) HOLIDAYS DEPOSIT SCHEDULE -

Land tour price up to \$3,500

Land Tour with Air*	Deposit Per Person	Final Payment
• With TPP Coverage	\$549	90 Days
• Without TPP Coverage	\$200	90 Days
Land Tour Only*	Deposit Per Person	Final Payment
• With TPP Coverage	\$449	90 Days
• Without TPP Coverage	\$200	90 Days

DEPOSIT SCHEDULE - Land tour price from \$3,501 and up

Land Tour with Air*	Deposit Per Person	Final Payment
• With TPP Coverage	\$599	90 Days
• Without TPP Coverage	\$200	90 Days
Land Tour Only*	Deposit Per Person	Final Payment
• With TPP Coverage	\$499	90 Days
• Without TPP Coverage	\$200	90 Days

The F431L TPP plan mentioned in this brochure is not offered on select North America tours, including Alaska Adventure Cruise, Canadian Rockies by Rail, From the Red Rocks to the Rockies, Hawaiian Cruising in Paradise, New England and Canada Autumn Cruising, Baja California Cruise. For a full list, please contact us directly. These trips may be covered under the F431G plan, please visit www.tripmate.com/F431G for more details on this Travel Protection Plan. Rates immediately below are for the F431G plan.

DEPOSIT SCHEDULE - Canadian Rockies by Rail; From the Red Rocks to Rockies

Land Tour with Air*	Deposit Per Person	Final Payment
• With TPP Coverage	\$969	120 Days
• Without TPP Coverage	\$400	120 Days
Land Tour Only*	Deposit Per Person	Final Payment
• With TPP Coverage	\$969	120 Days
• Without TPP Coverage	\$400	120 Days

DEPOSIT SCHEDULE - Alaska Adventure Cruise; New England and Canada Autumn Cruising; Hawaiian Cruising in Paradise; Baja California Cruise

Land/Cruise Tour with Air*	Deposit Per Person	Final Payment
• With TPP Coverage	\$899	140 Days
• Without TPP Coverage	\$400	140 Days
Land/Cruise Tour	Deposit Per Person	Final Payment
• With TPP Coverage	\$899	140 Days
• Without TPP Coverage	\$400	140 Days

*Land tour price is based on twin occupancy rate

Refund and Cancellation Policy

All payments for land, air, train (ticketed by Mayflower Cruises & Tours) will be refunded when cancellations are prior to final payment date less the deposit amount, which is non-refundable, unless otherwise noted below. The Refund and Cancellation Policy is offered by Mayflower and is separate from the TPP. If you purchase an optional Travel Protection Plan (TPP) you may be reimbursed for your payments, including the deposit amount, less the TPP plan cost.

2027 NORTH AMERICA HOLIDAYS

Booking Conditions

Any changes made to the reservation after final payment will result in cancellation charges as listed below provided you have not purchased TPP:

North America Tours

- 90 to 31 days prior: 20% of tour cost
- 30 to 15 days prior: 30% of tour cost
- 14 to 1 day prior: 40% of tour cost
- Day of departure or early departure from tour: 100% of tour cost
- No refund on unused portions of the tour

Canadian Rockies by Rail, From the Red Rocks to the Rockies

- 121 days or more: Deposit Amount
- 120 days until day of departure: 100% of the tour cost
- No refund on unused portions of the tour

Alaska Adventure Cruise, Hawaiian Cruising in Paradise, New England and Canada Autumn Cruising, and Baja California Cruise

- 141 days or more: Deposit Amount
- 140 days until day of departure: 100% of the tour cost
- No refund on unused portions of the tour

Part A Cancellation Waiver Exclusions

Mayflower Cruises & Tours reserves the right to alter its Cancellation Waiver when a substantial amount of cancellation or postponement of travel is attributable to: conditions resulting from an act of God, natural or man-made disaster, fire, government action, civil disorder, war, hostilities between nations, or unavailability of transportation through no fault of Mayflower Cruises & Tours.

Air Services

Airfare may be purchased through Mayflower for travel originating in the United States. By using Mayflower's air services, you accept that Mayflower is only acting as your agent and is not responsible for any accident, death, personal injury, illness, property damage, delay or other monetary loss or expense of any nature that may arise directly or indirectly out of any act of God, or any actions or default of any carrier. Mayflower is not liable for, and does not assume responsibility or accept claims with regards to any losses incurred due to cancellation of flights or change in flight schedule resulting in additional expenses to you, even when the air services are purchased through Mayflower.

