



**benefit** **advocate** **aid**  
**discounts**  
**advantage** **savings**  
**well-being**  
 Medical Discount Plan

# Membership Agreement

Group Name: St. Moritz Security Services

Member ID: SAMPLE

Member Name: JOHN Q CUSTOMER  
14240 PROTON RD  
TALLAHASSEE FL 32399

Term: This plan renews monthly automatically.

Effective Date: 05/17/2022

Plan Name: SAMPLE

Membership Fee: \$XX.XX/MONTH

Discount Medical Fee: \$XX.XX

Non-Medical Fee: \$XX.XX

Association Membership Fee: \$XX.XX

Dependent Fulfillment: \$0.00

One time enrollment Fee: \$0.00

Discount Medical Plan Organization:

New Benefits, Ltd  
Attn: Compliance Department  
P.O. Box 803475  
Dallas, TX 75380-3475

For assistance and plan information call: 800.800.7616

For plan information, to change your mode of payment, to add family members or for any other assistance please call the customer service number located on the back of your membership card.

**All documents contained herein (i.e. Terms and Conditions and Member Benefits) are hereby attached to and made a part of the Membership Agreement.**

## **DISCLOSURES:**

1. This plan is not a health insurance policy.
2. This plan provides discounts at certain healthcare providers for medical services.
3. This plan does not make payments directly to the providers of medical services.
4. 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.

## **Cancellation Policy:**

To terminate or cancel the member agreement please call the number above or send a written cancellation notice to the Discount Medical Plan Organization at the address provided above. This notice must be submitted at least three (3) days prior to your next scheduled payment date. This agreement can be cancelled for non-payment. If the discount medical plan organization cancels a membership for any reason other than nonpayment of fees by the member, the discount medical plan organization shall make a pro rata reimbursement of all periodic charges to the member.

## **30-day Money Back Guarantee:**

If you cancel for any reason within 30 days after the effective date, you will receive a full refund of paid membership fees excluding the one time application fee.

## **Issue Resolution:**

For any concerns or complaints when using the membership card, please call the number above for immediate assistance. Your issue will be researched and a resolution reached within 3 business days.

**THIS PLAN IS NOT INSURANCE**

# Welcome!

We are delighted to welcome you to the premier benefits program! You can enjoy savings on your healthcare needs immediately by using your new membership card included with this booklet.

For your convenience, we have provided a list of your closest participating locations in the back of this booklet. Our Member Support Team is available Monday through Friday, 7:00 am to 7:00 pm and Saturday, 8:00 am to 5:00 pm Central Time to assist you with benefit explanations, provider referrals, provider nominations, and more by calling the phone number on the back of your card. You may also access this information online at **MyBenefitsWork.com**.

Please keep in mind your membership is NOT insurance. It is a simple and easy to use discount membership! When you present your card to a participating provider, you will receive a discount at the time of purchase or service. There are no health restrictions or paperwork. You and your legal dependents can use the card immediately and as many times as needed.

In order to maximize your savings, please take a moment to familiarize yourself with the instructions in this booklet and on **MyBenefitsWork.com**. The more informed you are, the more often you will remember to take advantage of the tremendous savings your new membership card offers you, and the more money you will save!

If for any reason you are not satisfied with this program, please call the number on the back of your card.



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# Limitations, Exclusions and Exceptions

1. Member is defined as primary member, spouse, and all legal dependents.
2. Providers are subject to change without notice. Programs may vary in some states. Providers and locations may be removed from the network at any time.
3. This is a discount program only. The program may be cancelled or modified at anytime.
4. Normal business hours are Monday through Friday, 7:00 am to 7:00 pm and Saturday, 8:00 am to 5:00 pm Central Time.
5. The discount company will not reimburse or pay any portion of any provider's fees. These benefits may not be used with any other discount plan or program. Listed or quoted prices are subject to change without notice.
6. Providers may offer products or services to the public at prices lower than the discounted prices. In such event, members will be charged the lower price.
7. Savings are based on the provider's normal fees. Actual savings will vary by location and the services or products purchased.
8. This discount program is a referral plan, and makes no warranties concerning the quality of care received. Providers are responsible for the professional advice and treatment provided to members.
9. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act.

# How To Access Your Benefits



Download the **My Benefits Work™** mobile app or register on **MyBenefitsWork.com**. To create an account, enter the Member ID and Group ID found on the front of your membership card. The email address used to register will become your login for the mobile app and web portal.



Your family has access to these benefits too! Add your spouse and children up to the age of 26 to your membership in the app or web portal. They do not need a separate card to use the benefits.



To use each benefit, read the benefit descriptions and follow the instructions enclosed in this booklet or on the My Benefits Work mobile app and web portal.



