Affordable Healthcare Plan

Lifestyle Plan

- FREE \$500+ Super Adult Lab Physicals- This test can save your life by detecting damage to the body earlier. 120 day waiting period from effective date for annual lab benefit. Our Exclusive Benefit.
- Medical Bill Saver- repricing service to reprice bills over \$400.
- Doctor by Phone- call as many times as you want FREE 24/7.
- Medical Health Adviser- will work with you to resolve issues, repricing, you encounter
- Telephonic Counseling- talk to a counselor FREE as many times as you want 24/7
- **Dental plan** save 15 to 50% with Aetna Dental Access
- Automobile Roadside Towing Assistance program- includes other services such as flat tires,lockout,fuel assistance, etc. (up to \$80 retail value)
- **3 Tiered Rx drug Plan-** \$10 fee (or less) for drugs in Tier 1, \$20 fee (or less) for drugs in Tier 2, \$40 (or less) Tier 3 all other medication will be discounted
- Full Service Family Legal Plan- free document review (6 pages or less); Free phone or face to face consultations; simple Will with updates; No- cost dispute resolution letter or telephone call; Contracted Hourly attorney rate of \$125 or 40% off their usual and customary hourly rate, whichever is greater: small claims court consultation; and, discounts on 8 most commonly used legal services
- Hearing Plan- Free hearing exam
- Safe Identity- ID theft protection plan
- Lab and Imaging- discounted lab and imaging.
- Medical Travel Assistance Plan
 - Members can access a global network of doctors, travel assistance staff and emergency evacuation benefits when 100 miles from home and suffering an injury or illness. Members have peace of mind knowing help is just a phone call away.
- Other Benefits- fitness Center discounts, pet care discounts and a Tax Help line.

Disclosures

A. This plan is Not insurance.

- B. This plan provides discounts at certain healthcare providers for medical services.
- C. This plan does not make payments directly to the providers of medical services.
- D. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.
- E. Disclosures pertaining to refund policies are not applicable to complimentary programs/ benefits.
- F. This discount card program contains a 30 day cancellation period.
- G. MA residents: this plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L.C. 111M and 956 CMR 5.00

I.	Discount Medical plan organization:New Benefits,LTD.Attn Compliance Dept .P.O. Box 671309,Dallas TX 75367-1309. Telephone number of Discount Medical plan organization: 800.800.7616 Hospital Discounts not allowed in MD and VT. Travel assist not available to OR,FL,CT,WA residents . Consult a Doctor physicians do not prescribe controlled medications. Consult a Doc is not insurance, does not replace your primary care physician
K. L.	The range of discounts for medical or ancillary services provided under the plan will vary depending on type of provider and medical or ancillary service received. Aetna Dental Access Disclosures: actual costs and savings vary by provider service and geographical area. The discount program provides access to the Aetna Dental Access network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.
M	Not available in Kansas, Utah and Vermont.

