

# BENEFIT INFORMATION



## FlexNet Limited Medical / Rx - Plan 2

### Welcome to FlexNet Limited Medical / Rx



Thank you for enrolling in FlexNet Limited Medical / Rx. We hope you will find these benefits to be the perfect solution to offset the rising cost of healthcare. It's important to have benefits that provide peace of mind for you and your family, as well as help pay for unexpected out-of-pocket healthcare expenses. Please review this information and contact Customer Service at 1-800-269-3563 with any questions.

#### Included in this plan:

<b>Association Memberships</b>	<ul style="list-style-type: none"><li>• National Small Business Association</li><li>• Alliance for Consumers USA</li></ul>
<b>Association Benefits</b>	<ul style="list-style-type: none"><li>• Prescription Discounts</li><li>• Vision Discount</li><li>• Hearing Discount</li><li>• Dental Discount</li><li>• Costco Discounts</li><li>• LegalEASE</li><li>• Identity Guard</li><li>• Long Term Care</li><li>• My eWellness</li><li>• Elder Care</li><li>• Dream Vacations</li><li>• Needy Meds</li><li>• Direct Labs</li></ul>
<b>Non-Insured Benefits</b>	Outlook Vision
<b>Insured Benefits</b>	<ul style="list-style-type: none"><li>• FlexNet Limited Medical - Plan 2 Underwritten by National Guardian Life Insurance Company</li><li>• FlexNet Rx Underwritten by financially secured and licensed life and health insurance companies and administered by Equipoint Partners</li></ul>

Please read through the following product information to learn about your benefits and how to access them.



# Association Benefits

# About the Association



Since 1990, the National Small Business Association, Inc. (NSBA) has provided small business owners, their employees, and retirees access to innovative services, resources, and benefits. The NSBA is committed to small business advocacy and public awareness. In an effort to further enhance the value that we provide the Small Business Community, we have teamed up with WellCardRx to sponsor and provide every NSBA member with an Enhanced Benefits Card.

Everyone in your family can save with the Enhanced Benefits Card. There is no paperwork to fill out and there is no cost to enroll. Simply print your Enhanced Benefits Card, and present it at any participating pharmacy every time you have a prescription filled. In addition to saving up to 65% on prescriptions, you can save 10 - 50% on vision services, hearing and more.

# Association Benefits

## Save on Your Prescription Drugs

As an Enhanced Benefits Card member, you and your family can save on both generic and brand-name prescriptions. There are no restrictions and no limits on how many times you may use your card. It can be used at more than 59,000 pharmacies - that's nearly 9 out of 10 pharmacies nationwide.

**Your Free EBC Card prescription and healthcare discount card provides you with top pharmacy advantages:**

- Instant savings of up to 65% on prescription drugs
- The best prices at over 59,000 pharmacies nationwide
- Our exclusive mail order service to save you time and money
- Privacy you can trust, with HIPAA-compliant services every step of the way

## Vision

Our vision network consists of highly qualified eye care professionals who are credentialed and contracted through a nationwide provider network. Members and their families will receive discounts of 10 – 50% on eye exams (in select areas where approved) and on the purchase of eyewear at over 11,000 optical locations.

You also have the opportunity to visit our preferred nationwide LASIK providers. Once you have your ID card, make an appointment with any participating vision provider and show them your ID card which includes the vision network's logo.

### LASIK Savings:

You can take advantage of preferred pricing plans for LASIK vision correction. The LASIK networks feature a credentialed network of board eligible ophthalmologists. LASIK surgery is now affordable at prices that are 10 - 40% off of the national average.

LASIK is an outpatient procedure that uses a cool beam of light, called an Excimer Laser, to reshape the cornea. LASIK treats nearsightedness, farsightedness, and astigmatism. Since LASIK was approved by the FDA to treat vision correction, over 14 million procedures have been performed in the United States.

## Hearing

As a member of the Enhanced Benefits Card, you and your family are eligible for American Hearing Benefits (AHB). This free hearing benefits program gives you access to free hearing consultations and discounts on hearing aids through our nationwide network of hearing professionals.

As you may know, most insurance plans do not cover hearing healthcare. AHB believes the quality of your hearing directly affects the quality of your life, and is excited to be working with Enhanced Benefits Card on providing hearing health solutions.

