

IHC SPECIALTY BENEFITS Health Discount Program

IHC Specialty Benefits Inc. is offering two affordable discount plans designed to save you money on your healthcare expenses. The Wellness Discount Plan and the Health and Wellness Discount Plan give you access to a variety of discount healthcare services.



About IHC Specialty Benefits, Inc.
IHC Specialty Benefits, Inc. (IHC SB) markets and distributes this Health Discount Program and is not the discount plan organization or administrator. IHC SB is a technology-driven, full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, advisor centers, and private-label arrangements. For more information about IHC SB visit <http://www.ihcgroup/companies>.

MONTHLY PRICING:

Wellness Discount Plan



Individual*
\$19.99



Family*
\$24.99

Health and Wellness Discount Plan



Individual*
\$29.99



Family*
\$34.99

*Plus a one-time, non-refundable enrollment fee of \$15.00.

HealthDiscount Program

The Health Discount Program is your affordable gateway to a healthier you



 IHC Specialty Benefits
A Member of The IHC Group

Careington
SOLUTIONS SIMPLIFIED®

WHAT'S INCLUDED IN THIS PROGRAM:

Wellness Discount Plan

Health and Wellness Discount Plan

Prescription Discounts	✓	✓
Telemedicine	✓	✓
Alternative Health & Wellness	✓	✓
Medical Bill Negotiation Service		✓
Expert Medical Review		✓
Counseling Program		✓
Durable Medical Supplies		✓
Healthcare Assistance		✓

ENJOY THESE FEATURES:



No waiting! Use the program right away!



Everyone is accepted—no exclusions!



Your membership can include family members.

Prescription Discounts

Members have access to prescription drug savings that can be between 15% to 60% off the retail price of generic drugs and 10% to 25% off the retail price of brand name drugs at over 68,000 participating pharmacies nationwide.

Telemedicine

DialCare is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. Members and their families have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more. All for a \$0 consult fee.

Alternative Health & Wellness

Members save 25% on services from more than 70,000 participating specialty healthcare providers nationwide with the ChooseHealthy® program, and can choose from over 9,000 participating fitness centers and YMCAs with the Active&Fit Direct™ program. Specialty healthcare providers include chiropractors, acupuncturists, massage therapists, registered dietitians, physical/occupational therapists and podiatrists.

Medical Bill Negotiation Service

The Health Advocate Medical Bill Saver service gives members access to skilled negotiators who can help lower their out-of-pocket costs on medical bills not covered by insurance. Members could save hundreds - even thousands - of dollars, and while Health Advocate does not guarantee a specific level of savings, on average, members see discounts of 25%-50%.

Expert Medical Review

PinnacleCare members will receive confirmation on diagnoses, expert second opinions, appointments with top specialists, guidance on appropriate treatment options and access to dedicated advisors for help with anxiety, stress and other mental health issues.

Counseling Program

As a member, you and your eligible dependents have access to My Personal Counselor, a confidential assessment, telephonic counseling and referral service. Three one-half hour counseling sessions are available per household each year. Your counselor will help you identify problems and assist in working through them. The counselor can also determine the best alternatives and, if necessary, make appropriate referrals to other professionals that specialize in your area of concern.

This service offers help in the following areas:

- Marital and Family
- Alcohol and Other Drug Dependency
- Stress and Anxiety Related Issues
- Grief
- Emotional Problems

Durable Medical Supplies

As a member, you'll save between 5% and 40% on a wide variety of durable medical equipment and services, such as:

- Beds
- Wheelchairs
- Insulin pumps
- Glucometers
- Muscle stimulators
- IV antibiotics
- Pain management
- CPAP/BiPAP
- Nebulizers
- Ventilators
- Home sleep testing
- Catastrophic care coordination
- And so much more

Healthcare Assistance

Health Advocate offers a range of comprehensive services to help members with clinical and administrative issues involving their medical, hospital, dental, pharmacy and other healthcare needs – saving members time and worry.

How Health Advocate Helps:

- Find the best doctors, hospitals, dentists, and schedule appointments with providers.
- Answer questions about test results, treatments, and medications.

Please note that this service is unlimited and there is no charge when a member calls for assistance.

Disclosures: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.IHC.solutionssimplified.com. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Connecticut, Kansas, Massachusetts, Vermont or Washington.