







With Complimentary Job Loss Protection benefit


 **Telehealth** - Teladoc offers 24/7 completely free access to its proprietary nationwide network of U.S. licensed physicians for telephone and secure e-mail medical consultations including prescribing medication when appropriate.


 **Dental** - The Aetna Dental Access® network provides discounts of 15% to 50% per visit* on dental services at over 132,000** available dental practice locations nationwide.


*Actual costs and savings vary by provider, service and geographical area. **As of June 2013


 **Vision** - Coast to Coast Vision™ has over 12,000 eye care locations nationwide. Members save on eyeglasses, contacts, and laser surgery.


 **Pharmacy** - Save 10% to 85% on most prescriptions with the local pharmacy program. Over 60,000 locations, including independent, national and regional chain pharmacies nationwide.


 **Pet Care Savings** - Members save 25% at network veterinarians on all medical procedures and also 10% to 35% on pet products and services at participating merchants. Includes a free pet ID tag and confidential 24-hour pet location service for lost pets.


 **Nurseline™** - Offers toll-free access to experienced registered nurses, 24 hours a day, 365 days per year. Nurses provide an instant and trusted source of health information, education and support.


 **Doctors Online** - Provides 24/7 access to web-based answers to medical questions from an expert team of board-certified physicians, psychologists, pharmacists, dentists, dietitians, and fitness trainers. Also phone access through eDocVoice and Smartphone App (iPhone/Droid).


 **Medical Health Advisor** - Members have access to registered nurses supported by a team of medical directors and administrative experts who can help with a broad range of healthcare and insurance related issues. Provides help with clinical, insurance and administrative issues for medical, hospital, dental, pharmacy and other needs.


 **Medical Bill Saver™** - Can lower out-of-pocket costs on medical bills not covered by insurance. Advocates will work with providers to lower the balance on uncovered medical or dental bills over \$400.


 **Medical Travel Assistance** - Members have access to a global network of doctors, travel assistance staff and emergency evacuation benefits when 100 miles from home and suffering an injury or illness.


 **Chiropractic Care** - Members save 30% to 50% at over 3,000 participating chiropractors nationwide with a free initial consultation.

 **Alternative Medicine** - Members save 10% to 30% through a national network of over 40,000 practitioners consisting of acupuncturists, massage therapists, nutritional counselors, holistic physicians in reflexology, meditation and relaxation techniques, and more.


 **Financial Helpline** - Members have free access to Accredited or Certified Financial Counselors to assist with issues such as debt, health care expenses, housing issues, credit card spending, taxes, college funding, retirement planning and more.


 **Durable Medical Equipment** - Members receive a discount on equipment such as walkers, power mobility scooters, hospital beds, blood pressure devices, and much more.


 **Hearing Aids** - Members receive discounts on all of the latest hearing technologies and models through a network of more than 3,000 full service centers.


 **MRI & CT Scans** - Save 50-75%* on typical costs for the following imaging services**: MRI, CT Scans and Ultrasounds. Large nationwide panel of radiologists and imaging specialists with over 2,900 radiology centers throughout the United States


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

 **Lab Tests** - Members save 10% to 80% on charges for blood tests and all other lab testing through a national laboratory network.

 **Wellness Online** - This online wellness benefit aims to help members reach personal health and wellness goals regardless of age, gender or level of fitness. The website gives members the tools to make wellness part of their daily life

 **Counseling Services** - Members receive free unlimited counseling services 24 hours a day 7 days a week to help solve personal problems of any size. Highly trained phone counselors with a master's degree and at least five years' experience

 **Long Term Elder Care** - Aids and supports members with aging parents and family members. Qualified specialists help members with issues related to caring for an older person including 24/7 help with elder care concerns.

 **Complimentary Job Loss Protection** - Pays up to \$500 per month for up to 6 months (3 months per job loss occurrence) directly to your health insurance company to assist in maintaining you and your family's critical health care benefits if you lose your job.

*The Job Loss Protection benefit is complimentary to Benefitaid members.

All benefits are available for your entire immediate family except Job Loss Protection which is provided only to the primary member. Benefit Aid is available for all states except KS, UT, VT and WA.

The above highlights are only brief descriptions of the benefits provided by Benefitaid.

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. This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. **This discount card program contains a 30 day cancellation period.** 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 full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date. AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309 Dallas, TX 75367-1309, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com.

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The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.