### Membership Advantages:

- Discounts on today's latest technology, including hearing aids and tinnitus treatment products
- Free annual hearing consultations
- Access to a nationwide network of 3,000+ hearing locations
- Free one-year supply of batteries (40 cells per hearing aid purchased)
- One-year of free office visits (limit of 6)
- Free Deluxe Warranty Plan, including loss and damage\*
- 60-day trial period\*
- Financing plans available (subject to credit approval)

### How the AHB process works:

- Call (888) 890-2875 and a Hearing Care Advisor will assist you in finding an AHB hearing care location near you.
- You will have your hearing evaluated to determine your hearing needs. Should a hearing aid benefit you, we will provide hearing aid options to fit your lifestyle and your budget.
- Begin your life of better hearing with AHB's 60-day trial period. Your Hearing Care Advisor and provider will be with you throughout the process to ensure we have found a solution that helps you hear best.

\*Professional service fee may apply

# Association Benefits

## Dental

Members and their families can receive immediate care with discounts of 15 - 45% at over 100,000 participating dental providers nationwide. This widespread availability allows access for discounts on treatment of most dental procedures.

### How To Access Your NSBA Benefits:

1. In order to register your membership and enroll in the NSBA sponsored EBC Card benefits\*, go to **www.nsba.net**
2. Enter the access code "nsba" under "NEW MEMBERS" and click "SUBMIT"

**Once you register you will automatically receive the basic NSBA EBC Card membership which includes:**

- EBC Member Vision Savings of 10% - 30%
- EBC Member LASIK Savings of 40% - 50%
- EBC Member Rx Savings of 20%
- EBC Member Hearing Savings of 35% - 65%

At **www.nsba.net** you will find essential information on additional benefits available to you.

\*The EBC Card is NOT INSURANCE but provides discounts at certain providers for health care services. EBC Card is available without association membership.

**This is Not Insurance.** It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. WellCardRx does not qualify for essential coverage under the Affordable Care Act (ACA-ObamaCare). Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCardRx has no membership fee nor is participation in any organization or purchase of any good or service required to obtain or use WellCardRx. WellCardRx will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, [www.accessonedmpo.com](http://www.accessonedmpo.com). This program is not available to residents of Montana, but may be used by non-residents at participating Montana providers. Other state residents: visit [www.WellCardRX.com](http://www.WellCardRX.com) for full disclosure statement.

The DMPO does make available a list of all program providers which includes their name, city & state, and medical specialty prior to purchase, upon request.



# About the Association



Over the last decade; Alliance For Consumers USA (ACUSA) has been an important and reliable resource for several Industries and Consumer Groups. Since the turn of the century, ACUSA has produced and delivered world class membership benefits to our members. Alliance For Consumers USA is an independent Association, and is not controlled by, or directly affiliated with, any Insurance Carrier. ACUSA is constantly evolving; we continue to provide consumer and corporate based programs to our Members by procuring savings on products and services. Alliance For Consumers USA is focused on providing lifestyle benefits and services to its Institutional and Corporate members, Franchise Members and Trade Group Members that address the needs of today's consumer and enhance their quality of life.

# Association Benefits

## Costco

### A benefit for ACUSA Members!



### Discover why 87 million people are Costco members.

Save time and money with MeMD. Receive video or phone consults with a U.S.-based medical provider from the comfort of your home or at work for non-emergency medical needs. Get the care you need when your doctor is not available.

### How to Become a New Costco Member:

- **Get Online:** [www.myacusa.com](http://www.myacusa.com)
- **Join:** ACUSA Member join Costco as a new member.
- **Save:** ACUSA Member will receive coupons for FREE products and other great savings valued at more than \$50.

#### Membership Activation Certificate Disclosure

- Membership Activation Certificates are not redeemable or refundable for cash or Merchandise nor is it a debit or credit card. Membership Activation Certificates must be redeemed at a Costco warehouse membership desk in the United States or Puerto Rico; they are not redeemable at [costco.com](http://costco.com) or outside of the United States.
- Membership Activation Certificates will not be replaced if lost, misplaced, destroyed or stolen. Membership Activation Certificates do not expire and there are no dormancy fees. Membership Activation Certificates cannot be used to purchase additional Membership Activation Certificates or Costco Cash Cards.
- Costco reserves the right to refuse to honor the Membership Activation Card if Costco believes a Membership Activation Certificate has been obtained by fraud or theft.
- These terms and conditions will govern the use of the Membership Activation Certificate by the purchaser/recipient and all subsequent known or unknown recipients or holders of the Membership Activation Certificate. Costco reserves the right to change or amend these terms in whole or in part at any time.

