

PATIENT ADVOCACY FROM THE KARIS GROUP

When you incur medical bills for a related medical incident and your out-of-pocket balance exceeds \$2,500, The Karis Group's Patient Advocacy service provides you with a personal negotiator who will go to work on your behalf to help you wade through the difficult world known as hospital billing. Instead of being left to sift through this complex process on your own, your negotiator will assist and inform you along the way, mediating between you and the provider(s) to reach a solution for your outstanding medical bills.

Eligibility requirements for Patient Advocacy are simple and straightforward. You must:

- Be an active member of a benefit plan that includes Patient Advocacy at the time of your medical incident;
- Obtain care for a single related medical incident at a hospital, emergency clinic or surgical center; and
- Have an out-of-pocket balance, after network discounts and applicable benefits have been applied, that exceeds \$2,500; or, if you are *scheduled* for admission, the hospital or the referring physician/specialist must confirm that your bills are more likely than not to result in an out-of-pocket balance exceeding \$2,500.

Note: Patient Advocacy does not provide funds to pay for bills. Patient Advocacy is a best efforts service and despite The Karis Group's diligent efforts, some providers refuse to make accommodations to help resolve outstanding medical bills. The Karis Group is unable to provide Patient Advocacy service for prescriptions and bills incurred for treatment of mental conditions or substance abuse. Other limitations and exclusions may apply.

PHYSICIAN VISIT / HOSPITAL

The Physician Visit/Hospital Network provides discounts on healthcare services at physicians' offices and hospitals. Save 10% to 40% at over 285,000 providers throughout the country, including family physicians, specialists, alternative care providers, facilities and hospitals. They also save on cosmetic surgery procedures, including skin resurfacing, acne scars, liposuction, and more.

The program utilizes one of the largest networks in the nation. This nationally recognized network "owns" their physician and hospital contracts so it cannot lose providers due to cancellation of a lease agreement. Plus, the network maintains control of physician education and service levels

Highlights

- Members save 10% to 40% at participating physician offices and hospitals.
- The network allows members to access over 285,000 providers including family physicians, specialists, facilities and hospitals.
- The program utilizes one of the largest physician networks in the nation. Because the network has direct contracts with providers, there is no risk of losing provider access due to cancellation of a lease agreement.
- Since there are no age or health restrictions, anyone can receive savings with the Physician Visit/Hospital Referral Network.

For hospital visits, members MUST pre-register before any procedure(s) are performed (or within 48 hours of emergency room admittance.) A representative will coordinate all of the resources and negotiate with the provider/facility for a contracted savings.

Hospital Benefit is not available in Maryland and Vermont.

Physician Visit Benefit is not available to Vermont residents.

RETAIL PHARMACY

The neighborhood pharmacy program assures members the lowest price on prescription drugs, saving 10% to 85% on most prescriptions.

[Get a price quote!](#)

It's simple to use. The member simply presents the membership card to the pharmacist with the prescription. The pharmacist calculates the discount and the member pays the discounted price. No other paperwork required.

Highlights

- 10% to 85% savings on most medications.
- Over 60,000 national and regional pharmacy chains participate as well as independent pharmacies.
- No pharmacy program is complete unless it includes both retail locations where members may fill acute care medications and a mail order program so members may optimize their savings by purchasing maintenance prescriptions in 90 day supplies to treat ongoing ailments.
- Do not call the pharmacy for price quotes. Prices may change from day to day and they cannot be given over the telephone.

MAIL ORDER PHARMACY

To ensure members always save money on their prescription drugs, a unique mail order program was created to complement the network pharmacy benefit. Since most maintenance medications are purchased in 90 day supplies, members maximize savings and have the convenience of home delivery (at no additional charge) through HealthTrans. Accuracy is assured by requiring every order to pass seven quality checkpoints before shipping.

Highlights

- Members are guaranteed savings when purchasing long-term, maintenance medications prescribed to treat on-going ailments such as arthritis, heart disease and high cholesterol. The mail order prescription price is guaranteed to be \$5.00 less than the lowest competitive price quote from a local pharmacy provided the brand or generic drug costs over \$10.00 or 10% below AARP pricing.
- There are never dispensing or postage fees added except for “rush” deliveries.
- Prescriptions are delivered right to your door.

