



www.EO.travel/mytrip Tour = HL25 Date = 110425 Code = A ID = 60501



Join Rev. Al Risdorfer

Holy Land

Classic Journey

November 4 - 13, 2025



EO 

Educational Opportunities Tours

www.EO.travel
800-247-0017

Scan to
Travel with Us!





November 4 & 5 – USA to the Holy Land

Your pilgrimage begins as you depart the USA on an overnight flight. You will be welcomed at the Tel Aviv airport by our representative and transferred to your hotel to enjoy dinner before retiring for the night.

November 6 – The Galilee

Worship as you sail across the Sea of Galilee. Visit Capernaum, the center of Jesus' ministry in Galilee, and visit the synagogue built on the site where Jesus taught (Matthew 4:13, 23). On the Mount of Beatitudes, contemplate the text of the "Sermon on the Mount" (Matthew 5-7). Explore the Church of the Loaves and Fish at Tabgha, the traditional site of the feeding of the 5,000 (Luke 9:10-17). See the Chapel of the Primacy, where Peter professed his devotion three times to the risen Christ (John 21). In Magdala, once home to Mary Magdalene, visit a recently discovered first-century synagogue. Recall Jesus' baptism by John the Baptist at the Jordan River.

November 7 – Cana, Nazareth, Tel Megiddo & Caesarea

Visit the Franciscan Wedding Chapel in Cana, the site of Jesus' first miracle, before continuing to Nazareth, Jesus' boyhood home (Matthew 2:23). Look out over Tel Megiddo (Armageddon) to view one of the most important archaeological sites in Israel. Today's last stop is Caesarea, a center of the early Christians, where an angel visited Cornelius, the first Gentile believer (Acts 10), and where Paul was imprisoned for two years before appealing to Caesar.

November 8 – Beit Shean, Jericho, & Qumran

Start the day in Beit Shean, a city continuously inhabited for over 5,000 years. The uncovered ruins date back to the Greek/Roman city that was part of the Decapolis of Jesus' day. See colonnaded streets with marble sidewalks, Roman public baths, and a theater. As you stop in Jericho to view the ruins of the city conquered by Joshua (Joshua 6:1, 2, 20), in the distance, you can see the traditional site of the Temptation of Jesus (Matthew 4:1-11). Continue to Qumran, where the Dead Sea Scrolls were discovered in 1947.

November 9 – Bethlehem & Jerusalem

In Bethlehem, visit the cave revered as Jesus' birthplace and see the Church of the Nativity constructed over the site (Matthew 1:18-25). Gaze out over Shepherds' Field before returning to Jerusalem. Explore the poignant exhibits of Yad Vashem, Israel's Holocaust Memorial.

November 10 – Jerusalem & the City of David

Begin your day with a group picture taken from the Mount of Olives, where Jesus ascended into heaven (Acts 1:9-12). Walk the Palm Sunday Road, pray in the Garden of Gethsemane, and envision the scenes of the night before Jesus' crucifixion (Matthew 26:36 - 44). Continue to Mount

Zion to visit the House of the High Priest Caiaphas, where Jesus was questioned the night of His betrayal (Matthew 26:57). Meditate on the events of the Last Supper as you visit the traditional location of the Upper Room (Mark 14:12-26). After lunch, wander through the excavations of the City of David. Explore Hezekiah's Tunnel, an amazing engineering feat that was dug from both ends and met in the middle (Those who are claustrophobic may want to meet the group at the other end of the tunnel)! Visit the Pool of Siloam, recently uncovered at the foot of the city.

November 11 – Leisure Day (Masada/Dead Sea Option)

Today, you have free time to explore on your own or you may choose to visit Masada and the Dead Sea (additional charge). Ascend by cable car to Masada, Herod's legendary mountaintop fortress, which became the last desperate stronghold of the Jewish Zealots against the Romans. You can still look down on the remains of the Roman camps and the siege ramp below. End your day with a dip in the salt and mineral-laden waters of the Dead Sea.

