saving$ advantage
Medical Concierge Service

Coordinating and scheduling appointments with physicians, facilities, and laboratories that work together within your network while being cost-conscious can be very time-consuming and frustrating. Let the personal advisors at Karis360 do the legwork for you. With services including healthcare navigation, prescription cost search, appointment scheduling, and medical bill negotiation, the personal advisors at Karis360 will make the process much easier while saving you time and money.

Healthcare Navigation

- **Physician, Hospital & Specialists Search**—Karis360 will provide you with a list of local, qualified providers and their best available pricing on requested procedures. This allows you to make an informed, time and money-saving decision on their health care.
- **Same-Day Prescription Cost Search**—We will search pharmacies to identify the lowest pricing available, usually within a couple of hours.
- **Health Cost Estimates**—We can provide you with cost estimates for various outpatient procedures in your area so you can make informed decisions.
- **Alternative Medicine**—We can contact and schedule appointments with alternative medicine providers including acupuncture, chiropractic care, massage therapy and more.
- **Laboratory and Imaging Services**—We can find lab and imaging locations, provide price estimates for tests, and can schedule appointments upon request.
- **Elder Care Solutions**—We can assist you in locating living facilities, coordinating Home Health Care, transportation, prescription delivery, and exploring Disability and VA benefits, supplemental insurance and more.
- **Appointment Scheduling**—We can schedule for doctor’s appointments, specialists and more all at the convenience of your schedule.
- **Affordable Care Act Answers**—Karis360 staff is trained to provide answers to the questions involved in the new Affordable Care Act.

Medical Bill Negotiation

- Karis360 Advisors will assign members a personal Patient Advocate to work directly with your health care provider to help reduce medical bills.
- Whether through program qualification, settlement discounts, personalized payment plans, etc. our expert Advocates can help lower these medical bills to something more manageable.
Surgery Cost Saver

- Our Advisors obtain real-time cost, quality and availability data for up to five different facilities in your area.
- Advisors have found an average $13,000 cost difference between the least expensive and most expensive facilities with no difference in quality ratings.

Chaplaincy

- Christian Chaplains are available to listen and provide support and encouragement.

How to use

- Call 1-888-799-4413

Note: Karis360 is not insurance and does not provide funds to pay for bills. This is a best efforts service. Despite Karis360’s diligent efforts on member’s behalf, some providers refuse to make accommodations to help resolve outstanding bills.
MDLIVE has the nation’s largest network of doctors for telehealth services, providing 24/7/365 on-demand access to affordable, quality healthcare—anytime, anywhere. With MDLIVE, you can visit with a doctor from your home, office, or on the go. Our network of Board Certified doctors is available 24/7 by phone or secure video to assist with non-emergency medical conditions.

On average, our doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine and family medicine.

**When to Use**

- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care physician is not available
- To request prescription refills when appropriate.
- If traveling and in need of medical care

**What Can Be Treated?**

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Constipation
- Diarrhea
- Ear Infection
- Fever
- Headache
- Insect Bite
- Joint Aches
- Nausea
- Rashes
- Sinus Infection
- Sore Throat
- UTI
- And more!

To setup your account, call 888-995-7075, visit [www.mdlive.com/247doctor](http://www.mdlive.com/247doctor) or use the MDLive app (available at the Apple App Store or Google Play) on your mobile device.

Disclaimers: MDLIVE does not replace the primary care physician. Please note, a parent or guardian must be present during any interactions involving minors. MDLIVE operates subject to state regulation and may not be available in certain states. *MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. For complete terms of use visit [www.mdlive.com/consumer/terms.html](http://www.mdlive.com/consumer/terms.html) 010113
A1Rx is not insurance, but a discount prescription program that offers savings up to 60% on prescription medications. This program is accepted at 67,000 pharmacies nationwide, including CVS, Walgreens, Albertsons, Walmart, Kroger, Tom Thumb, Target, Minyard, and Rite Aid. A1Rx is an open formulary, so nearly all medications qualify for discounts.

Present your OneCare or A1 Healthcare Card with a valid prescription at a participating pharmacy, and your discount will be applied. You can find a list of participating pharmacies and check for potential savings on your prescriptions at www.mycatamaranrx.com/CASHCARD
The WellCard Savings Program provides discounts to a wide array of products and services including prescription drugs, dental services (powered by the Aetna Dental network), vision care, hearing services, imaging, lab testing, diabetic supplies and vitamins and more! For more information, visit www.wellcardsavings.com and enter “WELLNESS” as your group code.

