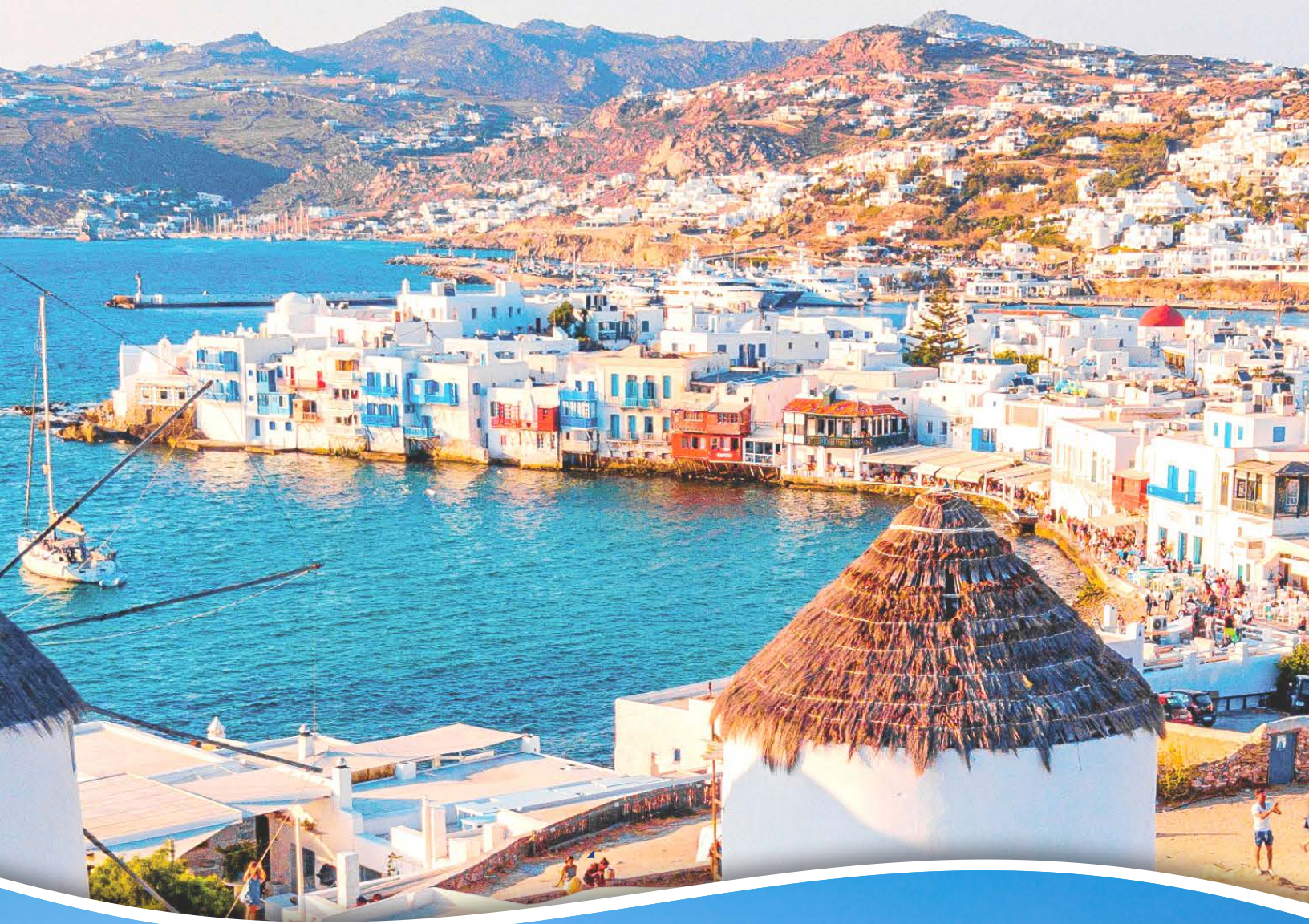


FOLLOWING THE MISSIONARY JOURNEY OF
THE APOSTLE PAUL

10 Nights Aboard the Norwegian Viva

Athens, Greece to Rome, Italy



Departing Los Angeles - October 17-29, 2024

Greece Pre-Tour

October 13 - 18, 2024
Starting at \$1,098*

OCTOBER 13 - Depart the USA

OCTOBER 14 - Arrive in Thessaloniki

Discover Thessaloniki, where Paul was accused of turning the world upside down with his preaching of Christ (Acts 17: 3-6). As you explore St. George's Basilica, believed to be built over the synagogue where Paul preached, reflect on the two epistles the Apostle Paul wrote to the Thessalonian church here. Stroll through the archaeological museum and the beautiful basilicas of St. Sophia and St. Demetrios. St. Demetrios is dedicated to a distinguished Roman proconsul martyred for his Christian faith. Along the Via Egnatia stands the Galerius Arch, and you can look out over the second-largest city in Greece from the Old City Ramparts, some dating back to Roman times. Stay overnight in Thessaloniki.

OCTOBER 15 - Amphipolis, Philippi & Neapoli