November 12 – Jerusalem & the Old City

Explore ancient Jerusalem at the Teaching Steps and the Western Wall. View the Pool of Bethesda, where Jesus performed the Sabbath miracle (John 5:1-18). Sing a hymn in the Church of St. Anne and experience its rich acoustics. Visit Herod's Antonia Fortress, where Jesus appeared before Pontius Pilate (Luke 23:1), and follow in Christ's steps on the Via Dolorosa ("the Way of the Cross"). At the Church of the Holy Sepulchre, take time to reflect on His sacrificial love. Visit the Garden Tomb for a time of reflection and communion.

November 13 – Return to the USA or Enjoy an Extension.

Register Early & Save

\$50

Register by April 4, 2025

\$25

Register by May 4, 2025

Full deposit required. Savings deducted from balance.

Starting at \$4,296*

from Washington, DC

YOUR ALL-INCLUSIVE PRICE INCLUDES:

Basic Tour & Guided Sightseeing

Round-trip International Airfare

Additional baggage & optional fees may apply; see fine print for details

Fuel Surcharges and Government Taxes

Subject to change

Admin. Fees, Entrance Fees, Hotel Gratuities & Program Fees

Daily Breakfast & Dinner, Deluxe Motorcoaches

First-Class Hotels & much more!

*A 3.5% surcharge will be added to all credit card transactions.



museum of the Bible

New inclusion for 2025:

*One-year individual membership
to Museum of the Bible!*

See webpage for details

Wonders of Petra & The Dead Sea | November 13 - 17, 2025 · \$1,198*

November 13 – Jerash

This morning, you will journey across the Allenby Bridge on your way to Jerash, one of the best-preserved Roman cities in the world. Stroll through the oval piazza and wander along colonnaded streets etched by the wheels of ancient chariots. Stand in the grand theater where an onstage whisper can be heard in the top row. Continue to your hotel for dinner and your overnight stay.

November 14– Petra

Begin your journey south towards Petra today. Explore the city of Petra. Its entrance passes through a long, narrow gorge known as the Siq and can only be accessed by carriage, horseback, or on foot. Once inside the city, marvel at the intricate detail of a city that was cut into the cliffsides of rose-colored rock. Travel to your hotel at the Dead Sea for dinner and your overnight stay.

November 15 – Madaba & Mount Nebo

Travel to Madaba, the City of Mosaics, to visit the Church of Saint George with its sixth-century Byzantine mosaic map showing Jerusalem and other holy sites. Continue to Mount Nebo, where Moses caught a glimpse of the Promised Land (Deut. 34). On a clear day, you can see all the way across the Jordan Valley and the Dead Sea to the rooftops of Jerusalem and Bethlehem. Return to your hotel for dinner and your overnight stay.

November 16 – Free Morning at the Dead Sea

Enjoy a free morning at your hotel. Cross the border back into Israel and enjoy dinner in Jerusalem. Afterward, you will travel to the airport in Tel Aviv to begin your journey home.

November 17 – Return to the USA

Cairo & The Route of The Exodus | November 13 - 18, 2025 · \$1,398*

November 13 – Jerusalem to Mount Sinai

Travel in the footsteps of the Holy Family from Jerusalem to the Sinai desert. Cross the border and check into your hotel near Mount Sinai for dinner and rest.

November 14 – St. Catherine's Monastery

This morning, you can climb Mount Sinai (conditions permitting), where it is believed Moses received the Ten Commandments. Everyone will visit St. Catherine's Monastery. Stay in Sharm el Sheikh, where you will dine at your hotel.

November 15 – Route of the Exodus

Trace the route of the Exodus along the eastern Sinai coast to Wadi Feiran. Then, travel to Elim and Marah by the Red Sea. Continue to Cairo for dinner and a three-night stay.

November 16 – Memphis, Saqqara, the Great Pyramids & the Sphinx

Tour the rural region of traditional Egyptian farming. Travel as Abraham did to Memphis (Biblical Noph) and to Saqqara, where you will see the Step Pyramid. Also, see the Great Pyramids of Giza and the Sphinx.

