



# **Medical Assistance**

Convenient Access to medical help

\$20.95/mo

GetWell's 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 Web¹ with physicians — who can also prescribe medication. And, the health care advocacy team can identify treatment options and help you navigate your local health care system. GetWell's Medical Assistance, for convenient access to medical help at a low monthly cost.



Physician Consult



Health Advocacy



Medical Bill Saver

#### **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. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN. 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 available upon request. You may cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont or Washington.





## Access to:



# Physician Consult – Quickly connect for a consultation.

HealthiestYou helps connect you to care by providing 24x7 Physician access via phone for consultations, diagnosis, second opinions, and prescriptions. Through its smartphone application, members also receive access to time and money-saving tools to price prescriptions, locate top providers, shop and price procedures and sync your medical deductible. By providing easy access to tools, HealthiestYou allows members to make informed choices and take the guesswork out of care decisions.

Conveniently connect with a doctor and pay no consult fee, saving you 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
- When you live a significant distance from your primary care physician
- When your 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

\*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)



# Access to:



# Health Advocacy – Save time, money and worry.

GetWell's 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.



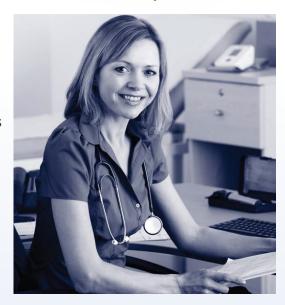
# Access to:



# 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.







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# Get Healthy. Stay Healthy.

In addition to Medical Assistance, GetWell offers a whole suite of wellness products.



GetWell's **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's ID Theft Protection is a comprehensive identity theft management service that assists in the monitoring and prevention of identity theft. In the event that fraud does occur, we will guide you through the identity restoration and resolution process. You can rely on personalized, ondemand attention from a fraud specialist, whenever you need it. Fraud specialists are armed with the knowledge to help reduce the risk of identity theft and provide unlimited resolution assistance, should you fall victim, providing emotional support and peace of mind.



ID Theft

Visit getwellsurebridge.com to learn more.

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