

DrCB Telemedicine Plus



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RATE:

SINGLE \$19.95 Per Member Per Month FAMILY \$29.95 Per Family Per Month

Dental (Aetna Dental Access® Network)
Vision (VSP) Choice Access Plan
Prescription Drug (MedImpact)
Telemedicine (Teladoc®)
Chiropractic (ChooseHealthy®)
Diabetic Testing Supplies (Global Total Health, LLC)
Diagnostic Imaging (Galaxy Health Network)
Laboratory Service (Galaxy Health Network)
Hearing Exams and discounts

* SEE PLAN FOR FULL DETAILS



Explanation of Benefits

Dental

Members may take advantage of savings through the Aetna Dental Access® Network, one of the largest, most recognized discount dental networks in the nation. Members will have access to discounted services and in most instances, can save 15% to 50% per visit on everything from general dentistry to root canals, crowns and orthodontia at over 128,000* available dental practice locations nationwide.

Procedure	Average Cost**	Average Cost with Aetna Dental Access***	Member Savings
Periodic Oral Exam	\$56	\$30	\$26
Comprehensive Oral Exam	\$87	\$43	\$44
X-Ray, Bitewings - Four Films	\$68	\$36	\$32
Cleaning - Adult	\$107	\$59	\$48
Sealant (Per Tooth)	\$62	\$31	\$31
Filling - One Surface Resin Filling Front Tooth	\$170	\$90	\$80
Root Canal Molar Excluding Final Restoration	\$1,085	\$746	\$339
Complete Upper Denture	\$1,190	\$901	\$289
Comprehensive Orthodontic Treatment - Child	\$5,546	\$3,508	\$2,038

^{*}Dental Counts as of 2012 Aetna Enterprise Provider Database.

This is NOT insurance.

Actual discounts will vary based on the geographic location of the dental provider and the services provided.

Vision (VSP) Choice Access Plan

Careington has partnered with the nation's largest eye care provider to help members save 15% to 35% off eye exams and eye glasses. Members will receive a discount, or pay the maximum amount based on regional fee schedule averages; whichever amount is less. Depending on the doctor's location, the maximum costs and savings will vary.

With over 44,000 participating points of care in retail and medical locations, participating providers will look for more than just vision problems. Preferred Providers can detect signs of serious health conditions like glaucoma, diabetic eye disease, high blood pressure and high cholesterol.

Members will receive affordable services, savings and access to the right doctor - close to home or work.



^{**}The select regional average cost represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City as displayed in the Estimate Cost of Care Tool as of September 2012.

^{***}Actual cost and savings mat vary by provider, service and geographic location. The average cost with Vital Savings by Aetna is the average of the negotiated fees for the cities referenced above. Participants must pay health care providers directly.

Typical Sample Savings*

Benefit	Average Cost Without Plan	Average Cost With Plan	Member Typical Savings
Eye Exam	\$134	\$80	\$54
Frame	\$200	\$150	\$50
Single Vision Lenses	\$83	\$45	\$38
Transition	\$96	\$77	\$19
Anti-Reflective Coating	\$76	\$45	\$31

^{*}These costs and savings are based on regional fee schedule averages. Please visit vspchoiceaccess.com or call (800) 290-0523 for actual savings in your area.

This plan is not insurance.

Product not available in MT, VT and WA

Prescription Drugs - MEDIMPACT

MedImpact- Prescription Drugs

Members are entitled to prescription savings offered by MedImpact. Discounts are available at over 60,000 participating pharmacies nationwide.

At the pharmacy, members will simply present their membership card to receive an average savings from 15% to 60% off generic drugs and average savings from 15% to 25% off brand name prescriptions. The pharmacist will enter the member's information from the identification card and they will receive significant savings at the time of purchase.

Mail-Order Pharmacy

Members can save even more on maintenance medications through a convenient and money saving mail service, MedVantx. Members receive savings on 90-day supplies of medications when ordered online, by phone or through the mail with our mail-order pharmacy!

Telemedicine

Teladoc® is a national network of U.S. board-certified and state-licensed physicians who use electronic health records, telephone consultations and online video consultations to diagnose conditions, recommend treatment and write short term, non-DEA controlled prescriptions when appropriate. Physicians are available 24 hours a day, 365 days a year, allowing you and your family convenient access to quality care from home, work, or on-the-go as opposed to more expensive and time consuming alternatives like the doctor's office or emergency room.

Teladoc has the largest independent physician network in telehealth. To ensure high quality physicians, Teladoc credentials their physicians every two years. Their physicians are also subject to a 10% random audit, which far exceeds NCQA standards.

Cost of Consultation: Free!

Teladoc Services Include:

97% member satisfaction, 91% medical resolution and 97% physician satisfaction



- Secure, personal and portable electronic health records
- The average consultation time is 12 minutes.
- On average, members receive a call back from the physician in 22 minutes.
- Teladoc guarantees all members will receive a call back from a physician in three hours. (Teladoc physicians successfully completed 99.6% of the consult requests within three hours in the past year.)
- On average, Teladoc physicians resolve 91% of the calls. The remaining calls are referred to the member's PCP, a specialist, or the ER unless the member is seeking a prescription that is outside the Teladoc scope of service.
- Pediatric network available
- No age restrictions

Call Teladoc:

- When your physician is not available
- · After normal hours of operation
- For non-emergency care
- On vacation or business trip
- For non-emergency medical issues, such ass: Cold or Flu, Sinus Infections, Allergies, Respiratory Infections, Bronchitis, Pink Eye, Urinary Tract Infections and Poison Ivy.

Terms and Conditions: Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Teladoc phone consultations are available 24 hours, 7 days a week while video consultations are available during the hours of 7am to 9pm, 7 days a week. Consultations are not available in Oklahoma or Massachusetts. Video Consultations are not available in Idaho, Iowa, Louisiana, Oklahoma, Massachusetts or Texas. © 2012 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission.