Follow in the footsteps of Paul and Silas to Amphipolis and explore the ruins of the many Christian basilicas there. In Philippi is a baptismal site commemorating where God opened the heart of Lydia (a seller of purple from Thyatira) to hear the words of Paul (Acts 16:13-15). Lydia and her household were the first Christian converts baptized on European soil. View the Roman-era crypt thought to have served as a prison for the Apostle Paul, and explore Philippi's famous acropolis, marketplace, the Basilica of Paul, and theater. Today's last stop is Neapolis (Kavala), one of Greece's most picturesque mainland ports, where Paul landed with his disciples, Timothy and Silas. See the Roman aqueduct and acropolis before returning to Thessaloniki for dinner and overnight.

October 16 - Verea & Meteora

Follow the path of Paul when he fled Thessaloniki for the safety of Veria (Berea), where Jews and some honorable Greeks accepted the new faith (Act 17: 10-12). As you visit the rock forest of Meteora ("in the heavens above") in western Thessaly, imagine the Apostle Paul walking that treacherous terrain on his missionary journey. Gaze up at the breathtaking Byzantine monasteries spectacularly perched on soaring, sheer-sided grey sandstone pillars. In the 13th century, monks sought refuge in cliffside caves before fleeing higher to build the original wooden shelters that later became these monasteries. Stay overnight in Kalambaka.