## Legal

### Overview of the LegalEASE Group and its Nationwide partnership

The LegalEASE Group has offered legal plans since 1971. Through its strategic partnership with Nationwide, LegalEASE offers the most comprehensive legal plans on the market. It is the most developed law firm network in the US, with more than 17,000 providers.



**Nationwide®**  
is on your side



Each of the legal plans has been underwritten by Nationwide Mutual Company or affiliate, rated A+ (superior) by A.M. Best, AMB #002358. LegalEASE is one of the oldest legal insurance companies in the US.

LegalEASE offers and administers all of its legal insurance plans. LegalEASE was one of the first legal plans on the market and with Nationwide has over 80 years of insurance experience. LegalEASE's main offices are located in Houston, Texas and Nationwide's headquarters is based in Columbus, Ohio.

### Security for members and their families

When a legal problem arises, your members need immediate attention and the right choices to solve the problem as quickly as possible. With the staff and infrastructure to make sure this happens, LegalEASE's "we-do-it-for-you" attitude gives each member the security to know they have help behind them when facing their legal problems.

LegalEASE has a high-touch driven infrastructure must be in place with professionals to help explain, empathetically understand, and effectively solve members' needs or issues. Many legal plans do not have this internal structural component in place to handle diverse member issues, expectations, and differences in the most efficient manner. With featured components including: intake, matching, coaching, contact confirmation, and follow-up, members know that LegalEASE professionals are working toward solving their problems.

### Highlighted new services offering — LegalGUARD product

Attorney fees for legal needs are either 100% paid-in-full, partially paid, or offered at a discounted hourly rate when members work with a network attorney unless otherwise indicated.



# Association Benefits

## Identity Guard

Today your identity & the privacy of your employees are no longer limited to your name, age and your Personally Identifiable Information (PII). In our digital world, your identity is comprised of many elements – such as your professional profile, pictures of you and your family, your GPS location - which are constantly exposed through various channels on a daily basis.



- Security focus. Our 20-year history with financial institutions and their intensive internal audits has nurtured a focus on security within strict federal regulations - a background that none of our competitors can claim.
- Most In Depth Monitoring. We build products with the best tools on the market.
  - › Our deep scans probe the darkest portions of the web, our exclusive monitoring sources 250 billion public and proprietary records, and 10,000 data sources; providing you the most complete view into your identity and the exposure of your personal information.
- Real-time early warning alerts that help our members stay ahead of fraudsters and helps to stop potentially damaging activity before it becomes a problem.
- Dynamic offerings. We address contemporary challenges through different products that appeal to individuals and families, no matter what phase of life they're in.
- Expertise. We have in-depth knowledge of the federal and state regulatory and compliance environment, partnered with 6 out of the top 8 credit card companies and the top U.S. banks.
- Brilliant customer service and recovery expertise. Our specially trained U.S.-based agents, are available to answer questions and help guide customers through the recovery process should the unthinkable happen.
- Proven track record. We have protected over 44 million customers; we've been in the business for two decades; partnered with notable companies like Bank of America, Citi, Chase, Comcast, and others.

## Long Term Care

ACUSA Member Benefit Description/Offer: LTCR has been a leader in the Long-Term Care insurance industry for nearly twenty years. LTCR offers member access to Long Term Care insurance nationwide (except Hawaii and Alaska) via multiple top name carriers, delivered by hundreds of strategically located specialists (face-to-face or screen sharing) or through our multi-time zone call centers, depending on a members preference. As the largest independent marketer of affinity Long Term Care insurance in America we are able to offer members a wide choice of carriers, products (traditional and hybrid) and the widest underwriting criteria.



General Inquiries Toll Free: **800-616-8759**

Member Group Code or ID Number: **ACUSA**

Member Web Site: **[www.educationcenter.ltcr.com](http://www.educationcenter.ltcr.com)**

## My eWellness

eWellness is about promoting personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise, as well as having a healthy attitude to help improve Your total quality of life.