November 17 – Cairo

Explore the Egyptian Museum of Antiquities to see the renowned treasures of King Tutankhamun. Tour the Old City and see the Citadel of Saladin and the Alabaster Mosque of Muhammad Ali. In Old Cairo, visit the Abu Serga Church. Prepare for your return flight home.

November 18 – Return to the USA

Nile Cruise | November 13 - 20, 2025 · \$2,598*

November 13 – Jerusalem to Mount Sinai

Travel in the footsteps of the Holy Family as you travel from Jerusalem to the Sinai desert. Cross the border and check into your hotel near Mount Sinai for dinner and rest.

November 14 – St. Catherine's Monastery

This morning, you can climb Mount Sinai (conditions permitting), where it is believed Moses received the Ten Commandments. Everyone will visit St. Catherine's Monastery. Stay in Sharm el Sheikh, where you will dine at your hotel.

November 15– Luxor & Karnak

Today, fly from Sharm el Sheikh to Luxor (ancient Thebes). Visit the Temple of Luxor and the Karnak Temple. See the famed Hypostyle Hall, the Temple of Amon, the Granite Scarabaeus, the Sacred Lake, and the Obelisks of Queen Hatshepsut and Thutmose III. Board your Nile cruise ship and enjoy dinner.

November 16 – Valley of the Kings & Queens & Esna

This morning, visit the Valley of the Kings and then see the Colossi of Memnon, which represents King Amenhotep III. See the Temple of Queen Hatshepsut and then sail to Esna. Your dinner and overnight stay will be on board.

November 17 – Edfu & Kom Ombo

Visit the Edfu Temple on the west bank of the Nile. Enjoy lunch on board as you sail to Kom Ombo to visit the Kom Ombo Temple. Enjoy dinner and your overnight stay on board.

November 18 – Aswan

Set sail on a smaller boat across the Nile to visit the temples at Philae, including the Temple of Isis. Next, visit the High Dam at Aswan and the Unfinished Obelisk. After exploring Aswan, fly to Cairo to check into your hotel for dinner and your overnight stay.

November 19 – Cairo

Explore the Egyptian Museum of Antiquities to see the renowned treasures of King Tutankhamun. Afterward, visit the Pyramids of Giza and the Great Sphinx. Tour the Old City and see the Citadel of Saladin and the Alabaster Mosque of Muhammad Ali. In Old Cairo, visit the Abu Serga Church. Prepare for your return flight home.

November 20 – Return to the USA

A minimum number of participants must be reached to operate extensions. Contact us for specifics. Guests taking an extension may be on a different flight than their group and/or traveling companion.

*A 3.5% surcharge will be added to all credit card transactions

PROGRAM CONDITIONS

INCLUDED IN PRICE:

• Round-trip international airfare • Deluxe motorcoaches • 1st class hotels • Guided sightseeing • Entrance fees to sites visited (as listed in itinerary) • Breakfast & dinner daily • Hotel gratuities • Program fees • Administrative Fee • Fuel surcharges \$600 • Government Taxes \$98 (Increases in government tax and fees are subject to change) • One-year membership to Museum of the Bible (see website for details)

NOT INCLUDED IN PRICE:

• Optional Travel Protection Program (see premium schedule) • Extensions and optional sightseeing as listed in the brochure • Miscellaneous fees such as individual transfers; passports, laundry, lunches, beverages at meals & baggage fees • Voluntary "Love Offering" for guide and driver • \$100 Document fee for Non-US/Canadian residents • Visa for non-US citizens • Required Vaccinations • Required medical testing before, during, and/or after travel **ALSO NOT INCLUDED IN PRICE - will appear on your statement:** Extension Border taxes, visas, tips and other fees: \$138 for Petra, \$158 for Cairo, and \$168 for Nile Cruise. For more information on taxes, visas, tips and other fees visit www.eo.travel.

ACCOMMODATIONS:

Price is per person based on double occupancy. When available, single rooms are often smaller than doubles. While EOT will try to match roommates, EOT cannot guarantee a roommate will be available. Roommates may be assigned as late as 30 days prior to departure and, if one is not available or you request a single room, the following charges apply: \$1,098 during the basic tour; \$428 for Petra; \$468 for Cairo and \$728 for Nile Cruise.