Keep your membership card or your mobile app handy at all times to access important phone numbers and websites to use your benefits.



If you have any questions on how to use your membership, call our Member Support Team at the number listed on your card for prompt, friendly assistance. Our offices are open Monday through Friday, 7:00 am to 7:00 pm and Saturday, 8:00 am to 5:00 pm Central Time.



## Telemedicine

powered by Teladoc

Feel better now! 24/7 access to a doctor is only a call or click away—anytime, anywhere with no per visit fee. With Teladoc, you can talk to a doctor by phone or online video to get a diagnosis, treatment options and prescription, if medically necessary. Save time and money by avoiding crowded waiting rooms in the doctor's office, urgent care clinic or ER. Just use your phone, computer, smartphone or tablet to get a quick diagnosis by a U.S. licensed physician.

- On-demand healthcare—wherever, whenever
- Treatment for common medical issues such as colds, flu, poison ivy, respiratory infections, bronchitis, pink eye, sinus problems, allergies, urinary tract infections and ear infections
- 10 minute average doctor response time
- Visits for all ages—from children to seniors
- U.S. board-certified doctors with an average 20 years practice experience
- Upon request, Teladoc can share visit information with your doctor

### How to Use

**Don't wait until you're sick! Register your account now.** This program is available to you, your spouse or domestic partner, and children up to the age of 26. **Please note:** In order for your dependents to have access to Teladoc, you must first add them under the "My Dependents" section of the mobile app or web portal. Additionally, dependents over the age of 18 will need to be invited as a user of the mobile app or web portal so they can access their own Teladoc account to complete their Medical History before requesting a visit.

Continued on next page



## Telemedicine continued

powered by Teladoc

Log on through the mobile app or web portal, click Teladoc and follow the instructions to register your account

- Create a unique username and password for your Teladoc account to secure your personal health information

Complete your Medical History before requesting a visit

Request a visit online, in the app, or call **855.VIP.DOCS** (855.847.3627) to speak with a doctor 24/7

Add parents or adult family members as Care Recipients. Adult Care Recipients will receive an email with authorization instructions, and all Care Recipients must pay \$45 visit fee for consults.

### Disclaimers:

Based on treatment protocols, doctors may not prescribe an antibiotic for viral illnesses such as most colds, sore throats, coughs, sinus infections and the flu. Doctors may suggest alternative treatment options such as a prescription for symptom relief or over-the-counter medication.

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## Health Advocate™ Solutions

Healthcare is complicated. Personal Health Advocates help you navigate the insurance and healthcare systems. They can help to:

- Untangle medical bills and insurance claims
- Locate doctors, specialists, hospitals, dentists and pharmacies
- Clarify benefits and answer questions about tests, treatments and medications
- Coordinate care among multiple providers
- Assist with eldercare and related healthcare issues
- Arrange second opinions
- Transfer medical records
- Negotiate payment arrangements with providers and find options for non-covered services
- Provide information about generic drug options
- Provide 24/7 nurseline assistance to answer medical questions and offer guidance

### How to Use

Call **866.272.6009** Monday to Friday, 9:00 am to 10:00 pm Central Time to speak with a Personal Health Advocate, or speak to a registered nurse 24/7

Log on through the mobile app or web portal and click Health Advocate™ Solutions to access general health information

You may need to submit a signed General Authorization Form before an advocate can work on your behalf

The Health Advocate program is not health insurance. Health Advocate provides administrative, informational and referral type services through its employees. Health Advocate does not provide medical services and does not recommend treatment. Independent healthcare practitioners, who are not Health Advocate's employees or agents, provide all medical services. In life-threatening emergencies, call 911 or go directly to the nearest hospital emergency room for treatment. If 911 is not available in your area, call the local police/fire department or go directly to the nearest hospital or emergency room.



## New Benefits Rx

Healthcare keeps getting more expensive, but you shouldn't have to choose between your prescription medications and other essential expenses. Make sure you're always getting the best deal on your prescriptions with deep discounts through New Benefits Rx. Save 10% to 85% on most prescriptions at 60,000 retail pharmacies nationwide and through home delivery.

- Participating retail pharmacies include Walgreens, Target, CVS, and many other independent, national, and regional chains
- Save time and money through home delivery, powered by GeniusRx, delivering discounted medication directly to your door with free shipping
- Find the best deal by comparing prescription prices at participating pharmacies through your mobile app or web portal; then text or email the prescription price to easily cash in your savings at the pharmacy
- My Medicine Cabinet feature allows you to save your prescription search so you can easily refresh pricing for your next refill
- Even if you have insurance, you can present both cards at the pharmacy or research online to receive the lowest price
- Savings are available for your whole family, including certain medications for pets!