Pharmacy Savings
How much are you and your family spending on prescriptions? Do you have a high deductible program? Are some of your prescriptions not covered by insurance? Start saving at CVS, Walgreens, Walmart and more. WellCard Savings card can save you up to 65%. You and your family can use the card at any of the 59,000 participating pharmacies. Simply present your WellCard with a valid prescription to a participating pharmacy to receive your discount. Visit www.wellcardsavings.com to search participating pharmacies. This is not insurance.

Discount Dental Powered by the Aetna Dental Access® Network
WellCard participants receive significantly reduced fees on dental health—saving you an average of 20% to 50% off of almost all standard dentist fees. Members gain national access to over thousands of credentialed dentists for preventive & diagnostic (Oral Exams, Cleanings, X-Rays, restorative (Fillings, Inlays and Crowns), endodontics, periodontics, prosthodontics, oral surgery, and orthodontics. The WellCard dental discount plan is not insurance. If you have dental insurance, use your WellCard when you reach your plan limits. Simply present your WellCard to your provider before receiving treatment. To find participating provider, call 877-827-8680 or visit www.wellcardsavings.com.

Vision Care
Our nationwide vision care discount network consists of more than 10,500 providers including both private practice providers and optical retailers such as Sears Optical, JC Penney Optical, Target Optical, LensCrafters, Eye Masters, For Eyes Optical, WalMart Vision and most Pearle Vision locations. We also offer discounts on corrective surgery. Average discounts are up to 50% off on frames, prescription lenses and sunglasses. Visit www.wellcardsavings.com to search participating providers. Contact lenses may be purchased at a 10% discount through our mail-order replacement program. Simply call 1-800-CONTACTS and tell them you’re an Outlook Vision member.

Hearing Care
Our plan offers free annual hearing screening to help diagnose hearing loss, what type of hearing loss, and whether or not it requires medical attention. Our nationwide network provides access to thousands of providers. Coverage applies to all family members—even those living in a different household. This plan offers discounts of 30–70% off the MSRP for 9 top brands of hearing aids, 3 years of follow-up office visits, a 3-year warranty, 3 years of loss and damage coverage, and 3 years of free hearing aid batteries. To register for your free hearing test, call 800-286-6149 or visit www.hearinamerica.com/wellcard.html.
Imaging Services
Our Imaging service is the premier radiology network and scheduling company, offering high-quality, affordable imaging solutions for individuals who are uninsured, carry high deductible health plans, or wish to self-pay. One Call’s national network consists of over 2,900 fully credentialed imaging facilities and enable us to offer imaging tests at up to 50% off usual and customary prices. There are no hidden charges or enrollment fees—simply tell us your location and we will schedule your testing for you at a convenient diagnostic imaging facility at a reduced cost. Upon test completion, the results will be provided to the ordering physician. To schedule an appointment, call 866.678.8446.

Lab Testing
We offer an efficient, affordable, and confidential solution to medical laboratory testing. This online solution is centralized around the PHR (Personal Health Record) system, which allows the you to see specific test results and monitor your overall health. You can browse a wide array of medical laboratory tests, become informed on both the tests and diseases, and purchase the medical lab test directly on our website: https://wcsavings.mymedlab.com/wellcard/well-card-baseline-panel

Discount Diabetic Supplies
WellCard offers savings of 52-70% on diabetic supplies—pay LESS than big box retailers and national pharmacy sale prices. 3 to 5 days UPS ground residential home delivery is available.

Discount Vitamins
Cardholders receive great discounts on many products that you are already buying regularly! You can get all of your vitamin and mineral supplements at discounts or even choose to select cash back earnings on your purchases. Start shopping today at https://shop.retailbenefits.com/search?search=vitamins

Cash Rewards
WellCard Savings Rewards is a free program designed to help you save and pay for your healthcare expenses simply by providing cash rewards for your everyday purchases made through our network of merchants. Once you become a member of WellCard Savings, you are automatically enrolled into the cash back program and receive a welcome email describing the benefits and tools available to you for maximizing your cash back. After registering for WellCard Savings, you can go shopping one of two ways: Log into http://wellcard.retailbenefits.com or download the shopping toolbar provided to you when you registered. All on-line purchases made through the cash back program will be tracked and a portion of your purchase amount is eligible to transfer to your checking account or Paypal once you accumulate a minimum of $15.