Chiropractic

With the ChooseHealthy® program, members will have access to a wide variety of complementary health care services.

- Utilize a nationwide network of more than 28,000 credentialed complementary health care providers, including more than 20,000 chiropractors.
- Members will receive a 25% discount off normal fees for services. Our complementary health care network includes chiropractors, massage therapists, acupuncturists and registered dietitians.
- Members may access providers directly without a physician referral and may change providers at any time.
- Receive discounts on a wide variety of health and wellness products including vitamins, minerals, herbal supplements, homeopathic remedies, sports nutrition products, health-related books and DVDs, fitness products and skin care items, with free shipping on most orders.

Please note that this is a discount program; it is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The discount program provides for discount complementary health care services from participating providers. You 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 program. The discount program does not make payments directly to the participating providers in the discount program. The discount program has no liability for providing or guaranteeing service and assumes no liability for the quality of service rendered.



ChooseHealthy is a federally registered trademark of American Specialty Health Incorporated and used with permission herein.

Diabetic Testing Supplies - Global Total Health, LLC

Global Total Health provides the highest quality diabetic supplies at vastly reduced prices disbursed through a highly sophisticated distribution channel. GTH is dedicated to offering the finest quality FDA-approved and CMS-approved medical products channeled through a highly efficient and effective delivery system. Additionally, GTH offers diabetes prevention/intervention by promoting healthy lifestyle changes to reduce and prevent diabetes. GTH offers all-inclusive wholesale pricing to members with no shipping or handling fees, priority mailing on all products, the world's most advanced diabetic testing meter, and much more.

Global Total Health services include:

- Savings from 52% to 72% off the retail prices of diabetic testing supplies
- A free talking meter that is simple, easy and accurate
- Advocate Redi-Code Talking Glucose Meter 69% off retail price
- Advocate Redi-Code Test Strips 56% off retail price
- Advocate Lancet Device 67% off retail price
- Advocate Control Solution 52% off retail price

Product Highlights:

- Priority delivery with no shipping or handling costs or fees
- Wholesale pricing to members that is 57% less than current costs for comparable products and strips
- The world's most advanced diabetic testing meters
- Bilingual audio functions in both English and Spanish in all meters
- Meters with large screen display for greater ease of use for the visually impaired
- Meters that allow alternate site testing, with small sample size, and no finger pricking
- Meters that store up to 450 test results, downloadable to a computer in real time

Diagnostic Imaging - Galaxy Health Network

Through an exclusive partnership with One Call Medical (OCM), Galaxy Health Network (GHN) can offer significant discounts to members for advanced diagnostic imaging procedures limited to Magnetic Resonance Imaging (MRI), Computed Tomography (CT) scans and Positron Emission Tomography (PET) scans only.

- Save 40-75%* less than the usual costs for MRI, CT scans and PET scans.
- Largest panel of high-quality radiologists and imaging specialists with over 3,200 outpatient radiology facilities throughout the United States.
- Providers undergo a rigorous credentialing and peer review process for radiology quality.
- Multilingual call center including English and Spanish. For all other languages, the language line services will be available at no cost to the member.
- Customer service representatives will assist members in selecting a network provider that is convenient to your home or work.

Actual Member Savings*

Procedure	CPT	Provider	Member	Member	% of Prov	State of
	Code	Fee	Paid	Savings	Fee	Service
CT Scan: Maxillofacial area	70486	\$882.08	\$445.00	\$437.08	0.00%	KY



Procedure	CPT Code	Provider Fee	Member Paid	Member Savings	% of Prov Fee	State of Service
CT Scan: Pelvis	72193	\$1,039.14	\$458.71	\$580.43	0.00%	TX
MRI: Spinal canal and contents, lumbar	72148	\$1,737.45	\$545.00	\$1,192.45	0.00%	AZ
MRI: Spinal canal and contents, cervical	72141	\$2,002.44	\$520.00	\$1,482.44	0.00%	CA
MRI: Spinal canal and contents, lumbar	72148	\$2,068.28	\$505.00	\$1,563.28	75.58%	NJ

^{*2010.} Savings may vary based on geographic location, provider selected and procedure performed.

This product is not available in HI, MA, MT, ND, SD, and WV

Laboratory Service - Galaxy Health Network

Through an exclusive partnership, Galaxy Health Network (GHN) now offers medical lab tests which provide a convenient, confidential, and affordable way for you to take control of health care costs. Some medical conditions can go years without being detected. Blood tests are a simple way to detect potential health problems before symptoms occur.

A simple blood test is necessary for prevention or early detection of disease and could save your life. This lab program provides savings from 10% to 80% off regular retail pricing on blood tests available at over 3,000 Clinical Laboratory Certified Labs nationwide. Members will have direct access to major clinical labs which can detect medical conditions such as Heart Disease, Prostate Cancer, Diabetes, Thyroid Disease, Pregnancy, and more...

Results are sent directly to members. No doctor's visit required. It is our mission to provide affordable medical testing, with superior quality and service.

There are two easy ways to order, by calling or going online. Confidential results for most tests are available to members and emailed normally within 48 hours.

This product is not available in New York, New Jersey, Massachusetts and Rhode Island.

Hearing Exams and Discounts

- Members save 30% off diagnostic services, including hearing exams and significant discounts on the price of hearing aid(s) at over 2,700 provider locations nationwide.
- 1 year of free batteries (80 cell per hearing aid).
- Lowest Price Guarantee*: If you should find a lower price at another local provider, we'll gladly beat that price by 5%.



^{*}Competitor coupon required for verification of price and model. Limited to manufacturers offered through the HearPO program. Local Provider quotes only will be matched.