

Careington CareConnections Plus Discount Plan

Low Monthly Rate of
\$29.95

Long Term Care*

- Save from 5% to 30% off normal fees
- Over 5,000 providers
- Physical and occupational therapies

The long term care services are provided by Health care Synergies.

**Some exclusions may also apply for services covered by other health insurance plans.*

Health Care Assistance

- Find the best doctors, hospitals, dentists, and other leading healthcare providers anywhere in the country
- Schedule appointments with providers
- Help resolve insurance claims and assist with negotiating billing and payment arrangements

The health care assistance program is provided by Health Advocate.

Emergency Medical Information

- Instant access to essential medical information at the time of treatment
- Confidential, secure database to verify each call before transmitting any information
- Up-to-date accuracy allows changes to records, free of charge, 24 hours a day

The emergency medical information is provided by Global Med-Net.

Medical Bill Negotiation Services

- 20% to 40% savings on medical bills when working with medical bill negotiation professionals
- Consultations are available before seeking medical services, after a member has been treated and has a medical bill, or if a medical bill has been sent to a collection company

The medical bill negotiation services are provided by Health Care Mediation.

Dependent Care

- Comprehensive consultations and referrals for elder care, child care and care for people with disabilities
- Educational resources available on topics such as parenting, child care, starting a family, adoption, school selection, college planning, elder caregiving, nursing homes and more

The dependent care services are provided by Work and Family Benefits.

Weight Loss Surgery

- A \$1,000 discount off the regular price for gastric banding weight loss surgery
- Access to a national network of over 100 participating locations

The lap band surgery discount is provided by the Gastric Banding Panel Group.

Medical Information

- TelaDoc is a network of board certified physicians providing cross coverage consultations 24 hours a day, 7 days a week, and 365 days a year
- TelaDoc physicians diagnose routine, non-emergency, medical problems via telephone, recommend treatment and prescribe medication when necessary. Simply contact TelaDoc and, in most cases, speak to a doctor in less than an hour

The medical information program is provided by TelaDoc.

TelaDoc does not replace the primary care physician. TelaDoc is not available in Oklahoma. TelaDoc does not guarantee that a prescription will be written, and operates subject to state regulations. TelaDoc does not prescribe DEA controlled substances. TelaDoc physicians reserve the right to deny care for potential misuse of services. TelaDoc, Inc © 2002-2010

Physician Visits

- 20% to 45% savings on routine office visits and ancillary medical services such as lab work and imaging centers
- Access to over 525,000 health care professionals and over 66,000 ancillary locations nationwide

The physician discounts are provided by Private Healthcare Systems



Oncology Care Management

- On-staff oncology experts deliver personalized support to patients, based on their individual medical situation
 - Insurance and claims analysts on staff to work with your insurance company to help facilitate reimbursement
- The cancer care program is provided by ITA Partners, Inc.®

Lab Services

- 10% to 80% savings on regular retail pricing of blood tests
 - Access to over 3,000 certified labs nationwide
- The lab discounts are provided by Direct Labs.

24-hour Nurse Line

- Access to nurse triage services via a toll-free number, 24 hours a day, seven days a week
- Access to a pre-recorded health information library consisting of over 1,100 topics
- HIPAA compliant

The nurse line program is provided by CareNet.

Travel Assistance

- Pre-arranged services are available if members face serious injury, illness or a travel-related emergency when traveling over 100 miles away from home
- Repatriation of mortal remains assistance
- Shipment of medical records
- Flight/hotel re-booking
- Lost baggage search; stolen luggage replacement assistance

The travel assistance services are provided by Travel Guard.

Medical Tourism

- Quality medical care by accredited hospitals in the US, UK, Europe, Hong Kong, Australia and Canada
- Reduce costs of medical procedures from 30% to 80%
- Pre-negotiated, all-inclusive, detailed pricing plan
- Professional travel care coordinators and nurses

The medical travel services are provided by BridgeHealth International.

Additional Health Care Services

- 24/7 web-based access to board-certified physicians, psychologists, pharmacists, nurses and dentists, ready when you are provided by eDocAmerica
- Financing options for health care procedures from Medical Loan*

**Some programs require approval of an application*



**For additional information,
contact Samuel B. Handelman at
Handelman Insurance Advisors,
Inc. at (773) 739-4400 or visit us
at www.letusinsureyou.com.**

Monthly

\$29.95

Annually

\$269.00

\$20.00 non-refundable processing fee



Disclosures:

THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.*

This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. The plan provides 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. 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.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This program is not available in Montana and Vermont. *Medicare statement applies to MD residents when pharmacy discounts are part of program.