### How to Use

Log on through the mobile app or web portal to find a participating pharmacy, compare prescription prices by location, view home delivery options, and access your pharmacy card

At the pharmacy, show your card to the pharmacist, pay, and enjoy the savings

For home delivery, place your order online and get your medication in 2 to 5 business days

To view savings on certain human/pet crossover medications, toggle to Pets in the price comparison tool

For assistance, call **800.800.7616** Monday to Friday, 7:00 am to 7:00 pm, and Saturday from 8:00 am to 5:00 pm Central Time

Pharmacy discounts are Not Insurance, and are Not Intended as a Substitute for Insurance. The discount is only available at participating pharmacies.



# Online Wellness Program

powered by KEPRO

## Live Chat with a Wellness Coach

- Certified wellness coaches available using the live chat feature on the wellness website from 8:00 am to 8:00 pm Eastern Time
- Coaches can answer questions, give encouragement, and help you find and use resources found on the wellness website

## Make use of online Wellness Resources such as:

- Healthy Living Wellness Modules
  - Living Free—for help with quitting smoking
  - Living Lean—for help to lose weight
  - Living Fit—adding fitness to your routine with walking program
  - Living Easy—to learn to deal with stress
- Assessments and Health Profiles
  - Over 40 health assessments and personal health profiles are available. Learn what you are doing right and get recommendations on what you can do better
- Wellness Library
  - Hundreds of articles and tip sheets on every health and wellness topic

## How to Use

Launch **My Benefits Work™** mobile app or log on to **MyBenefitsWork.com**, click Online Wellness Program and follow the instructions to set up your account

- You will need to enter Company Code livewell
- Click Register Here and create a unique username and password

# Provider Locations

Below is a partial list of providers closest to your zip code. For additional participating providers, please call the toll-free number or log on to the website found on the back of your membership card. Please call to verify participation prior to visiting the provider's office. Information is accurate at the time of publication but is subject to change.

## Pharmacy

### **Cvs Pharmacy #01256**

1300 Apalachee Pkwy  
Tallahassee, FL 32301  
Telephone: (850) 877-5168

### **Yourx Patient Pharmacy At Bond Chc**

1720 S Gadsden St  
Tallahassee, FL 32301  
Telephone: (850) 521-5112

### **Cvs Pharmacy #16288**

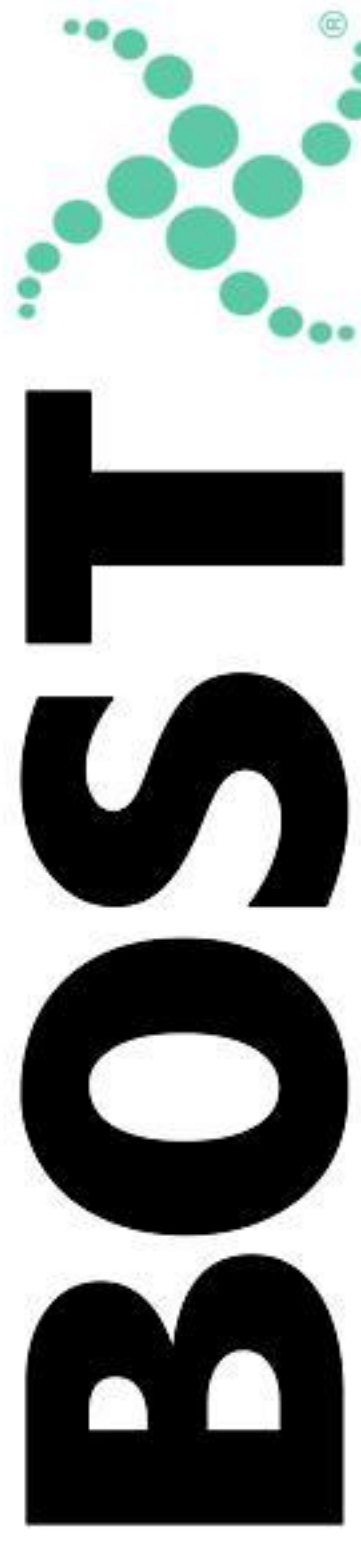
2120 Apalachee Pkwy  
Tallahassee, FL 32301  
Telephone: (850) 671-2049

### **Mail-Meds Clinical Pharmacy**

2200 S Monroe St  
Tallahassee, FL 32301  
Telephone: (239) 939-9226

### **Cvs Pharmacy #07895**

3035 Apalachee Parkway  
Tallahassee, FL 32301  
Telephone: (850) 402-4046



3009 WILMINGTON ROAD  
SUITE 100  
NEW CASTLE, PA 16105

Hold the phone!

Download My Benefits Work™  
on iTunes or Google Play.

T:M-16124Q-0

JOHN Q CUSTOMER  
14240 PROTON RD  
TALLAHASSEE FL 32399