

Health Discount Plan



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Benefits and Pricing

Benefit	Healthy Savings
Consult A Doctor™	✓
Vision	✓
Pharmacy	✓
Emergency Travel Assist	✓
Medical Health Advisor	✓
Price (per Family)	\$11.99

This is NOT Insurance.

Available in MN & WI.

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Consult A Doctor

- On-demand healthcare – wherever and whenever you need, as often as you need
- Physicians discuss symptoms, recommend treatment options, diagnose many common conditions, and prescribe medication when appropriate. Never wait for a doctor again!
- Network of physicians is U.S.-based, licensed, Board-Certified, rigorously credentialed and experienced
- Access to a physician from anywhere via telephone or e-mail , 24 hours a day, 7 days a week
- Prescriptions phoned into your local pharmacy for pickup



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Vision

- 20% to 60% savings on eyewear
- Over 12,000 participating vision locations nationwide
- Most frames, lenses and specialty items are available
- 10% to 30% savings on eye exams
- Accepted by LensCrafters, JCPenney, EyeMasters, Pearle Vision, Sears, Sterling Optical, Target, and more
- 10% to 40% savings on mail order replacement contacts
- Save 40% to 50% off the overall national average on LASIK surgery

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Retail Pharmacy

- Save 10% to 60% on short term, acute care medications such as antibiotics and pain killers
- Over 60,000 chain and independent pharmacies nationwide including Wal-Mart, Rite-Aid, CVS, Walgreens, Kroger and many more
- In 2009 members saved more than \$51 million with an average savings of 33%
- Discount drug pricing tool – www.rxpricequotes.com

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Mail Order Pharmacy

- Guaranteed lowest pricing on maintenance medications
- Will beat AARP by 10%
- Minimum of \$5 off best local retail price quote – brand or generic over \$10 guaranteed!
- Open Formulary (includes new & experimental drugs)
- Outstanding quality control
- Home delivery with no postage or dispensing fees
- Toll-free number for price quotes and ordering

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Emergency Travel Assist

- 24/7 access to a global network of physicians, travel assistance personnel & emergency evacuation benefits when traveling more than 100 miles from home & suffering a serious injury or illness.
- Services may include:
 - Emergency medical evacuation
 - Repatriation of mortal remains
 - Transportation to join a hospitalized family member
 - Return of dependent children
 - Medical/dental/legal referrals
 - Facilitation of hospital payment
 - Real-time security intelligence
 - Emergency transfer of funds
 - Replacement of lost or stolen travel documents
 - Translation services
 - Medication, vaccine and blood transfers

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Medical Health Advisor

- Work via phone with a Personal Health Advocate who helps to resolve issues & problems.
- Help to navigate complexities of healthcare & insurance.
- Resolve insurance claims & billing issues
- Save time & money on healthcare bills
- Find the best doctors, hospitals & other providers
- Locate & research current treatments & learn "best in class" medical institutions for a medical condition
- Obtain unbiased health information to help make an informed medical decision
- Schedule appointments with hard to reach specialists

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Product Advantages

- Strategic part of the "Total Benefits Solution"
- Offset growing out of pocket expenses
- Reduce Loss Ratio
- Make HSA/HRA/FSA funds go farther
- Employees don't need to leave work to consult a physician
- No limit on number of visits
- Benefit for insured & uninsured
- One price for cardholder & dependents

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Questions?



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