SAVINGS:

Early registration discounts or other promotions are deducted from the balance of your bill. Hosts/Co-hosts are not eligible.

PAYMENT INFORMATION:

A 3.5% surcharge will be added to all credit card transactions.

PAYMENT SCHEDULE:

| Payment | Amount | Due Date |
|--------------------------|---------|---|
| Initial Deposit | \$300 | Upon registration |
| Second Deposit | \$1,500 | 07/12/25 |
| Full Deposit | \$1,800 | Payment received between 07/13/25 - 08/20/25 must pay the full deposit amount and may be subject to late registration fees. |
| Final Payment | | 08/21/25. If paid after the due date, a late payment fee of \$100 will be assessed. |
| Travel Protection Amount | | The Travel Protection Plan premium will be due no later than 07/12/25 to be in full effect. Travel protection premiums must be paid in addition to our deposits and in advance of the final payment for coverage to be in effect. |

REGISTRATIONS RECEIVED after July 12, 2025:

We welcome registrations after 07/12/25. Registrations received between 07/13/25 - 08/06/25 will incur a fee starting at \$100 per person. Registrations received between 08/07/25 - 08/21/25 will incur a fee starting at \$200 per person. Registrations received between 08/22/25 - 09/05/25 will incur a fee starting at \$400 per person. Registrations received on 09/06/25 or later will incur an additional fee based on air availability. In addition, cancellation fees for Nile Cruise are: 59-31 days = 25% of the extension cost; 30-0 days = 100% of the extension cost. Additional fees will be advised upon registration.

CANCELLATION FEES:

100% of Cancellation Fees are covered by the optional Travel Protection Program, provided the premium has been paid and the reason for cancellation is coverable. Those who do not take travel protection should be aware of the following per-person cancellation penalties: From the day of registration to 105 days prior to departure, you will be charged the \$100 non-refundable cancellation fee plus any airline and land fees. Additionally, thereafter, you will be charged any airline penalties, land penalties, and a single room supplement if your cancellation forces your roommate into a single plus the following per-person charges: 104-60 days = \$400; 59-45 days = \$600; 44-31 days = 40% of total cost; 30 days to the day of departure = 100% of the total cost. Submit cancellation in writing. On or after the day of departure, there will be no refund for any services not used.

STATEMENTS OF RESPONSIBILITY

EOT does not accept responsibility for losses or additional expenses due to delay or changes in air schedules, hotel overbookings, other hotel related problems or causes, and/or travel supplier cancellations or postponements. Travel suppliers include all tour operators, cruise lines, airlines, hotels, bus companies, entertainment venues, and any other travel supplier used to operate the tour. All such losses or expenses will be the responsibility of the passenger. EOT reserves the right to make adjustments to the itinerary as deemed desirable by EOT, and EOT reserves the right to cancel any tour prior to departure. If a tour is canceled beyond the control of EOT, EOT will provide a refund or a future travel credit to be used two years from the date of issuance for the value of all funds paid by the passenger less nonrefundable travel supplier prepaid deposits, travel supplier change fees, nonrefundable travel protection premiums, and a \$150 administration fee.

FIT TO TRAVEL STATEMENT:

Passengers registering for the tour accept the responsibility for being in good health and able to walk and travel on the tour. Because many of the sites are not accessible to the physically challenged and space limitations on tour buses, wheelchairs and scooters cannot be accommodated. Those needing oxygen or other ambulatory assistance will find the tour extremely limiting in their experiences. Persons using C-pap machines requiring distilled water will need to inform us ahead of time, so we can work with local operators to prepare as it is not always available. EOT reserves the right to refuse or revoke travel to anyone who is, in the sole judgment of EOT, incapable of group travel without causing undue

demands upon the staff or other tour participants. Accessible rooms/cabins are limited and subject to confirmation after receiving the passenger's written request. If you have questions, please see eo.travel/fit-to-travel-statement or contact Educational Opportunities Tours Inc. for more details.