Your Alliance for Consumers USA (ACUSA) membership offers a comprehensive resource that aims to help You achieve personal health and wellness goals regardless of age, gender or level of fitness. This program provides You with the tools to make wellness part of Your daily life.

Enrolled participants will receive daily wellness articles, individual home fitness programs, assessment calculators, disease prevention studies, health tips, guidance on nutrition, weight loss and exercise as well as additional links to other health-related sites.

# Association Benefits

## Elder Care – Provided by Griswold® Home Care

### ACUSA Member Benefit Description:

#### The free Peace of Mind call:

Your free initial call to 1-844-777-ELDER (3533) will connect you with an experienced professional who has knowledge and experience in your marketplace to help you find the right solutions and resources including:

- Helping determine the needs and best courses of action
- Help and advice on resources and ideas to help age at home
- Resources and information on Alzheimer's and other special needs
- Quality referrals available for help finding senior living options, Care Managers, Hospice Care, health providers who specialize in aging care, Elder law, financial planning, VA benefits, Medicaid benefits and more

#### The free Peace of Mind home assessment:

If you determine that home care services are appropriate we will have a senior care advisor come to your home and do a needs and care assessment along with a home safety assessment at no charge to you to find the right caregiver and plan of care for your specific needs.

## GRISWOLD HOME CARE | ALLIANCE FOR CONSUMERS USA

### Extra bonus for members:

- Receive 1 hour of free care with a 4-hour minimum care shift scheduled on your first visit.
- Receive 2 hours of free care with a minimum 8 hours of care shift scheduled on your first visit.

This member benefit will be available to immediate family including spouse, siblings, parents, and grandparents.

## Dream Vacations

### ACUSA Member Benefit Description/Discount:

Earn a Spending Credit towards shore/land excursions, airfare, spa (where applicable), Funded By us "Dream Vacations Start Here!"



Spend	Credit
\$900 - \$1,699	\$25
\$1,700 - \$2,499	\$50
\$2,500 - \$3,499	\$75
\$3,500 - \$4,599	\$100
\$5,000+	\$150

Spending credit is per booking, double occupancy

### WTH (World Travel Holdings – Corporate Office) Funded Promos to Include:

- OBC – On Board Credit - \$50 – 250 and on up depending on state room
- Mystery Money Bonus offer
- Pre-Paid Gratuities
- Specialty Dining
- Transportation Reimbursement
- Vacation Dollars Promo
- Wave Season Exclusive offers
- Mystery Money with an Umbrella

Throughout the year Luxury cruise lines, River Cruises, Luxury, and Land Resorts Run Specials that are combinable with All the above offers from Are Franchise and corporate office.

# Association Benefits

## NeedyMeds

NeedyMeds, a nationwide non-profit, can help you find programs that assist with the cost of medicines and healthcare. All of our services are free and the information is easy to access and updated regularly. The best way to find what you need is to visit our website – [www.needymeds.org](http://www.needymeds.org). If you need additional help or don't have access to the website you can give our toll-free helpline a call at 1-800-503-6897. The center is open Monday through Friday 8:00 AM to 5:00 PM Eastern Time.



Remember, help is available for medical costs. Just give us a call or visit the website.

### Description of Pharmaceutical Patient Assistance Programs

Can't afford your prescription medicines? Help may be available through pharmaceutical patient assistance programs (PAPs). These programs, funded by drug manufacturers, give away billions of dollars' worth of medicines free to those who qualify. NeedyMeds lists information on all these programs on our websites ([www.needymeds.org](http://www.needymeds.org)). You can also learn about them by calling our helpline at 1-800-503-6897.

### Description of Additional Types of Help:

NeedyMeds has information on thousands of programs that may help you with medical expenses. You can learn the details on our website.

- Diagnosis-Based Assistance – A list of programs that help with medical costs based on your diagnosis.
- Coupons, Rebates and More – These programs offer discounts for thousands of products.
- \$4 Generic Discount Drug Programs – Information on all the single price drug programs offered by pharmacy chains.
- Retreats, Camps & Recreational Programs – These programs are designed for children and adults with specific medical diagnoses.
- Scholarship – School funding based on diagnosis.
- Free & Low Cost Clinics – A list of clinics throughout the country that consider finances when treating patients.