- Unlike competitive programs that restrict available medications to their "approved" list, the Mail Order Prescription Plan is an "open formulary", so doctors may prescribe the most effective medication to treat the member's ailment or condition.

*The \$5.00 guaranteed savings cannot be used in conjunction with other discount or insurance cards.

**Pharmacy Discounts are Not Insurance and are Not Intended as a Substitute for Insurance.

The discount is only available at participating pharmacies.

The program administrator may obtain fees from pharmacies based on your prescription drug purchases. These fees may be retained by the program administrator or shared with you and/or your pharmacy.

LAB AND IMAGING

IMAGING

Members receive discounts of 10% to 60%* off usual charges for MRI and CT procedures while utilizing credentialed radiology providers. These radiologists deliver tests and test interpretations which lead to appropriate diagnosis and effective treatment.

LAB

Members also receive discounts off usual charges for blood tests and all other lab testing. The network provides affordable laboratory testing, which leads to appropriate diagnosis and effective treatment.

Highlights

- Largest panel of radiologists and imaging specialists
- Over 2,900 outpatient radiology facilities in all 50 states
- Multilingual customer service staff
- Priority appointment scheduling
- Scheduling with open or closed imaging equipment based on specific needs or member preference.
- Coast-to-coast network** with hours of operation 8:00 am-8:30 pm EST
- No limit to the number of times you may use this service

Savings may vary based on geographic location, provider selected and procedure performed.

**The lab network portion of this benefit is not available in NJ, NY and RI.

CONSULT A DOCTOR™

Consult A Doctor™ offers 24/7 access to its proprietary nationwide network of U.S. licensed physicians for telephone and secure e-mail medical consultations. Physicians provide specific answers to medical questions and advice regarding non-emergency, routine medical conditions. Physicians discuss symptoms, recommend treatment options, diagnose many common conditions and prescribe medication when appropriate.

You can connect via telephone or e-mail, free of charge, with our network of physicians for informational or diagnostic consultation.

Highlights

- Never wait for an appointment or sit in the doctor's office again
- On-demand healthcare—wherever and whenever you need it
- Access to a physician from anywhere via telephone or e-mail , 24 hours a day, 7 days a week
- Physicians discuss symptoms, recommend treatment options, diagnose many common conditions and prescribe medication when appropriate.
- Save money by avoiding unnecessary doctor's office or ER visits.
- Physicians are U.S.-based, licensed, board-certified, rigorously credentialed and experienced
- Instant, affordable treatment for all ages—from children to senior citizens
- Powerful online health tools that empower members to lead healthier, more productive lives
- Prescriptions phoned into your local pharmacy for pickup
- HIPAA compliant and confidential
- Store, manage and share your medical records from one central location with the Free Personal Health Record (PHR)

Disclosures

Consult A Doctor™ physicians do not prescribe controlled medications. Consult A Doctor™ is not insurance. Consult A Doctor™ does not replace your primary care physician.

Dental Care

This dental network provides members with discounts of 15% to 50%* on dental services at over 92,500** available dental practice locations nationwide in most instances. Members simply present their card bearing the Aetna Dental Access® logo, along with payment in full of the discounted fee, for immediate savings at the time services are rendered. Members will want to utilize their card and enjoy the savings time and time again.

Highlights

- In most instances, members may save 15% to 50%** on services from general dentistry and cleanings to root canals, crowns and orthodontia.
- Over 92,500* dental practice locations.
- Save on routine dental services such as x-rays and fillings.
- Save on specialty care such as orthodontics and periodontics where available.

¹Dental Benefit is not available to VT and MT residents.

*Actual costs and savings vary by provider, service and geographical area.

** According to the Aetna Enterprise Provider Database as of November 1, 2010.

The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Aetna may receive a percentage of the fee you pay to the discount vendor. The availability of a particular provider cannot be guaranteed and provider network composition is subject to change. Aetna does not provide dental, medical, vision or other health/care treatment and is not responsible for outcomes. All care is the responsibility of the treating provider, in consultation with the participant. Selection of a program provider is also the responsibility of the participant and is not based on any representations by Aetna. Program providers are solely responsible for the products and services they provide. Aetna does not endorse any vendors, products or services associated with this program. The non-dental discounts are rate-access programs. Aetna does not recommend the self management of health problems, nor do we promote any particular type of medical treatment. 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 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.