PASSPORT INFORMATION:

Passport information must be submitted to our office no later than 07/12/25. Failure to provide your passport information to our office by this date may result in change fees or denial of travel. Discrepancies in information may result in change fees, delays in receiving travel documents for your trip, or denial of travel. Any fees incurred due to discrepancies are the responsibility of the passenger.

PRICE INCREASES:

All prices quoted in this brochure are subject to change prior to payment in full due to currency fluctuations, fuel surcharge increases, government taxes and fees increases or unforeseen circumstances. In addition, you may be subject to a price increase after payment in full has been received due to potential government imposed taxes and fees.

AIRLINE ROUTES AND TICKETS:

In order to keep prices low, EOT does not guarantee the most direct routing to your final destination. Once issued, airline tickets cannot be changed or refunded thereafter. Air transportation to/from your destination will be economy class on IATA and ARC carriers utilizing APEX or SUPER APEX non-refundable, non-amendable tickets for groups of 10 or more flying together on entire itinerary. If you choose to depart from a different city than your group or traveling companion, or deviate your flight and/or trip plans, and/or you are taking a pre or post tour, you may fly on a different scheduled flight(s) than the rest of your group. If you make your own air arrangements, you are responsible for booking all needed flights for your travel unless specified otherwise. Contact guest services for further details.

FLIGHT TIMES AND SEATING:

All flights are subject to change by the airlines without advance notice. EOT is not responsible for such changes or delays and does not reimburse expenses resulting from such delays. If you are making your own flight arrangements to the departure city, we recommend you purchase a ticket that can be exchanged without large penalties. There is no advance seat selection for groups on most airlines. Early check-in is necessary to secure seats with travel companions and those with special needs. Due to security measures taken at airports, it is advisable to arrive at the airport three hours prior to departure time. Seating is solely under the control of the airlines.

ADDITIONAL AIRLINE FEES:

You will likely incur additional airline checked baggage fees that are not included in the price of the tour. These fees vary by airline and are at the airline's discretion on each segment of the flight itinerary. Additionally, you may incur optional fees (food, excess baggage, overweight baggage, items of personal nature, etc.) as well. For more information, visit eo.travel/travel-info/airline-fees.

ON OWN DEVIATIONS:

On Own Deviations from the standard tour program must be submitted in writing and are subject to additional airline fees, if applicable. Transfers for passengers who deviate are not included.

ITINERARY CHANGES:

Every effort has been made to ensure the accuracy of this brochure. While EOT will make every effort to ensure you will see all sites listed in this brochure, the availability of sites, order of sites and/or days and number of days may be altered to accommodate changes in airline, hotel schedules, and local conditions. No changes to the itinerary are effective unless approved in writing and signed by an authorized officer of the tour operator. Except as stated herein, no other person is authorized to cancel, modify or vary the tour arrangements or to make any representation of warranty concerning the tour.

Due to airline schedules, some participants may receive one or two extra leisure days at a nominal per day charge and some extensions may not be available on all departure dates. If itinerary changes necessitate extra overnights, you will be charged \$125 per night; single rooms \$175 per night. Meals for extra nights are not included.

VALIDITY DATE:

This brochure is valid until **05/18/24**. If validity date has passed, current brochures may be found at www.eo.travel. Registrations will still be accepted after the validity date.

RELEASE INFORMATION:

Payment of deposit indicates permission for EOT or its agents to record the registrant's participation and appearance on video tape, audio tape, film, photograph, or any other medium and to use the registrant's name, likeness, voice, comments, submitted documentation, written papers, and/or biographical material without restrictions or limitation for any advertising, marketing, publicity, educational or promotional purpose which EOT or its agents deem appropriate, unless the registrant or guardian otherwise notifies EOT in writing prior to departure.

Enrollment in, payment of deposit and/or acceptance of final documents, vouchers, or tickets shall be deemed to be consent to the Passenger Agreement and Program Conditions of the brochure. Prices are based on tariffs in effect as of January 1 of the previous year and are subject to adjustment without notice in the event of any change or currency fluctuation.

