

GetWell by SureBridge  
**Medical Assistance**

Convenient Access to Medical Help





## \$20.95/month

GetWell Medical Assistance helps you guard your most valuable asset: your good health. If you are sick, or just have questions about your health, **you get 24/7 consultations via phone or Web with physicians who can also prescribe medication. The health care advocacy team can identify treatment options** and help you navigate your local health care system. GetWell Medical Assistance: convenient access to medical help at a low monthly cost.

## Physician Consult Quickly Connect for a Consultation

An estimated 70% of primary care, urgent care and emergency room visits can be avoided using telehealth services, leading to improved patient outcomes and better access to care. Through HealthiestYou, members have 24x7 telephone access to doctors who can diagnose, treat and prescribe. With over 60,000 pharmacies available, member's prescriptions are sent to their pharmacy of choice, as soon as the consultation is over.<sup>1</sup>

Members can conveniently connect with a doctor and pay no consult fee, saving time and money on the constantly increasing costs of healthcare.

### When to use HealthiestYou:

- For non-emergency medical issues and questions
- During or after normal business hours, nights, weekends and holidays
- If the member lives a significant distance from their primary care physician
- When a primary care physician is not available
- Traveling and need medical care

### What can be treated?

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Diarrhea
- Ear Infection
- Fever
- Gout
- Headache
- Insect Bites
- Joint Aches & Pains
- Rashes
- Respiratory infections
- Sinus Infection
- Skin Inflammation
- Sore Throat
- Sport Injuries
- Urinary Tract Infection



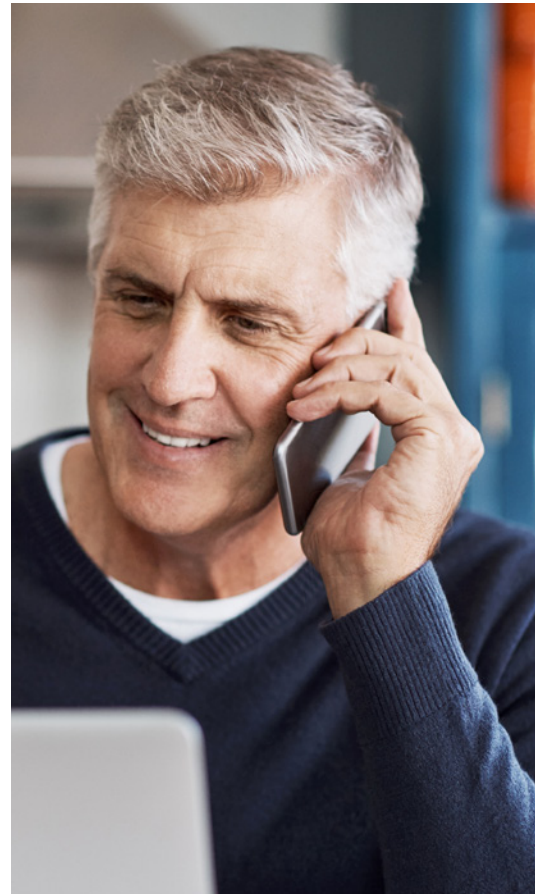
<sup>1</sup>HealthiestYou telehealth physicians will not issue prescriptions for substances controlled by the DEA, for non-therapeutic use, and/or those which may be harmful (potential for abuse or addiction)

## Health Advocacy

### Save time, money and worry.

GetWell Medical Assistance offers a range of comprehensive services to help our members with clinical and administrative issues involving their medical, hospital, dental, pharmacy and other healthcare needs. Our health advocacy services are provided through the nation's leading health advocacy company, Health Advocate. Through these services our members and their families can receive expert help to assist them when navigating the health care and health insurance systems.

Our health advocacy service is easy to use. When calling the toll-free number the member will be assigned a Personal Health Advocate (PHA). The PHA is typically a registered nurse, supported by a team of medical directors and administrative experts, who will assist the member until the issue is resolved. Our team of healthcare professionals is specially trained to handle each case with the utmost confidentiality. We follow careful protocols that comply with all governmental privacy standards to ensure that our members' medical and personal information is fully protected.