Entertainment Discounts
WellCard Savings brings a unique benefit offering through our association with Entertainment Benefits, offering exclusive discounts, special offers, access to preferred seating, tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels, rental cars and much more! Offers include great savings on Disney and Universal Studios Tickets, savings up to 40% on top Las Vegas and New York Broadway Shows, movies, theme parks, up to 60% on Hotels, and up to 25% on rental cars. Visit https://www.wellcardsavings.com/Members/EntertainmentBenefits.aspx to begin saving.

Daily Living Products
Save on bath safety items, mobility aids, home health care, low vision aids, exercise therapy and more. Cardholders receive a 10% discount. To use, visit https://www.activeforever.com and enter loyalty code “AFBFF.”
As a member of WellCard Savings (the Plan) you are a participant in the Plan provided by AccessOne Consumer Health, Inc. Below are the terms and conditions of your membership in the Plan. This agreement is between you and AccessOne.

Your enrollment in the Plan begins on the date you receive your card.

THERE IS NO CHARGE FOR YOU OR ANY MEMBER OF YOUR FAMILY TO PARTICIPATE IN THE PLAN.

DISCLOSURES
- The plan is not insurance
- The plan provides discounts at certain healthcare providers for medical services
- The 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 healthcare providers who have contracted with the discount plan organization
- The name and address of the Plan Administrator is: Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC 29615; (800)896-1962; www.accessonedmpo.com

You may find a list of participating providers at: www.wellcardsavings.com or you may call: 866-239-1211. You will be able to apply Plan discounts to all participating providers of each participating network.

All Plan members receive discounts at participating physicians, podiatrist, chiropractors, medical equipment & supplies ; rehabilitation services & diagnostic imaging centers ranging from 5% to 50% off standard billed charges, the rates for participating dentist are from 5–50% off standard billed charges and average 20%, the vision services (including lenses and frames) are available at participating providers with discounts of 5% to 50% with an average of 25%, Prepaid Labs 5% to 70%, hearing services discounts of 5% to 20% and participating pharmacies provide discounts of 5% to 50%.

These Terms and Conditions, and the Member ID Card (WCH-ID/12-10) represent the entire agreement between you and the Plan.

At participating providers, you will be billed at the time of service, and they will apply the applicable discounts to that bill. In no instance can the Plan make payments directly to the provider on your behalf.

Your participation in the Plan will continue from month to month for as long as the Plan exists and as long as you retain your ID card.

The Plan may terminate its services and discounts at any time. You will not be notified of such termination but it will be posted on www.wellcardsavings.com

This Plan includes you, your spouse, and your dependent children up to age 26 at no charge. You are not required to list your dependents to participate in the Plan.

If you have a complaint regarding the Plan you may go to www.accessonedmpo.com or call 800-896-1962. You may also write to AccessOne Consumer Health, Inc. 84 Villa Rd. Greenville, SC 29615. The complaint will be addressed and you will receive a response within 15 days.

These Terms and Conditions and the Benefit Descriptions represent the entire agreement between you and AccessOne Consumer Health, Inc. and supersede all other prior representations, statements, or written agreements between you and AccessOne. AccessOne Consumer Health, Inc. has no liability for providing nor guaranteeing service or any liability for the quality of services rendered.

MARYLAND RESIDENTS Discounts for hospital services, if any, are not applicable in Maryland

TEXAS RESIDENTS Note to Texas Consumers: Regulated by the Texas Department of Insurance, P.O. Box 12157 Austin Texas 78711: telephone 1-800-252-3439 or (512) 463-6515; website: www.tdi.state.texas.com

UTAH RESIDENTS These programs are not covered by the Utah Health Insurance Guarantee Act.

WEST VIRGINIA RESIDENTS If after receiving our response and you are not satisfied with the resolution you may write of call: West Virginia Insurance Commissioner

This plan is not available in the following states AK, MT, and VT.

This is not a Medicare Part D Prescription Drug Program.