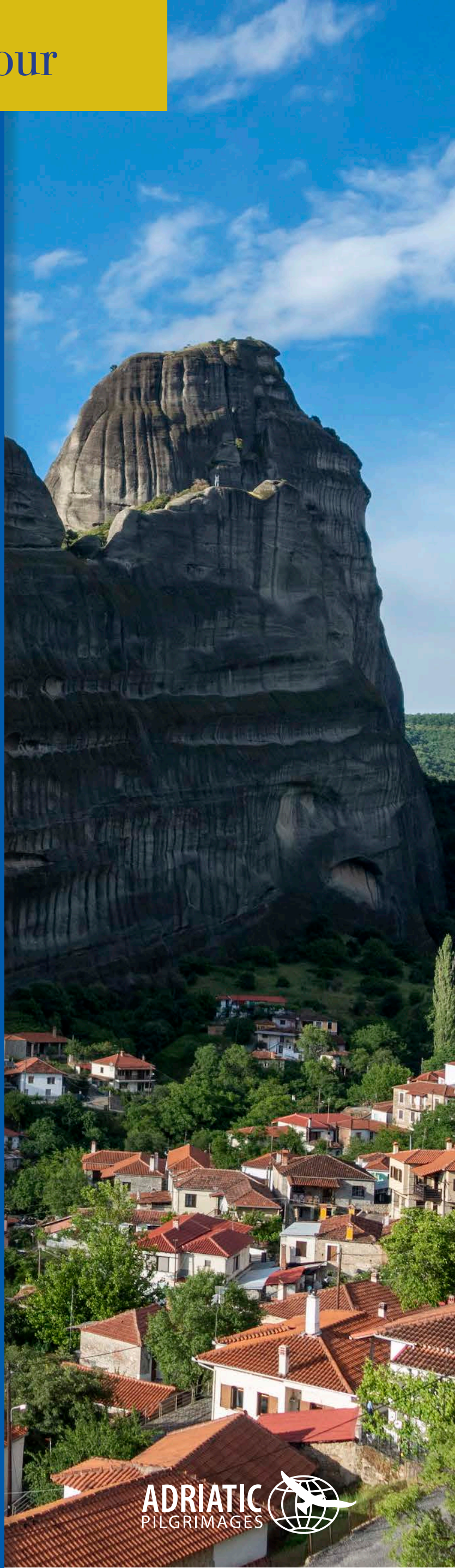
October 17 - Delphi

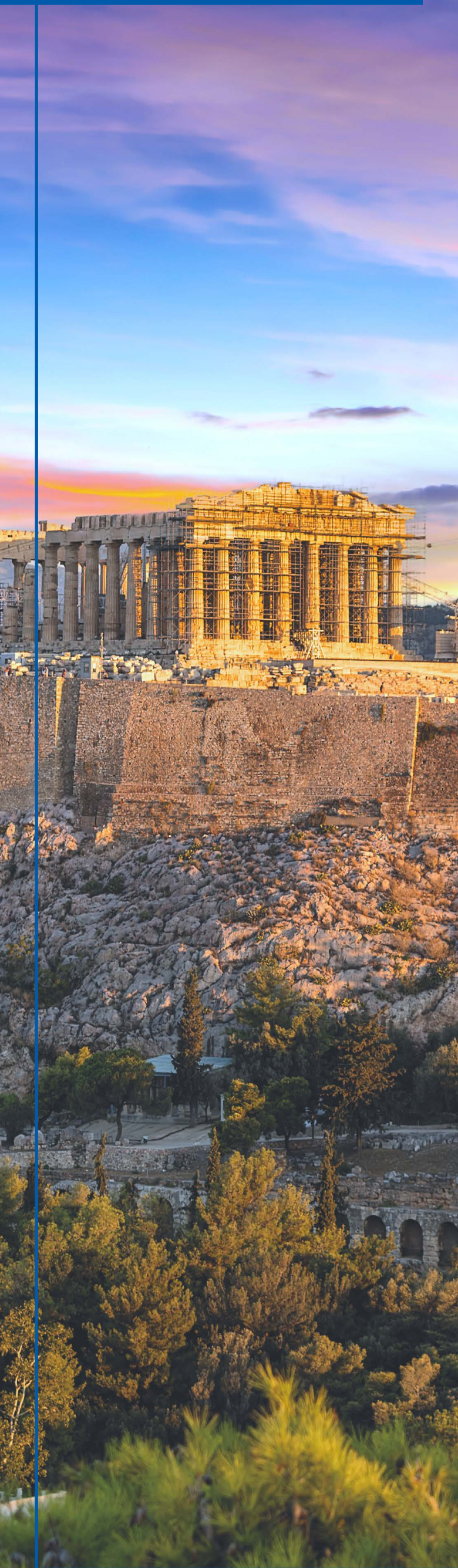
Travel to scenic Delphi, the religious center of the ancient Greek world and marked by the conical stone called the omphalos or ("navel"). Walk the Sacra Via to the Athenian treasury, theatre and the Temple of Apollo, where the oracle performed her prophetic rituals. As you consider the incredible amount of pagan influence just in Delphi alone, you will gain a new appreciation for the tremendous spiritual opposition the Apostle Paul faced in preaching the Gospel of Christ here. In the museum are many ancient treasures, including the 5th-century, bronzed charioteer so detailed you can see his eyelashes. Stay overnight in Athens.