### Health Advocacy Helps:

- Find the best doctors, hospitals, dentists, and other leading health care providers anywhere in the country.
- Schedule appointments with providers including hard-to-reach specialists and critical care providers and arrange for specialized treatments and tests.
- Help resolve insurance claims and assist with negotiating billing and payment arrangements, and related administrative issues.
- Assist with eldercare and related health care issues facing parents and parents-in-law.
- Obtain unbiased health information to help the member make an informed decision.
- Work with insurance companies to obtain appropriate approvals for needed services often fostering communications between physicians and insurance companies.
- Answer questions about test results, treatments and medications recommended or prescribed by the member's physician.
- Assist in the transfer of medical records, X-rays and lab results.
- Locate and research the newest treatments for a medical condition.
- Assist with finding qualified wellness programs, providers and services.

Independent. Confidential. Convenient. Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

Please note that this service is unlimited and there is no charge when a member calls for assistance.

This product is not available in MA.

## Medical Bill Saver

### Lower your uncovered medical expenses

Medical Assistance offers members access to skilled negotiators who can help lower their out-of-pocket costs on medical bills not covered by insurance. Member could save hundreds - even thousands - of dollars, and while Health Advocate does not guarantee a specific level of savings, on average, members see discounts of 25%-50%.

Even with the best of intentions, members can incur medical bills simply because they visited an out-of-network provider or received care not covered by their insurance plan. By enlisting the help of the Medical Bill Saver service, members can not only achieve significant savings and lower their out-of-pocket costs, but will have peace of mind knowing that they have an expert negotiator in their corner.

- Member gives Health Advocate their medical and dental bills that must be at least \$400 or more
- Health Advocate contacts the provider on the member's behalf to negotiate a discount.
- Negotiations can lead to a reduction in the member's out-of-pocket costs.
- Once an agreement is made, the provider signs off on the new payment terms and conditions.
- Member will receive an easy-to-read, personal Savings Result Statement, summarizing the outcome and payment terms.



## Disclosures:

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at [Member.GetWellSureBridge.com](http://Member.GetWellSureBridge.com). A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 866-358-0817.

This plan is not available in Vermont or Washington.



# Get Healthy. Stay Healthy.

In addition to **Medical Assistance**, GetWell by SureBridge offers a suite of wellness products.



## ID Theft Protection

GetWell **ID Theft Protection** is a comprehensive identity theft management service that assists in the monitoring and prevention of identity theft. Fraud specialists are armed with the knowledge to help reduce the risk of identity theft and provide unlimited resolution assistance.

## Discount Services

GetWell **Discount Services** health-related services bridge the gap between your health plan and your budget with significant discounts on dental, vision and prescription services.

## GetWell Complete

GetWell **Complete** combines the full suite of GetWell products to create a comprehensive discount health, wellness and identity theft management service that provides valuable savings on the cost of health care, plus assists in monitoring and preventing identity theft.

Visit [SureBridgeInsurance.com](https://www.SureBridgeInsurance.com) to Learn More.

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Underwritten by  
The Chesapeake Life Insurance Company<sup>®</sup>

## About Us

SureBridge is one of the leading brands of supplemental insurance coverage in the United States, helping to provide financial security for Americans of all ages and their families. Our comprehensive portfolio of products is available from licensed insurance agents in 46 states and the District of Columbia and is available through HealthMarkets Insurance Agency Inc., as well as through other unaffiliated insurance distributors. SureBridge policyholders can receive direct cash benefits for expenses caused by unexpected medical issues, sustained illnesses, and end-of-life challenges.

The SureBridge portfolio includes dental, vision, and other insurance plans that complement an individual's health insurance. These plans help provide an additional layer of protection in the event of accidental injury, catastrophic illness, hospitalization, or cancer.

SureBridge<sup>®</sup> is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental and life insurance products are underwritten by The Chesapeake Life Insurance Company<sup>®</sup>. Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers. Insurance product availability may vary by state.