



Health Advocate™ Solutions

Personal Health Advocates help members navigate through insurance and healthcare systems. Health Advocate Solutions includes:

Health Advocacy

- Untangle medical bills and insurance claims
- Clarify benefits and answer questions about tests, treatments and medication options
- Coordinate care among multiple providers
- Assist with eldercare and related healthcare issues
- Arrange second opinions and transfer medical records

Medical Bill Saver™

- Skilled negotiators will attempt to negotiate discounts on medical and dental bills
- Negotiate payment arrangements with providers and find options for non-covered services

NurseLine™

- Registered nurses ready to answer calls 24/7/365
- Detailed information on a range of concerns including appropriate treatment options for minor emergencies or illnesses



Physician & Hospital Discounts by Multiplan

ValuePoint by MultiPlan® has taken the best of an insurance-based PPO network and tailored it for non-insurance programs. Members can save 10% to 40% on most medical services at over 500,000 participating physicians, ancillary facilities, and hospitals.

- Includes family doctors, specialists, alternative care providers, facilities and hospitals
- The ValuePoint provider network was established by MultiPlan®, the industry's most comprehensive provider of healthcare cost management solutions
- Members and their immediate family can save using the ValuePoint network
- No health restrictions, age limits, or usage/savings maximums
- National savings average 39% at doctor offices, 28% at ancillary facilities, and 21% at hospitals



MRI & CT Scans

Members save 40% to 75% on usual charges for MRI and CT Scans

- Members are referred to a certified radiologist based on condition, preferences and location.
- Thousands of credentialed radiology centers nationwide.

Savings may vary based on geographic location, provider and procedure performed. Available services may vary by provider.



Lab Testing

Members receive 10% to 80% off typical costs of routine lab work. Choose from over 1,500 participating locations nationwide and order online or by phone.

- Test categories include allergies, vitamin and cholesterol levels, liver function, fertility, thyroid and more
- Confidential results in as little as 24 hours for most tests

Lab benefit not available in MD, NJ, NY and RI.



Diabetic Supplies

Diabetes can be hard to manage—big savings on supplies can make life easier. You get 60% off average retail prices and free shipping on all packages, and an extra 15% off any single order item. You'll never run out of supplies or wait in long lines.

- Packages include a premier glucose meter, control solution, test strips, lancets and lancing device
- Packages are \$29.99 to \$169.99 per month
- Easy ordering, regular shipments and convenient home delivery



Chiropractic

Save 30% to 50% on X-rays, diagnostic services and treatments at over 3,000 chiropractors nationwide. Members get relief from back and joint pain, headaches and more with no limit on the number of visits.

- Free initial consultation
- 50% off diagnostic services and X-rays performed on-site
- 30% off treatment and other services
- Discounts on additional items may be available



Durable Medical Equipment

Easy way to order medical equipment online or by phone. Supplies are shipped directly to their home,

- Save on walking aids, wheelchairs, scooters, hospital beds, bathroom safety, orthopedic products and more.
- Savings of 20% to 50% and an additional \$5 on orders over \$100.



Vitamins

Save 10% on the most trusted brands of vitamins, supplements,

- Mobile app or online ordering available
- 30-day money-back guarantee
- Everything from natural household supplies and baby care essentials to skin care products and gluten free foods

Not available to residents of KS, UT, VT & WA

Disclosures

This plan is NOT insurance. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. It contains a 30 day cancellation period, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. 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. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com.