October 18 - Join the Cruise Group

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 surcharges.*





OCTOBER 17 - DEPART THE USA

OCTOBER 18 - ARRIVE IN ATHENS

Arrive in Athens and see the best of Athens on a panoramic drive designed for those who prefer a more leisurely tour of the city. Board a comfortable coach for a narrated tour covering both modern and ancient attractions, including the Academy, Hadrian's Arch, the Temple of Olympian Zeus, the National Gardens, and a stop at the pedestrian zone below the majestic Acropolis. Stay overnight in Athens. (Late arrivals may experience a shorter panoramic tour.)

OCTOBER 19 - CORINTH/EMBARKATION

Travel to the city of Corinth, where the Apostle Paul met fellow tentmakers Aquila and Priscilla and received a vision from the Lord. As Paul spoke, Crispus (chief ruler of the synagogue) and many others believed and were baptized, establishing the church at Corinth to whom Paul later wrote his two epistles. Discover the archaeological museum, marketplace and temples. As you walk among the ruins, stand on the Bema, where the Apostle Paul stood before Gallio to face charges brought against him by the Jews. Transfer to the ship to embark after your tour.

OCTOBER 20 - EPHEBUS

Ephesus is one of the Seven Churches of Revelation and was once a bustling port town with wide, colonnade-bordered streets and a population of 250,000. Spectacular excavations have revealed much of the glory of ancient Ephesus, including the huge agora and library, but much has been lost. The ancient world once declared the Temple of Artemis to be one of the Seven Wonders of the World but today, only a single column remains to mark its site. View the terrace houses, also known as "the houses of the rich," which give a true impression of ancient lifestyle.

OCTOBER 21 - ISTANBUL

The bejeweled capital of Istanbul sits between two continents and is home to 450 mosques. You will visit the famous Blue Mosque with its six

minarets and sparkling interior. Walk through St. Sophia (Hagia Sophia), which was the largest church in Christendom for 1,000 years, was built by Justinian (532-537 AD). The church has 107 columns, fossil-embedded, white marble floors, and beautiful glass mosaics. Today, it is the Museum of Byzantine Art. Enjoy the aroma of cinnamon, cloves, thyme, and other exotic spices as you explore the Spice Market. Shops sell everything from herbs to gold.

OCTOBER 22 - MYKONOS

Nestled in the heart of Greece's Cyclades archipelago, Mykonos pulses with irrepressible energy. With its powder white houses and sparkling blue waters, the Island of the Winds is as colorful as the people who call the island home. You can walk narrow marble pathways laced with purple bougainvillea blooms or go cycling on two wheels past off-the-path Ano Mera village. Explore Greece's maritime history at Armenistis Lighthouse and check out the Folklore Museum's Mykonian ship models. At the end of the day, watch the sun burn out beyond an Aegean horizon from an open-air seaside taverna. ***Shore excursions today will be booked directly through the cruise line.***