VITAMINS

Vitacost.com is your one-stop shop for thousands of top brand vitamins, supplements, herbs, organics and natural health care products at up to 80% off retail everyday. Choose from over 400 brands and 12,000 items in stock and enjoy savings of 10% on already low prices. Members can place orders online or toll free by phone. Most orders ship the same day and every order is backed by the exclusive 5-star guarantee.

Highlights

- Toll-free and online shopping with friendly and knowledgeable customer service representatives
- Timely, convenient home delivery of vitamins, supplements, and a wide variety of natural health products All purchases include a 30-day unconditional money-back guarantee
- Choose from brand names you know and trust such as Natures Way, Twinlab , Enzymatic Therapy and Country Life
- All purchases include a 30-day unconditional money-back guarantee

DIABETIC SUPPLIES

Through the VIP Health & Wellness program, members save dramatically over the retail price of their diabetic supplies. Product packages include a premier Glucose Meter, control solution, test strips, lancets and lancing device. Supplies are shipped regularly at no additional cost.

Highlights

- Many different product packages to choose from based on testing requirements. Product packages are designed for everyday testing.
- Product packages are priced from \$29.99/month to \$169.99/month, which is 60% off the average competitors' retail prices.
- Save an additional 15% off on any single order items including test strips, lancets, lancing device, and more.
- Toll-free ordering, regular shipments and convenient home delivery on all diabetic supplies.
- Free shipping on supplies when package option is selected.

DERMSTORE.COM

DermStore.com is the premier online retail destination for skin care brands ranging from spa exclusive brands, physician-strength brands and hard-to-find specialty brands along with expert advice and esthetician recommended regimens.

Highlights

- Save 15% on more than 300 brands and over 12,000 products
- Thousands of product reviews
- Free Shipping on all purchases
- Free 2-Day Shipping on purchases over \$100
- Free Samples of popular skin care products with every order
- Auto Refills program allows you to receive your favorite skin care products every 30, 60 or 90 days, plus you get your 5th refill Free!
- 100% Color Guarantee, a 30-day money-back guarantee on your cosmetics if you buy the wrong color/shade
- Skin Resource Center for skin care articles, a skin care ingredient dictionary, expert advice from our dermatologists and estheticians, skin care application tips and videos, interviews from industry experts and much more

Chiropractic

Members save 30% to 50% at over 3,000 participating Doctors of Chiropractic nationwide.

Highlights

- Free initial consultation
- 50% savings on diagnostic services
- 50% savings on x-rays performed on-site (if necessary)
- 30% savings on treatment and other services
- Unlimited access to care with no limits on the number of visits
- Over 3,000 providers nationwide
- Each chiropractor's licensure and insurance are carefully verified before being accepted in the network
- Items such as vitamins and durable goods are priced at the doctor's discretion

Members may choose from more than 3,000 participating Chiropractors. Members enjoy a variety of savings and services including a free consultation, 50% savings on diagnostic services, 50% savings on x-rays performed on-site and 30% savings on treatment and other services. Also, members have unlimited access to care with no limits on the number of visits. Each chiropractor's license and insurance are carefully verified before being accepted in the network. Items such as vitamins and durable goods are priced at the doctor's discretion.

Chiropractic is not available to VT residents.

Vision

Coast to Coast Vision™ (CTC) has contracted with over 12,000 eyecare locations nationwide. Members save on eyeglasses, contacts, eye exams and surgical procedures.

The CTC provider network is the most comprehensive in the U.S. and includes ophthalmologists, optometrists, independent optical centers and national chain locations such as Pearle Vision, JCPenney Optical, Sears Optical, Target Optical, LensCrafters, EyeMasters and QualSight LASIK.

Highlights

- Savings of 20% to 60% on prescription eyewear.
- Also, save 10% to 20% on contact lenses (excluding disposables) at participating retail locations.
- Savings of 10% to 30% on eye exams.
- Save 40% to 50% off the overall national average on LASIK surgery (PRK and CK available at select locations).
- Most frames, lenses and specialty items such as tints, coatings and UV protection are available.
- No limit on the number of times membership may be used during the year.
- Two guarantees - 30 day unconditional money-back satisfaction guarantee and low price guarantee on eyeglasses
- Members may nominate their own eye care professional to join the network.

Vision Benefit is not available to VT residents.