



THE BOST ADVANTAGE CARD

Decrease Healthcare Costs

Redirect care through improved access, education and advocacy

*The American Medical Association states that **70%** of office-visits can be handled over the phone and that over **50%** of ER visits are not emergencies but a place where people can go to get care when they either do not have a primary care doctor, or could not see their doctor (weekend, middle of the night, or while traveling). **These savings in claim costs will range from \$300/year for a single employee or over \$1000/year for a family of four.** These savings reduce office co-pays and claim costs to the employer's plan. *Imagine what that reduced cost will do to lower your MLR and decrease future rate increases on your medical coverage!*

TELADOC

Teladoc is a national network of U.S. board-certified physicians who use electronic health records, telephone consultations and online video consultations to diagnose, recommend treatment and write short-term, non-DEA controlled prescriptions, when appropriate. Teladoc physicians are available 24 hours a day, 365 days a year, allowing members of any age to access quality care from their home or office as opposed to more expensive settings like the doctor's office or emergency room.

Teladoc Benefits

- Physicians available anytime, anywhere, 24/7/365
- Speak to a physician in most cases less than 30 minutes, but within 3 hours guaranteed
- Physician reviews and updates health record when performing a medical consultation
- Secure, personal and portable electronic health records

Call Teladoc:

- When your primary care physician is not available
- After normal hours of operation
- For non-emergent medical care
- When on vacation or a business trip

Teladoc treats conditions like:

- Sinus Infections
- Respiratory Conditions
- Urinary Tract Infections
- Allergies
- Bronchitis
- Poison Ivy
- Pink Eye
- Cold or Flu

MEDICAL HEALTH ADVISOR

Medical Health Advisor's highly personalized service provides assistance across a broad range of healthcare and insurance related issues, helping members deal with clinical, insurance and administrative issues involving medical, hospital, dental, pharmacy and other healthcare needs. The services are organized around Personal Health Advocates, typically registered nurses, supported by a team of medical directors and administrative experts, who assist individuals in getting the most value from their healthcare benefits.

Highlights

One call to Medical Health Advisor and we'll help members:

- Navigate the healthcare and insurance systems
- Find the best doctors, hospitals and other providers
- Resolve insurance claims and billing issues
- Save time and money on healthcare bills
- Locate and research current treatments for a medical condition
- Explain test, treatment and medications
- Health Cost Estimator – a pre-service pricing decision support tool
- Obtain unbiased health information to help members make an informed medical decision
- Schedule appointments with hard to reach specialists
- Secure second opinions to provide peace of mind
- Identify renowned "best in class" medical institutions regarding a serious illness or injury
- HIPAA compliant

Medical Bill Saver™

Providers need to be paid for their services in a timely fashion and frequently have to depend on multiple parties for payment. While no promises can be made, they are often willing to negotiate a discount in return for certainty of payment and lower collection costs. The Health Advocate Medical Bill Saver™ benefit can lower out-of-pocket costs on medical bills not covered by insurance. Advocates will work with healthcare providers and attempt to lower the balance on any uncovered medical or dental bill over \$400.

Highlights

- Negotiation can result in 25-50% savings
- Easy-to-read, personal Savings Result Statement, summarizing outcome and payment terms
- Quick-Pay Fund available in applicable circumstances; you reimburse Health Advocate
- Provider sign-off on payment terms and conditions

Health Advocate does not replace health insurance, provide medical care or recommend treatment.

NURSE HOTLINE

Good health starts with asking questions and knowing where to go for the answers. Nurse Hotline offers toll-free access to experienced registered nurses, 24 hours a day, 365 days per year. Our hotline nurses are an immediate, reliable and caring source of health information, education and support. Our nurses provide information based on physician-approved guidelines, including:

- General information on all types of health concerns
- Answers about medication usage and interaction
- Translation services for non-English speaking callers
- TTY/TTD access for the hearing impaired
- Computerized record keeping system
- Medical Director on staff

Better-informed, healthier individuals are key to reducing healthcare costs. Nurse Hotline gives you necessary information to help with healthcare. In addition to preventing unnecessary emergency room visits, you receive quick, sound medical information from trained RNs.

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

With DirectLabs, members save 10% to 80% off typical lab costs for blood, urine, saliva, hair and fecal tests. The lab tests promote early detection of possible serious medical conditions such as heart disease, prostate cancer, diabetes, and thyroid disease.

Highlights

- Save 10 to 80% on typical costs for blood tests.
- Place your order online or by phone and DirectLabs finds the location of the nearest major clinical laboratory and provides the necessary order.
- Confidential results available within 24-48 hours on most tests.

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

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

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.

Dental Benefit is not available to VT 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). 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.

VISION

Coast to Coast Vision™ (CTC) has over 12,000 eye care locations nationwide. Members save on eyeglasses, contacts and laser surgery. The CTC provider network is the most thorough in the U.S. It includes ophthalmologists, optometrists, independent optical centers and most national chains.

Highlights

- Save 20% to 60% on prescription eyewear.
- Most frames, lenses and specialty items like tints, coatings and UV protection are available at a discount.
- Save 10% to 20% on contact lenses (excluding disposables) at participating locations.
- Save 10%-40% on soft contact lenses, including disposables, through America's Eyewear mail order service.
- Save 10 to 30% on eye exams at participating locations.
- Save 40% to 50% off the national average on LASIK (other laser surgeries available at select locations).
- No limit to the number of times you can use your card.
- Thirty day money-back guarantee and low price guarantee on eyeglasses.
- Members may submit the name of their eye care professional to join the network.