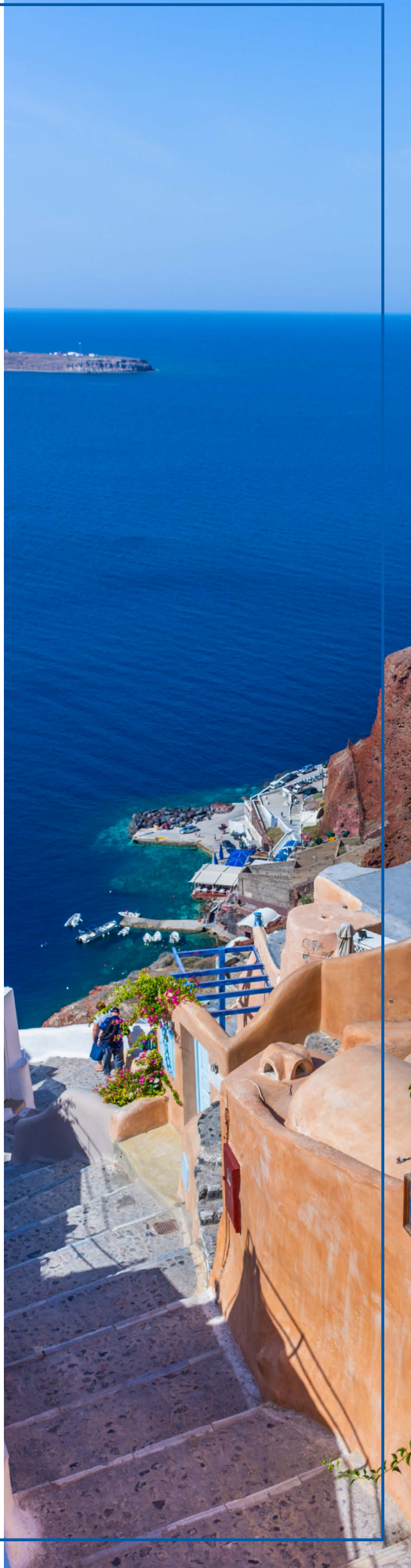
OCTOBER 23 - SANTORINI

Dock in Santorini today, one of the most beautiful of the Greek islands, where picturesque, whitewashed villages topped with brilliant blue domes stand in stark contrast to the sheer drop cliffs overlooking the Aegean Sea. The island itself perches on the edges of a volcano whose eruption 3,500 years ago is thought to have led to the collapse of the Minoan civilization. Explore the island on your own or join one of the optional excursions available for purchase onboard. ***Shore excursions today will be booked directly through the cruise line.***

OCTOBER 24 - AT SEA

OCTOBER 25 - MESSINA

Messina is Sicily's panoramic gateway located on the northeastern corner of the island. The city just kisses the boot of mainland Italy's southern tip. Get lost among the patchwork of churches and antique palaces. The Messina Cathedral is in the heart of the city, and its famous bell tower houses the largest mechanical clock in the world — every day at noon,





the statues move to Schubert's "Ave Maria." In front of this church, you'll find the Fontana di Orione, a 16th-century fountain that's a work of art in itself, with sculptures of figures from ancient mythology. Cruise to Sicily and take a leisurely walk to the Sacratio di Cristo Re, a hilltop church with panoramic views of the town and the surrounding mountains. ***Shore excursions today will be booked directly through the cruise line.***

OCTOBER 26 - POMPEII

Disembark the ship in Naples and travel towards Mount Vesuvius to uncover the fascinating history of Pompeii. Embark on a guided walking tour of the ancient Roman city's archeological ruins below formidable Mount Vesuvius. Traverse the historic excavation site with an informative guide through the city's forum and past grand temples, mansions, and Roman baths. View artifacts recovered from the 79 AD volcanic blast, when 20 feet of ash and pumice buried the entire city, and behold a menacing panoramic view of Mount Vesuvius.

OCTOBER 27 - FLORENCE/PISA

Explore the rich heritage of two remarkable Tuscan cities as you embark on a tour of Pisa's architectural masterpieces and Florence's Renaissance landmarks. Marvel at the famous Leaning Tower of Pisa's exterior as you walk the Field of Miracles independently for approximately 45 minutes. Behold Florence's colossal Piazza del Duomo, home to one of Europe's largest cathedrals. Savor tasty Florentine cuisine before stopping by the city's gothic-style Church of Santa Croce.

OCTOBER 28 - NICE/MONACO

At the foot of the Alps is the jewel of the French Riviera. Luxuriate on long sandy beaches and terrace cafes. Stroll along the Promenade des Anglais. Savor pissaladiere and caillettes on your cruise to Nice/Monaco (Villefranche).

OCTOBER 29 - RETURN TO THE USA OR BEGIN A ROME POST-TOUR

Rome Post-Tour

October 29-31, 2024

Starting at \$998*

October 29 - Arrive in Rome

Today, you will arrive in Rome, Italy, where you will be met by our representative and travel along the Appian Way. Step beneath the surface into the Catacombs of Callixtus, built along the Appian Way. Here, sixteen popes from the 2nd through 4th centuries were interred, though they have been removed to various churches over the centuries. Check into your hotel this evening and enjoy dinner and rest.

