

Now you can help offset the high cost of healthcare and additional out-of-pocket costs, and uncovered services. Receive significant savings for you and your dependents with our discount program. All benefits are available through one convenient and easy to use benefit card.



Teladoc is a national network of U.S. board-certified physicians who use electronic health records, telephone consultations and online video consultations to diagnose routine medical problems. Teladoc physicians recommend treatment and may prescribe short-term, non DEA controlled prescriptions, when appropriate. Teladoc physicians are available 24 hours a day, 365 days a year, allowing members of any age to access quality care from their home or office as opposed to more expensive settings like the doctor's office or emergency room. It's healthcare on your terms – simple as that. Use Teladoc for many of your medical issues, including:

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|-----------------------|--------------------------|------------------------|-----------|
| Cold and flu symptoms | Poison ivy | Respiratory infections | and more! |
| Bronchitis | Pink eye | Sinus problems | |
| Allergies | Urinary tract infections | Ear infections | |

Members simply make a phone call and in most cases, speak to a physician in about 30 minutes (3 hours guaranteed). 91% of issues are resolved, with 97% member satisfaction. **This plan includes a zero consult fee and unlimited usage.**

PHARMACY

Save 10% to 85% on most acute-care medications such as antibiotics and painkillers prescribed to treat short-term illnesses or conditions. Over 60,000 participating locations, including independent, national and regional chain pharmacies such as Walmart, CVS and Walgreens. Convenient online pricing utility lets you look up the discounted prescription pricing and compare pricing at various pharmacies. The Mail Order Prescription Plan delivers maintenance medications directly to you with no shipping or dispensing fees. Ask about the \$5 savings guarantee! **The discount is only available at participating pharmacies.**

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WELLNESS

Make use of online Wellness Resources such as:

- 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.

Enjoy 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. There is also a wellness Library with hundreds of articles and tip sheets on every health and wellness topic. Certified wellness coaches available using the live chat feature on the wellness website from 8:00 am to 8:00 pm EST. Coaches can answer questions, give encouragement, and help you find and use resources found on the wellness website.



MEDICAL HEALTH ADVISOR

Medical Health Advisor's highly personalized service provides assistance across a broad range of healthcare and insurance related issues, helping members deal with clinical, insurance and administrative issues involving medical, hospital, dental, pharmacy and other healthcare needs. The services are organized around Personal Health Advocates, typically registered nurses, supported by a team of medical directors and administrative experts, who assist individuals in getting the most value from their healthcare benefits.

MEDICAL BILL SAVER™

Advocates work with healthcare providers on behalf of members in an attempt to lower the balance of any uncovered medical or dental bill over \$400. These negotiations can result in 25% to 50% savings for members. Members receive an easy-to-read, personal Savings Statement summarizing the outcome and payment terms.

NURSE HOTLINE

24/7 access to information on virtually any health or medical related topic (emergency or non-emergency) from registered nurses. Simply call the toll-free number to speak with an RN.