Tour Price Includes

Airfare may be purchased through Mayflower for travel originating in the United States. By using Mayflower's air services, you accept that Mayflower is only acting as your agent and is not responsible for any accident, death, personal injury, illness, property damage, delay or other monetary loss or expense of any nature that may arise directly or indirectly out of any act of God, or any actions or default of any carrier. Mayflower is not liable for, and does not assume responsibility or accept claims with regards to any losses incurred due to cancellation of flights or change in flight schedule resulting in additional expenses to you, even when the air services are purchased through Mayflower.

What is Not Included on the Tours

The land price of your tour does not include airfare to the tour departure point; excess luggage charges; items of a personal nature; meals not included on the itinerary; sightseeing attractions listed as "optional excursions" and gratuities to the full time Tour Manager, motorcoach driver, all airport skycaps, van or limo drivers and local guides. The optional travel protection is available to add to your booking and is not automatically included in your Tour.

Airline Security Measures

The Transportation Security Administration requires that travelers provide their name exactly to their airline as it appears on the passport or a government issued I.D. (such as a driver's license) to be used while traveling, along with their date of birth and gender when making reservations to fly within the U.S. When making your flight reservations through Mayflower Cruises & Tours, you will be asked for this information by our staff. Due to airline security measures, your photo I.D. or passport must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding.

Passport & Visas for Canada and Mexico

Each U.S. citizen must have a valid passport for entry into Canada or Mexico. No other documents will be accepted. Expiry date of passports should be at least six months after the return date of tour. If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports should contact their nearest consulate and inquire about the necessary passport or visa documentation required for entry into the countries visited.

Our F431L Travel Protection Plan consists of a Cancellation Waiver (Part A) combined with Travel Insurance Benefits (Part B) and non-insurance assistance services.

Part A - Cancellation Waiver

Part A of our optional travel protection plan, allows you to cancel your reservation with us, up to 24 hours prior to departure and be reimbursed up to your trip cost for the non-refundable payments you made for your trip.

***Exception:** If you purchase non-refundable airline tickets from Mayflower Cruises & Tours, the Part A (Cancellation Waiver) of the F431L plan TPP does not provide a reimbursement for the airline tickets in the event of a cancellation. You will be charged the TPP cost for the land tour only. Any changes made to the reservation after final payment will result in cancellation charges as listed below. If you purchase the F431G plan, you may be eligible for air ticket reimbursement, provided you have a covered claim.

Part B - Travel Insurance Benefits

In addition to the Part A Cancellation Waiver, this plan also provides the following travel insurance benefits and non-insurance assistance services. These Part B benefits are underwritten by United States Fire Insurance Company and marketed by Trip Mate.

- Trip Interruption (up to 100% trip cost)
- \$500 Missed Connection
- \$2,800 (max \$200/day) Trip Delay
- \$25,000 Accident & Sickness Medical Expense
- \$25,000 Medical Evacuation and Repatriation of Remains
- \$25,000 24 Hour Accidental Death and Dismemberment
- \$2,000 Baggage and Personal Effects
- \$500 Baggage Delay (max \$100/Day)
- 24/7 Non-Insurance Travel Assistance

Part B Travel Insurance is underwritten by United States Fire Insurance Company. For complete details of the plan please visit online website at www.tripmate.com/wpF431L. As outlined, some tours only qualify for the F431G plan. If your tour is only offered the F431G plan, please visit www.tripmate.com/wpF431G.

Important! The Travel Protection Plan must be purchased within 24 hours of initial payment and may not be purchased at a later date.

This advertisement contains highlights of the plans developed by Trip Mate, a Generali Global Assistance & Insurance Services brand, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al T210 et al and TP-401 et al and non-insurance Travel Assistance Services provided by Generali Global Assistance, FootprintID® and Blue Ribbon Bags. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions. In most states, your travel retailer is not a licensed insurance producer/ agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate, a Generali Global Assistance & Insurance Services brand; We are licensed in all states. CA License Number 0821931. <https://www.tripmate.com/main/generali-global-assistance-insurance-services-licenses/880-SW-145th-Avenue-400-Pembroke-Pines-FL-33027;1-833-297-2255;assistancefees@tripmate.com>. While Trip Mate, a Generali Global Assistance & Insurance Services brand, markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Trip Mate, and Trip Mate does not receive compensation from USF for providing the non-insurance components of the plans.