Except where otherwise stated, EOT acts only as agent for the relevant supplier in securing hotels, transportation and other travel services and in no event shall EOT be liable for failure by any such supplier to render any transportation, lodging or other travel service to be provided on the tour. **The passenger agrees that EOT assumes no liability for injury, death, damage, loss, theft, accident, delay, any lost or damaged luggage, or irregularity which may occur by reason of any negligent or willful act or omission of any suppliers of service.**

EOT does not own or operate any of the suppliers of services to your tour. Similarly without limiting the foregoing, passenger agrees to hold EOT harmless for any defect in any vehicle, plane, boat, bus, car, van or other vehicle, act of war or insurrection, terrorist activity, revolt or other civil uprising, military action, strikes or labor unrest or any Act of God or for any other act of any third party. Florida law will be applicable to any dispute which arises out of or concerns this brochure or your tour. Any and all litigation must be brought only in and for courts in Polk County, Florida to the exclusion of litigation anywhere else in the world.

Educational Opportunities Tours is the tour operator and is solely responsible for the travel program. Educational Opportunities Tours is registered with the State of Florida as a Seller of Travel. Registration No.

Travel Protection Plan - Premium Rates - For a full description of the plan, go to: www.tripmate.com/wpF427E

| Trip Cost | Plan Cost | Trip Cost | Plan Cost | Trip Cost | Plan Cost |
|---------------|-----------|---------------|-----------|----------------|-----------|
| \$0 - \$1000 | \$99 | \$3501-\$4000 | \$399 | \$6501-\$7000 | \$699 |
| \$1001-\$1500 | \$149 | \$4001-\$4500 | \$449 | \$7001-\$8000 | \$799 |
| \$1501-\$2000 | \$199 | \$4501-\$5000 | \$499 | \$8001-\$9000 | \$899 |
| \$2001-\$2500 | \$249 | \$5001-\$5500 | \$549 | \$9001-\$10000 | \$999 |
| \$2501-\$3000 | \$299 | \$5501-\$6000 | \$599 | | |
| \$3001-\$3500 | \$349 | \$6001-\$6500 | \$649 | | |

Schedule of Benefits

Maximum Benefit

Part A*

Trip Cancellation 100% of the Trip Cost

Part B

Trip Interruption Up to 100% of the non-refundable Trip Cost

Missed Connection \$500

Trip Delay Up to \$150 Per Day, to a Maximum of \$1,500

Medical Expense / Emergency Evacuation

Accident & Sickness Medical Expense \$25,000

Medical Evacuation & Repatriation of Remains \$50,000

24 Hour Accidental Death & Dismemberment \$25,000

Baggage and Personal Effects \$1,000

Baggage Delay Up to \$200

Additional Cancellation Protection

When you purchase this Travel Protection Plan at or before the final payment due date for Your Trip, you also receive the Educational Opportunities Tours Non-Insurance Cancellation Waiver that allows you to cancel your Educational Opportunities Tours travel arrangements up to the day of departure for any reason (excludes no shows and those not permitted boarding). With this Educational Opportunities Tours Cancellation Waiver, your non-refundable land cancellation penalties will be reimbursed in cash or in travel vouchers (depending on your reason for cancellation). Certain travel programs are not eligible for this benefit, such as cruise and land programs listed and detailed on the Educational Opportunities website (www.eo.travel). **Plan costs must be paid in addition to initial or second deposit prior to the final payment for coverage to be in effect. Part A - Non-Insurance Cancellation Waiver is provided by Educational Opportunities Tours. Part B - Travel Protection Benefits are provided by United States Fire Insurance Company and serviced by Trip Mate. *In MN and NY, a different cancellation waiver is available. Available for purchase separately in NY.**

Conditions and Limitations

The Travel Protection Plan is only available for citizens or residents of the United States of America. The Travel Protection Plan is unavailable for residents of NY. 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 and FootprintID and a non-insurance Cancellation Fee Waiver provided by Educational Opportunities Tours, Inc. 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; P.O. Box 527, Hazelwood, MO 63042; 1-833-297-2255; assistance@tripmate.com. We are licensed in all states. While Trip Mate 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.