October 30 - Vatican City & Christian Rome

Visit the Vatican and explore its museum. Marvel at the beauty of St. Peter's Basilica and stand in awe of Michelangelo's frescoes in the Sistine Chapel. Next, on to the Basilica of Saint Paul Outside the Walls. The present structure stands over where Constantine built the first church, which is over Saint Paul's grave. The church features a portrait of every pope who has served the church. Climb the graceful Spanish Steps and stop at the famous Trevi Fountain before returning to your hotel this evening.

October 31 - Return to the USA

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 surcharges.*



All-Inclusive CRUISE PRICING

IB- Interior Stateroom

\$4,749*

OB- Ocean View Stateroom

\$5,249*

BB- Ocean View Balcony Stateroom

\$5,649*

B4- Family Balcony Stateroom

\$5,899*

Your Price from Los Angeles Includes:

- Round-trip International Airfare & Overseas Transfers
Additional baggage & optional fees may apply; see fine print for details
- Fuel Surcharges and Government Taxes (Subject to change)
- Shore Excursions as listed on itinerary
Meals on the Ship, Guided Sightseeing, Admin. Fees, Port Charges, Cruise Taxes

*A 3.5% surcharge will be added to all credit card transactions and are per-person based on double occupancy.

Purchase Domestic Airfare through AP
Includes Fuel Surcharges, Transfers and Taxes
(subject to change)

To fly from a city near you,
call 1-800-262-1718 or
register online at www.adriaticpilgrimages.com

FOLLOWING THE MISSIONARY JOURNEY OF

THE APOSTLE PAUL

10 Nights Aboard the Norwegian Viva

Athens, Greece to Rome, Italy



PROGRAM CONDITIONS

INCLUDED IN PRICE:

- Round-trip international airfare & overseas transfers • Cruise • Shore excursions (as listed in itinerary) • Deluxe motorcoaches • Meals on ship • Onboard Gratuities • \$75 Onboard Credit per Cabin • 3 Meal Specialty Dining Package
- Pre-paid Gratuities • Internet Package Cruise • Taxes \$226 • Port charges \$460 • Program fees • Administrative fee
- Fuel surcharges \$350 • Government Taxes \$98 (Increases in government tax and fees are subject to change)

NOT INCLUDED IN PRICE:

- Optional Travel Protection Program (see premium schedule) • Optional sightseeing • Pre or Post-Tours • Miscellaneous fees such as passports, lunches off the ship, baggage fees • Visa(s) • Dining other than those meals described in the brochure • Voluntary "Love Offering" for guide and driver • Ground only transfers • \$100 Document fee for Non-US and Non-Canadian residents

ACCOMMODATIONS:

Price is based on double occupancy. When available, single rooms/cabins are often smaller than doubles. While EOT will try to match roommates, EOT cannot guarantee one will be available. Roommates may be assigned as late as 35 days prior to departure and, if one is not available or if you request a single, the following single room/cabin charges apply: Category IB - \$2379; OB - \$2629; BB - \$2829 B4 - \$2949 for basic itinerary. **\$329 for the Greece Pre-Tour; \$329 for the Rome Post-Tour.** Single staterooms are extremely limited and subject to confirmation.

PAYMENT INFORMATION:

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

PAYMENT SCHEDULE:

Payment Amount	Payment Due Dates & Notes
\$500	Due at the time of registration
\$1100	3rd Deposit due on 03/21/24. Guests registering after this date must submit a total deposit of \$1,600
Full Payment	Final Payment is due for all guests on 05/20/24. If paid after the due date, a late payment fee of \$100 will be assessed.
Travel Protection Premium Amount	The Travel Protection Plan premium will be due no later than 05/19/24 to be in full effect. Travel protection premiums must be paid in addition to your deposits and in advance of the final payment for coverage to be in effect.
Cabin Availability	After 10/18/23 or once we have sold out of our allotment of cabins we can no longer guarantee cabin pricing. Cabins purchased after this date will be subject to availability and may require a supplemental charge.

