

Complimentary WellCard

Making it Easier to Live a Healthy Lifestyle!

A Service Provided Especially for USA+ Members

SAVE MONEY ON THESE SERVICES:

- Retail Prescriptions
- Mail Order Prescriptions
- Vision Care
- Dental Care
- Lab Savings
- Savings for Surgery
- 24/7 Doctor*
- Medical Bill Help
- Imaging Services
- Hearing Care

Important: *The Complimentary WellCard* is not insurance. You and any member of your household can use the *WellCard* as often as you wish and at any of the participating providers. The savings are immediate and 100% yours! All you do is show your *WellCard* and pay for the services you need at the DISCOUNTED RATE when they are provided. *24/7 Doctor Participants pay \$35 per consultation, which entitles them access to 24/7/365 telephonic and web physician service. Participants must pay a \$10 one-time fee to speak to a live customer service person and provide the required health history.

BENEFITS

Pharmacy

The Prescription Discount Card is an easy way to help you and your family with all your prescription drug needs.

- Automatically covers all family members.
- Instantly receive an average savings of up to 65% on drug prices.
- Can be used at over 59,000 pharmacies nationwide.
- Exclusive mail order service that will save an average of 20% off the regular price of prescription drugs.
- Your information is kept private with our discount card program that is HIPAA compliant.

Vision Care

OUTLOOK Vision Services is a discount vision program. Over 10,500 optical centers offer average discounts of up to 50% off the regular retail price of eyeglasses, contact lenses, sunglasses, and corrective surgery (Lasik, RPK, etc.). The Outlook Vision network includes major chains and independent eye care centers. In addition to local retail optical providers, Outlook Vision also has a mail-order contact lens program for the convenience of our members. Members may save substantially off retail prices by ordering replacement contact lenses from this service.

- Nationwide vision care discount network consisting of over 10,500 providers including both private practice providers and optical retailers such as Sears Optical, JC Penney Optical, Target Optical, LensCrafters, Eye Masters, For Eyes Optical, WalMart Vision and most Pearle Vision locations..
- Average discounts of up to 50% off on frames, prescription lenses and sunglasses.
- Mail-order contact lenses replacement program.
- Discounts on corrective surgery.
- Purchase as often as you like.
- Choose from the most popular frames, tints and lenses.
- Immediate savings at point of purchase.
- Discounts are applied at the point of sale.
- No paperwork.
- 100% guaranteed satisfaction for 30 days.
- Membership includes the entire family

Hearing Care

- 15% savings on over 70 hearing aid models at 1,400 preferred providers.
- FREE, 10-step hearing evaluation to diagnose the extent of hearing loss.
- Beltone's exclusive BelCare Aftercare Program offers members lifetime cleanings, inspections, adjustments and service for any Beltone hearing instruments purchased at any Beltone location throughout the United States.

Dental

The dental discount plan offers significantly reduced fees saving members an average of 20% to 50% off of almost all General Dentists' and Specialists' standard fees. Members get access to nearly 70,000 credentialed Dentemax dentists nationwide for:

- Preventive & Diagnostic (Oral Exams, Cleanings, X-Rays).
- Restorative (Fillings, Inlays and Crowns).
- Endodontics, Periodontics, and Prosthodontics.
- Oral Surgery or age restrictions.

BENEFITS

Sample Table of Discount Savings

Procedure	Your Cost	Retail Cost	You Save	% Savings
Office Visit	\$26	\$42	\$16	38%
Bitewing X-Ray	\$32	\$50	\$18	36%
Cleanings	\$52	\$75	\$23	31%
Single Tooth Extraction	\$85	\$123	\$38	31%
PFM Crown	\$630	\$867	\$237	27%
Root Canal	\$665	\$1000	\$335	34%

Surgical Centers of Excellence

BridgeHealth Medical is the premier provider of access to Surgical Centers of Excellence in the US and leading medical locations around the world for major planned surgeries. Offering personal assistance throughout the entire experience, BridgeHealth connects health plans, insurance carriers, employers, third party administrators, and individuals with pre-screened networks of quality providers for cardiac, orthopedic, spine and other surgeries.

World-Class Healthcare

- With this benefit, you have access to leading specialists who are utilizing the latest technologies and delivering excellent surgical outcomes.
- A BridgeHealth Care Coordinator will guide you through the entire process from beginning to end.
- After surgery, paperwork and the typical hassles of healthcare are simplified so you can focus on getting well.

Savings for Surgery

- Savings are made possible by leading specialists competing for the opportunity to provide you with top-quality healthcare.
- Competitive travel and lodging expenses can also be arranged for you.
- For your convenience and future planning, all fees are fixed and transparent.

Providers & Procedures

- Many procedures are available including those in the areas of Cardiovascular, Orthopedic, Neuro & Spine, Cancer and Bariatric.
- Major Dental, Cosmetic, IVF, and adult stem cell therapy are also available.

BENEFITS

Diabetes Care & Supplies

15% savings on a full line of name brand and generic diabetes testing supplies delivered directly to your home. Customers receive free access to a Certified Diabetes Educator and a complimentary copy of the Envoy Health Wellness Letter – a quarterly publication with tips and advice on living with diabetes.

Our Diabetes Care & Supplies Program Provides:

- Name brand diabetes testing supplies.
- Convenient home delivery.
- Access to professional Certified Diabetes Health Educator (CDE).

Medical Bill Help

Studies show that 80% of all medical bills contain errors. Medical bills often contain confusing codes and language which make it difficult for many people to review their bill for accuracy. WellCard Savings understands this dilemma and has enrolled a medical bill help service to assist members. This service specializes in helping people save money on their medical bills. Since 1985 this service has saved insurance companies millions of dollars by negotiating medical claims. Now individuals may access this service with the same cost saving tools that insurance companies have used for decades.