There's more – and you can find it all on our website ([www.needymeds.org](http://www.needymeds.org)) or by calling our helpline.

### Drug Discount Card:

The NeedyMeds Drug Discount Card is one of the best available. Users are saving up to 80% off the cash price of prescription drugs, over-the-counter medicines and medical supplies if written as a prescription, and pet prescriptions purchased at a pharmacy.

- The card is accepted at over 65,000 pharmacies
- There is no registration, enrollment, sign-up
- It's always free
- Anyone is eligible to use the card
- The whole family can use the same card
- No user information is gathered – we don't know who is using the card
- As a nonprofit we keep costs low and pass the savings on to you

You can download the card from the NeedyMeds website ([www.needymeds.org](http://www.needymeds.org)) or request a plastic card on the website.

## DirectLabs®

Serious Medical Conditions such as Heart Disease, Prostate Cancer, Diabetes, Thyroid disease and more, can go undetected for years—without noticeable symptoms. The earlier a problem is detected, the easier and more likely it is to be treatable.



You now have direct access to major clinical labs across the USA\* for those important blood tests – and at discounted prices. Take charge of your health and fitness today! It is simple: a doctor's appointment is not necessary. All blood tests are at extremely discounted prices and through the same CLIA-certified accredited labs used by your physician.

DirectLabs® services include: Lab, blood, urine, saliva, hair, and fecal tests.

# Non-Insured Benefits

# Vision Care Discount

## Outlook Vision Services



### Why Offer Vision Care

Research studies by the U.S. Department of Health and Human Services indicate that over 71% of the working population require some form of vision correction. Unfortunately, fewer than 20% of these individuals have any form of vision care insurance coverage or discount benefits. Early detection of vision problems and/or the need for prescription eyewear can help avoid potentially expensive health care costs.

As stated by the National Eye Institute in a news release April 12, 2004, "With the aging of the population, the number of Americans with major eye diseases is increasing, and vision loss is becoming a major public health problem." More and more people are seeking cost effective plans for the prevention, diagnosis and treatment of vision problems.

As health care costs continue to escalate, the need for cost-containment or "discount provider networks" also increases. Access to such discount benefit programs can save your family hundreds of dollars each year. With this in mind, OUTLOOK has designed and administers one of the nation's leading vision care cost-containment programs to help hold down the high cost of eyewear.

### Avoiding the High Cost of Eyewear

Due to the ever increasing cost of eyewear, many health care programs do not cover optical expenses. With an industry average mark-up of over 300% on eyewear, it's easy to see why. Frames, lenses, contact lenses, and solutions all contribute to some of the greatest out-of-pocket expenses in health care today.

The OUTLOOK vision care cost-containment program provides quality vision care and eyewear at the most affordable prices. OUTLOOK offers these discount benefits:

- Save 10% to 50% off the retail price of eyewear including: prescription glasses, contact lenses, non-prescription sunglasses, and accessories.
- Savings off standard fees on vision correction (Laser/Lasik) surgery at selected locations, where approved.
- Membership includes your entire family.
- Over 10,500 optical locations to choose from.
- Mail order contact lens replacement program that offers a 10% discount on most lenses.
- Special discounts on eye examinations at selected locations, where approved.
- No limit on selection - no limit on quantities.
- Minor eyewear adjustments included.



# Vision Care Discount

## The Provider Network

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The OUTLOOK provider network is comprised of well-known national and regional vision care centers, independent optometrists or opticians, small and large retail optical centers and "one-hour" type optical centers, one or more which may be found in your community. Each approved provider is carefully selected through a stringent process to assure the program's standard of quality is not compromised. All locations are licensed and trained in the use of the latest equipment and techniques and offer the highest quality products and services. All providers carry up-to-date top of the line inventories from leading manufacturers.

As an OUTLOOK member, you may choose from our entire network of eye care professionals. With thousands of OUTLOOK eye care centers nationwide, chances are there is one near you. Simply call OUTLOOK toll free 1-800-342-7188 for the location nearest you and/or application information.