REGISTRATIONS RECEIVED after May 20, 2024:

We welcome registrations after 05/20/24. Registrations received between 05/21/24 - 07/19/24 will incur a \$100 per person fee. Registrations received between 07/20/24 - 08/03/24 will incur a \$200 per person fee. Registrations received between 08/04/24 - 08/18/24 will incur a \$400 per person fee. Registrations received on 08/19/24 or later will be subject to cabin availability and may require a supplemental cabin charge as well as the air fees above. Additional fees will be advised upon registration.

CANCELLATION FEES:

100% of Cancellation Fees are covered by the optional Travel Protection Program provided premium has been paid and reason for cancellation is coverable. Those who do not take travel protection should be aware of the following per-person cancellation penalties: From day of registration to 241 days prior to departure, you will be charged a \$150 non-refundable cancellation fee plus any airline fees. Additionally, thereafter, you will be charged any airline penalties and a single room supplement if your cancellation forces your roommate into a single plus the following per-person charges: 240-181 days = \$250; 180-151 days = \$500; 150-121 days = \$1000; 120-91 days = 50% of total cost; 90-61 days = 75% of total cost; 60-day of departure = 100% of total cost. Submit cancellation in writing. On or after 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 & CHECK IN PROCESS:

Passport information must be submitted to our office no later than 05/19/24. 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. You will also be required to check in with the cruise line prior to travel and according to the cruise line's requirements and instructions provided in your final documents.

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, the order of sites and/or days and number of days may be altered to accommodate changes in cruise line, 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. The cruise line has the ultimate control over your voyage and may, without notice, alter the length of the cruise and the order of and/or inclusion of ports. EOT is in no way responsible for these changes and does not make reimbursement for such changes.

PREGNANCY/INFANT REGULATIONS

As to pregnancy, a woman cannot have begun her 24th week of pregnancy at any time before or during the cruise. If you are pregnant, please provide a medical note upon arrival at the pier for check-in from your physician stating your expected due date and medical fitness to travel. If you are in the 24th week or have completed it you will not be allowed to board. Due to the limited medical facilities, infants must be at least one year old on the first day of the cruise.

VALIDITY DATE:

This brochure is valid until **03/04/24**. 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. ST24130. CST2027682-40.

Travel Protection Plan - Premium Rates - For a full description of the plan, go to: www.tripmate.com/wpF427X

Trip Cost	Cost*	Trip Cost	Cost*	Trip Cost	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
Trip Cancellation	Up to 100% of the non-refundable Trip Cost
Trip Interruption	Up to 100% of the non-refundable Trip Cost
Missed Connection	\$500
Travel Delay	Up to \$150 Per Day, to 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 & Personal Effects	\$1,000
Baggage Delay	Up to \$200

THIS IS A BRIEF DESCRIPTION OF THE PLAN, FOR FURTHER INFORMATION ASK FOR THE TRAVEL PROTECTION COVERAGE SUMMARY WHICH FULLY DETAILS THE COVERAGES, PROVISIONS, LIMITATIONS AND EXCLUSIONS OF THE PLAN OFFERED AND IS AVAILABLE TO YOU, UPON REQUEST, AT ANY TIME.

The plan cost includes the plan premium and a fee for non-insurance assistance services. You may obtain information on the plan fees by emailing assistancefees@tripmate.com.

Conditions and Limitations

The Travel Protection Plan is only available for citizens or residents of the United States of America. This advertisement contains highlights of the plans developed by Trip Mate Inc., which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by General Global Assistance and FootprintID®. 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, Inc. (dba Trip Mate Insurance in CA and UT; CA license #0805270); P.O. Box 527, Hazelwood, MO 63042; 1-833-297-2255; assistancefees@tripmate.com. While Trip Mate, Inc. 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, Inc., and Trip Mate, Inc. does not receive compensation from USF for providing the non-insurance components of the plans.