Legal Care Direct

The legal benefit is provided by a nationwide discount legal referral service. Plan attorneys will either charge \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services. Members are referred to plan attorneys based on location, language and area of law. Product is available in all 50 states. This is not an insurance program. Attorneys in the network have an average of 19.4 years of experience. Customer service is available Monday through Friday, 7 a.m. to 7 p.m., Saturday, 8 a.m. to 5 p.m. Central Time. Eligibility extends to the spouse or domestic partner, dependent children up to age 25 and any dependent individuals living with the member such as a parent or grandparent.

Highlights

- A nationwide network of thousands of attorneys in all 50 states.
- Plan attorneys will either charge \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater.
- A 10% discount on all Contingency based cases
- The referred attorney will provide members with nine free services*, which include:
 - Unlimited initial phone consultations for new legal matters
 - Initial one-on-one consultations for new legal matters
 - Attorney review of independent legal documents (6 page max.) per new matter
 - When deemed appropriate by plan attorney, attorneys will write letters on member's behalf
 - When deemed appropriate by plan attorney, attorneys will make phone calls on member's behalf
 - Assistance in solving problems with government programs such as welfare and INS
 - Plan attorneys will help members represent themselves in small claims court.
 - Free simple will with annual updates
 - A state specific, web based, free Living Will form is available to members on the legalcaredirect.com website. This form can be taken to and completed by the attorney.

* In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

ID EXPERTS

Expert Data Breach Prevention



Risk follows your patient's data everywhere. Strategic action today can go a long way toward preventing a data breach tomorrow.

Our people understand how data breaches occur and the risks they pose for your business. We get to know your organization and customers. This gives us clear insight into what you need and what will work, as opposed to putting you into a predetermined box. By carrying out a comprehensive data breach risk assessment, we can help you mitigate that risk-and reduce the impact if a data breach occurs.

Our breach prevention solution includes:

Risk Assessment

We'll examine all the risk factors your organization has for a data breach, and provide a detailed assessment and recommendations for reducing your risk.

Mitigation and Compliance

The rules and regulations for safeguarding privacy data are complex. We understand these laws and can help ensure your organization's compliance by providing extensive regulatory assessment and recommendations.

Breach Preparedness

Despite the best of plans, breaches happen. Based on your risk assessment, we'll create-and help you implement-a customized data breach response plan that helps minimize the impact of

an incident. **RADAR™**, our award winning privacy incident management tool can also help support your compliance with federal and states incident management and breach notification obligations. **Learn more.**

Unique Plans for Unique Needs.

Healthcare. Finance. Government. Education. Business. Every industry has different rules and requirements for handling data breach incident response. Our plans are meticulously customized to fit your organization:

- **Healthcare**
- **Government**
- **Enterprise**
- **Education**
- **Financial Services**

Lawyers & ID Experts: Working Hand-in-Hand

Customizing solutions to best fit your client's needs

ID Experts has extensive experience working hand-in-hand with clients' outside counsel in responding to *data breach incidents*. *ID Experts can customize the solution which best fits your client's needs*. Our comprehensive range of services address every element of the breach response lifecycle, all focused on achieving the most positive outcome for the client.

[Click here to download our Complete Data Breach Care datasheet.](#)

Why we are unique in working with lawyers:

- We are flexible. We customize our response to fit what you need for your client and provide the proportionate level of services for your client.
- We have the services your clients need. Our services can range from forensics, to risk assessments, to all aspects of breach response.
- Our expertise and guidance in working with lawyers. We have extensive experience working with law firms throughout the United States, but we leave the valuable legal advice to you to provide your clients.
- Highest client satisfaction. 96% of our data breach clients say they would select ID Experts to help them address future data breach risks and recommend us to others.

There is no margin for error when dealing with data breach – the legal and regulatory environment make data breach response a unique challenge. Coupled with added financial, legal, and reputational risks, your client's reputation can be in jeopardy.

ID Experts has the data breach solutions that can best protect your client's organizations and the individuals they serve – all of which can be customized to meet your client's unique needs.

✓ **Incident Risk Assessment** ✓ **Breach Preparedness**

✓ **Breach Analysis & Forensics**

✓ **Call Center & Mailing Services: Agency Reporting**

✓ **Credit/Identity Monitoring & Recovery**

We have worked with many law firms of all sizes and locations. In all situations, what has remained consistent is our commitment to our clients to deliver the most positive outcomes, alleviate potential reputational and financial damages, and to continue our record of 100% success rate.

WELLNESS

Members receive daily articles, fitness programs, assessment calculators, disease prevention studies, health tips, guidance on nutrition and weight loss, health risk assessments and more.

Counseling Services

Call 24 hours a day, 7 days a week to speak with a counselor at no charge. Counselors help deal with a multitude of problems including conflicts or depression at work or home, relationship concerns, alcohol, tobacco or drugs, abusive behavior, stress or anxiety, and eating disorders.

Pet Savings

Save 25% on most veterinarian procedures and 10% to 50% on products and services. Members receive Free pet ID tags and 24/7 pet location service.