## Here's How Outlook Works

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OUTLOOK is a discount program with a schedule of discount benefits and/or a percentage discount that provides substantial savings off the regular retail price for eyewear. OUTLOOK Vision Services is NOT an insurance program, therefore there is no risk exposure and NO PAPERWORK! Members make direct payment to the vision care specialist for services rendered after identifying themselves as an OUTLOOK member.

The OUTLOOK card is all you need to use your OUTLOOK discount benefit. Simply take your current vision prescription to any OUTLOOK provider to purchase your new eyewear and pay the discounted amount directly to the provider at the time of purchase. A nominal dispensing fee may apply in certain areas.

## Guarantee

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### The OUTLOOK Eyewear Guarantee:

- Highest Quality - All merchandise is covered by manufacturer's warranty for materials and workmanship.
- Price-Once a purchase is made, if you find the identical eyewear at a lower advertised price, the difference will be cheerfully refunded.
- Complete Satisfaction-If you are not completely satisfied with your eyewear purchase from a participating provider for any reason, it may be returned within 30 days to the point of purchase for a complete refund.

**This program is NOT insurance.** It is a discount program. You are responsible for the full cost of any health care services purchased. You will receive discounts for medical services at certain health care providers who have contracted with the program. Members have the right to cancel registration within a thirty-day period. This program does not make payments directly to health care providers. A list of all program providers within the prospective cardholder's service area which includes their name, city & state, and medical specialty is available prior to purchase, upon request. Discounts for hospital services are not available. This program is administered by Access One Consumer Health, 84 Villa Rd. Greenville, SC 29615, [www.accessonedmpo.com](http://www.accessonedmpo.com). The program and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. Not available in AK, CT, MT, RI, VT & WA.



# Insured Benefits

## About the Carrier



Since 1910, National Guardian Life Insurance Company (NGL) has been one of America's most successful and highly rated independent mutual life insurance companies. NGL Specialty Insurance Markets creatively tailors products, agreements and administration to fit the needs and capabilities of our partners. We specialize in providing individual and group insurance products in the health insurance marketplace.

NGL is dedicated to the highest standards of quality and integrity. NGL offer products that are among the safest and most stable in the industry.

# FlexNet Limited Medical - Plan 2

## FLEXNET LIMITED MEDICAL PLAN 2 BENEFITS - Underwritten by National Guardian Life Insurance Company

Inpatient Benefits		
Hospital Confinement	Non-critical Care Unit Daily Benefit - Sickness Confinement; 60 Days/CY	\$400
	Non-critical Care Unit Daily Benefit - Accident Confinement; 30 Days/CY	\$800
	Critical Care Unit Daily benefit - Sickness or Injury Confinement; 15 Days/CY	\$1,000
	Mental Illness Confinement Daily Benefit; 10 Days/CY	\$100
	Alcoholism & Substance Abuse Confinement Daily Benefit; 10 Days/CY	\$100
Inpatient & Outpatient Benefits		
Surgery (IP & OP Surgery)	Inpatient Surgery Daily Benefit; 1 Per/CY	\$1,000
	Inpatient Surgery Operating Room Daily Benefit; 1 Per/CY	\$750
	Outpatient Surgery Daily Benefit; 1 Per/CY	\$1,000
	Anesthesia per Session; 1 Per/CY	\$100
Nursing	Private Duty Nursing/Home Health Care; 5 Days/CY	\$100
Outpatient Benefits		
Physician Office Visits	New or Established Patient Visit Daily Benefit	\$75
	Number of Days/CY	7
	Consultation Visit Daily Benefit; 1 Day/CY	\$100
Wellness	Annual Physical Daily Benefit; 1 Day/CY	\$100
	Wellness Screenings Conducted During Physical Daily Benefit; 1 Day/CY	\$35
	Immunizations Daily Benefit; 5 Days/CY	\$50
Emergency Room	Emergency Room Visit Daily Benefit - Sickness; 3 Days/CY	\$50
	Emergency Room Visit Daily Benefit - Injury; 2 Days/CY	\$500
Diagnostic Laboratory & Radiology	Magnetic Resonance Imaging (MRI) Daily Benefit; 1 Day/CY	\$500
	Computerized Tomography (CT) Scan Daily Benefit; 1 Day/CY	\$250
	X-Rays or Mammogram Daily Benefit; 2 Days/CY	\$75
	Diagnostic Laboratory Tests Daily Benefit	\$40
	Number of Days/CY	4
Cardiovascular	Electrocardiogram (EKG/ECG) Daily Benefit; 1 Day/CY	\$50
	Echocardiogram Daily Benefit; 1 Day/CY	\$50
	Cardiac Stress Test Daily Benefit; 1 Day/CY	\$100

