



Marketed by
**INNOVATIVE
HEALTH INSURANCE
PARTNERS**

AMERIDOCSM
24/7 Elite

A person averages 2.1 visits to the doctor a year with an average cost of \$182 per visit or \$382 per person per year according to a Mutual of Omaha study.

Approximately 70% of all doctor visits are unnecessary and over a third of all minor medical conditions can be treated by phone according to the Wellness Council of America.



TELEMEDICINE SERVICES

Provides 24/7/365 access to licensed physicians via telephone or email, who:

- Discuss symptoms and provide specific answers to medical questions
- Diagnostic Medical Telephone Consultations: by telephone for evaluation, diagnosis and prescriptions for medication as appropriate*

*This service not available to Oklahoma residents

LOWER HEALTHCARE COSTS

- Eliminate up to 66% of unnecessary doctor and emergency room visits
- Members who use Telemedicine Services are 50% less likely to miss work due to illness.
- Doctor visit average cost \$182; ER visit average cost: \$1,500
- Telemedicine Services cost: \$ 0

FULLY INSURED PRESCRIPTION CARD

Your Prescription Plan is a benefit that, by focusing on generics, can help you avoid spending more for your medications.

Here's How:

1. Ask your doctor to prescribe generic whenever possible.
2. Use mail order for generics you need on a long-term basis (3months or more)
3. Get discounts on generics and preferred brand name drugs once you have reached your monthly maximum.
4. Get discounts on non preferred brand name drugs.

INCLUDED WITH BASIC PLAN	At The Pharmacy Up to a 30 day supply	By Mail Order 90 day supply
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\$100 maximum per month per member for generic and preferred brand name drugs. After **\$100** maximum is attained, you will receive discounts on your prescription drugs.

Generic Drugs*	\$10	\$30
Preferred Brand Name Drugs	\$30	\$90
Non-Preferred Brand Name Drugs	100% of discounted price**	100% of discounted price**

\$100 maximum per month per member for generic and preferred brand name drugs. After **\$100** maximum is attained, you will receive discounts on your prescription drugs.

*The purchase of generic drugs will cost you \$10 or the cost charged by the pharmacy, which ever is less.

**Cost is based on the contracted pharmacy discount price that RxEDO has negotiated for the medication, plus a dispensing fee.

Pharmacy Network

Some participating pharmacies include:

Costco – CVS - Target
Walgreen – Walmart
...and many more

Sample Prescription Drugs	Generic	Formulary Brand
ANTIBIOTIC	Rimatadine	Augmentin
BLOOD PRESSURE	Lisinopril	Mavik
CHOLESTEROL LOWERING	Lovastatin	Lipitor



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ACCIDENT MEDICAL WITH AD&D*

Accident Benefit:

Pays up to **\$10,000** per occurrence for both dental and medical expenses for a covered accident. Covered charges include: ER, doctor visits, surgery, anesthesia, prescriptions, dental, registered nurse, x-ray and laboratory services.

Deductible: **\$100** deductible per accident, per insured

AD&D Benefit:

Pays up to **\$20,000** for Accidental Death, Dismemberment and loss of sight, speech and hearing.

**Accident Medical and AD&D Benefit not available in Maine, New York and Oregon.*

ADULT ANNUAL WELLNESS & LAB TESTS (Valued at over \$500)

Once each calendar year, you may be eligible to receive up to two no-cost Annual Wellness Test **valued at over \$500**. Every year you have a new opportunity to detect heart disease, diabetes and other conditions that could threaten your health. Take advantage with the Comprehensive Wellness Profile (CWP), our most complete general wellness panel.

Our tests help detect heart disease, diabetes, thyroid disease and more. A simple blood test could save your life.

DENTAL

Save 20%-50% on most dental procedures. 20% savings on Orthodontics.

Members may take advantage of savings offered by an industry leader in dental care. Careington International Corporation is one of the most recognized professional dental networks in the nation and boasts a provider network of over 62,000 provider access points.

EYEMED VISION PLAN

Members save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program. Members are eligible for discounts on exams, eyeglasses and contact lenses from more than 40,000 providers nationwide including access to independent optometrists, ophthalmologists, and opticians and leading optical retailers such as Pearle Vision®, Lens Crafters®, Sears Optical® and Target Optical®.

THIS DENTAL & VISION PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.

The plans provide discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the Discount Medical Plan Organization. Before purchase, you may access a list of participating health care providers at

www.searchforaprovider.com. Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Note to Texas Consumers: Regulated by the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; telephone 1-800-803-9202 or (512)463-6599 website: www.license.state.tx.us/complaints. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. *Medicare statement applies to MD residents when pharmacy discounts are part of program. This program is not available in Montana and Vermont.

Monthly Rate

MEMBER
\$69.00

FAMILY
\$119

Rates include insurance and non-insurance products. For the cost of the insurance product offered contact your agent.

*Discount Dental/Vision Plan administered by Careington International Corporation.