- Discounts of 10-70% on medical bills.
- Bill Negotiators average over 13 years' experience.
- Proprietary database includes results of thousands of successfully negotiated bills.
- Any medical bill over \$200 is eligible for review and negotiation.
- Risk Free, No Savings, No Fee.
- Special pricing for WellCard Savings members.
- Negotiations available before service is rendered as well as after the fact.
- Is not insurance and does not replace insurance, nor does it affect your relationship with your medical provider.

Imaging Services

Provides access to superior quality testing facilities for you and your family to have your MRI, CT or P.E.T. Scan at significantly reduced prices. A network of more than 3,900 highly credentialed testing facilities throughout the United States that enables the imaging program to offer you imaging tests at considerably lower prices. There are no hidden charges or enrollment fees - you simply tell us what location of the country you would like to go to for your diagnostic imaging test and exam and we will schedule it for you at a convenient location and at a significantly reduced cost. Our rates at our contracted radiology facilities are upwards of at our contracted radiology facilities are upwards of 70% + BELOW typical billed charges. We offer a network of 3,900 facilities nationwide which offers patients exceptional coverage and convenience.

Affordable, convenient and reliable imaging services designed to reduce your healthcare costs. It is as simple as going online or calling to order and prepaying for your needed services. Once your test is ordered, we will locate the nearest testing center for you and we will send you all of the necessary paperwork.

The imaging service has made it easy to have imaging tests performed - MRI, CAT and PET scans at a cost you can afford. You are offered the same high quality imaging tests as your doctor and hospital, but at deeply reduced rates. Contact Customer Service today for personal attention to your imaging needs.

BENEFITS

Lab Savings

- Affordable
- Convenient
- Confidential
- Quality and confidentiality are guaranteed!
- Cost is usually 50% of retail prices

Tests are available for all types of laboratory tests without a physician's order, and at nearly half the typical cost.

- No co-pays
- No deductibles
- You DON'T need a medical exam
- You DON'T need a prescription

Members can receive an average of 40% savings on routine blood tests when members pay in advance for tests. Members can take advantage of direct-to-consumer laboratory testing with this service. Our direct-to-consumer medical laboratory testing company provides a convenient, confidential, reliable and affordable way for members to take control of their healthcare costs. All lab tests are performed by nationally recognized and CLIA Certified laboratories. You decide who receives the results.

24/7 DOCTOR

What is 24/7 Doctor?

Telemedicine is defined by the American Telemedicine Association as "use of medical information exchanged from one place to another via electronic communications to improve patients' health status. This includes providing direct consumer outreach and services and use of the Internet and other technologies for tele-consultations, consumer medical education, remote patient monitoring, online medical records, specialist referrals and much more."

Telemedicine provides on-demand 24/7 phone and e-mail access to US based licensed physicians. You can connect instantly with our network of physicians for information, advice and treatment including prescription medication, when appropriate. Our services are available to you at home, work, or wherever you may be.

You would use this service when your primary care physician is not available or accessible, requesting prescription medication or a refill, after normal business hours, nights and weekends, for non-emergency medical issues, questions, or concerns, traveling and need medical advice.

Common conditions treated include: sinus infections, allergies, pink eye, respiratory conditions, bronchitis, cold and flu, urinary tract infections, headaches/migraines, stomach ache/diarrhea and many other conditions. Also enjoy educational and interactive health management system that includes a number of online health and wellness tools such as a symptom checker, health library, email a doctor, personal health record, risk assessments and health centers.

Highlights

- On-demand healthcare – wherever and whenever you need, as often as you need.
- Access to a physician from anywhere via telephone or e-mail, 24 hours a day, 7 days a week.

BENEFITS

- Physicians discuss symptoms, recommend treatment options, diagnose many common conditions, and prescribe medication when appropriate. Never wait for a doctor again!
- Save money by avoiding unnecessary doctor's office or ER visits.
- Never wait for an appointment or sit in the doctor's office again.
- Our network of physicians is U.S.-based, licensed, board-certified, rigorously credentialed and experienced.
- Instant, affordable coverage for all ages - from children to senior citizens.
- Powerful online health tools that empower members to lead healthier, more productive lives.
- Easy method of payment debit or credit card.
- Prescriptions phoned into your local pharmacy for pickup.
- HIPAA compliant and confidential.
- Free Personal Health Record (PHR) – Store, manage, and share your medical records from one central location.

The name and address of the discount medical plan organization is AccessOne Consumer Health, Inc. 84 Villa Rd, Greenville, SC 29615 800-896-1962.

MARYLAND RESIDENTS

Discounts for hospital services, if any, are not applicable in Maryland.

MASSACHUSETTS RESIDENTS

The 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. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received.

NEBRASKA RESIDENTS

If you have cancelled at any time after the 30 day period, and you have pre-paid any membership fees, the prepayment will be refunded on a pro-rata basis for months you have not used.

TEXAS RESIDENTS

ACCESSONE will cease collecting membership fees in a reasonable amount of time, but no later than (30) days after receiving a valid cancellation notice.

"Note to Texas Consumers: Regulated by the Texas Department of Insurance, P.O. Box 12157 Austin Texas 78711: telephone 1-800-252-3439 or (512) 463-6515; website: www.tdi.state.texas.com

UTAH RESIDENTS

These programs are not covered by the Utah Health Insurance Guarantee Act.

WEST VIRGINIA RESIDENTS

If after receiving our response and you are not satisfied with the resolution you may write or call: West Virginia Insurance Commissioner.

This plan is not available in the following states: AK, MT, and VT.

This is not a Medicare Part D Prescription Drug Program.