## Limitations & Exclusions

### No benefits will be paid for loss caused by or resulting from:

- a) intentionally self-inflicted injuries, suicide or any attempt thereof while sane or insane;
- b) declared or undeclared war or any act thereof;
- c) the Covered Person's commission of a felony;
- d) work-related Injury or Sickness;
- e) mental or nervous disorders, except as noted in Hospital Confinement Daily Income Benefit;
- f) alcoholism or substance abuse, except as noted in Hospital Confinement Daily Income Benefit.

### In addition to the above exclusions, no benefits will be paid for:

- a) eye examinations for glasses; any kind of eye glasses, or prescriptions for any eyeglasses;
- b) hearing examinations or hearing aids;

- c) dental care or treatment other than covered services rendered in connection with the care of sound, natural teeth and gums required on account of Injury to the Covered Person resulting from an Accident that happens while covered under the policy, and rendered within 6 months of the Accident;
- d) reading or interpreting the results of any diagnostic laboratory, radiology, or cardiovascular tests;
- e) services rendered in connection with cosmetic surgery, except covered services rendered in connection with cosmetic surgery the Covered Person needs for breast reconstruction following a mastectomy or as a result of an Accident that happens while covered under the policy. Cosmetic surgery for an accidental Injury must be performed within 90 days of the Accident causing the Injury and while such person's coverage is in force;
- f) care or treatment rendered to a Covered Person while outside the United States of America;
- g) services provided by a member of the Covered Person's immediate family or services provided by the Policyholder

## Claims

Mail Claims to: Merchants Benefit Administration, Attn: MBA Limited Medical, P.O. Box 981640, El Paso, TX 79998-1640

# FlexNet Rx

Unless otherwise noted below, your benefit plan covers prescription drugs approved for use by the Food and Drug Administration (FDA) and prescribed by a licensed provider, dispensed by a licensed pharmacy, and deemed by your plan to be medically necessary. You may obtain covered medications subject to the limitations described below:

FLEXNET RX BENEFITS			
	Retail Pharmacy	Mail Order Pharmacy	Paper or Out-of-Network Pharmacy*
Days' Supply: You may receive up to the designated days supply or quantity per prescription	30 consecutive days	90 consecutive days	NA
Co-Payments for which you are responsible:			
Deductible	None	None	NA
Generic Drugs	The lesser of Usual & Customary or \$10.00 for each 30 day supply	The lesser of Usual & Customary \$30.00 for each 90-day supply	Reimbursed at the Contract rate not the retail rate
Preferred Brand Name Drugs	\$30 Co-Pay at network discounted drug prices	\$90 Co-Pay at network discounted drug prices	Reimbursed at the Contract rate not the retail rate
Member cost for and including Non Preferred Brand name Prescription Items	Discount 100% Co-Pay at network discounted drug prices or the pharmacies Usual & Customary whichever is less	Discount 100% Co-Pay at network discounted drug prices or the pharmacies Usual & Customary whichever is less	NA
Plan Maximum Combined Retail and Mail Service	\$250.00 Per Employee Per Month maximum \$500.00 Per Family Per Month	\$250.00 Per Employee Per Month maximum \$500.00 Per Family Per Month	NA
Mandatory Generic	Yes, Co-pay plus cost differential for both DAW (Dispense As Written) Logic 1 and 2 (Patient & Physician request)		NA
Annual Limit	\$3,000 per insured person - \$6,000 per family		\$-0-

## Drug Formulary Disclosure

(A) Data-Rx utilizes a drug formulary (also known as a Preferred Drug List) in conjunction with its prescription drug programs.

(B) A formulary or preferred drug list is a list of recommended prescription medications that is created, reviewed and continually updated by a team of physicians and pharmacists. The preferred drug list contains a wide range of generic and brand name preferred products that have been approved by the Food and Drug Administration (FDA). Your doctor can use this list to select medications for your health care needs, while helping you maximize your prescription drug benefit. A medication becomes a preferred drug based first on safety and efficacy, then on cost-effectiveness.

(C) Magna Monroe contracts with a Pharmacy Benefit Manager (Data-Rx) who then contracts with an independent National Pharmacy & Therapeutics (P&T) Committee comprised of practicing physicians and pharmacists who have evaluated all of the medications in these categories.

(D) The P&T Committee meets at least quarterly to evaluate drugs for addition to or deletion from the Preferred Drug List.

**NOTE:** The presence of a drug on a drug formulary does not guarantee that an enrollee's health care provider will prescribe that drug for a particular medical condition or mental illness.

## Limitations & Exclusions

### Covered Drugs / Excluded Drugs

Prescription Drug means all outpatient Medically Necessary Legend non-injectable medications shown on the Formulary, unless otherwise specifically excluded and any of the following. Outpatient means a Prescription Drug is not taken in or administered by a hospital or any other health care facility or office. Diabetic Products - Over-the-counter Diabetic supplies - alcohol swabs, lancets, lancets devices, test strips and tablets (urine, blood glucose, ketone). Insulin and insulin syringes. Family Planning Oral Contraceptives. Nutritional Products Prenatal Legend Vitamins. Other Legend Drugs Acne products (Retin-A only up to 24th birthday). Compounds, one ingredient must be Legend. Cough and Cold. Immunosuppressants. All over-the-counter and injectable medications are excluded unless shown above. If classifications contain both prescribed and over-the-counter or both injectable and non-injectable products, only the non-injectable, prescribed products will be covered unless shown above.

### Exclusions

Prescription Drug benefits are not payable for the following items except as set forth above:

1. All over-the-counter products and medications unless shown under the definition of Prescription Drug. This includes, but is not limited to, electrolyte replacement, infant formulas, miscellaneous nutritional supplements and all other over-the-counter products and medications.
2. Blood glucose meters; insulin injecting devices.
3. Depo-Provera; condoms, contraceptive sponges, and spermicides; sexual dysfunction drugs.
4. Biologicals (including allergy tests); blood products; growth hormones; hemophiliac factors; MS injectables; immunizations; all other injectables unless shown under the definition of Prescription Drug.
5. All other medical supplies and durable medical equipment unless shown under the definition of Prescription Drug.
6. Liquid nutritional supplements; pediatric Legend Drug vitamins; prescribed versions of Vitamins A, D, K, B12, Folic Acid and Niacin - used in treatment versus as a dietary supplement; all other Legend Drug vitamins and nutritional supplements.
7. Anorexiants; Any cosmetic drugs including, but not limited to, Renova, skin pigmentation preps; any drugs or products used for the treatment of baldness; Topical dental fluorides.
8. Refills in excess of that specified by the prescribing Physician; or refills dispensed after one year from the original date of the prescription.
9. Any drug labeled "Caution - limited by Federal Law for Investigational Use" or experimental drugs.
10. Any drug which the Food and Drug Administration has determined to be contraindicated for the specific treatment.
11. Drugs needed due to conditions caused, directly or indirectly, by an Insured Person taking part in a riot or other civil disorder; or the Insured Person taking part in the commission of a felony.
12. Drugs needed due to conditions caused, directly or indirectly, by declared or undeclared war or an act of war; or drugs dispensed to an Insured Person while on active duty in any armed force.
13. Any expenses related to the administration of any drug.
14. Drugs or medicines taken while in or administered by a hospital or any other health care facility or office.
15. Drugs covered under Worker's Compensation, Medicare, Medicaid or other Governmental program.
16. Drugs, medicines or products which are not Medically Necessary.
17. Diaphragms; Erectile dysfunction Legend drugs, unless specifically listed in the definition of Prescription Drug; Infertility Legend drugs.
18. Epi-Pen, Epi-Pen Jr., Ana-Kit, Ana-Guard; Glucagon-auto injection; Imitrex-auto injection.
19. Smoking deterrents, Legend or over-the-counter.
20. Vacation supplies and replacement of lost, stolen, spilled, broken or dropped Prescription Drugs.
21. All newly marketed pharmaceuticals or currently marketed pharmaceuticals with a new FDA approved indication for a period of one year from such FDA approval for its intended indication.

