

GetWell by SureBridge
GetWell Complete

Discount health, wellness, and identity theft management system



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 at 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.



GetWell Complete

\$40.95 a month

GetWell Complete is a discount health, wellness, and identity theft management service that provides valuable savings on the cost of health care and assists in monitoring and preventing identity theft. Our plans bridge the gap between your health and budget with significant discounts on dental, vision and prescription services. Our medical assistance services also offer convenient medical help, including secure online access to your records and 24/7 phone or web access to physicians.



Dental



Prescriptions



Physician
Consult



Medical
Bill Saver



Vision



Alternative Health
& Wellness



Health
Advocacy



ID Theft
Protection





Dental Discounts

Impressive savings on dental services

GetWell Complete members may take advantage of savings offered by two industry leaders in dental care. Careington International Corporation and Aetna are two of the most recognized professional dental networks in the nation with a focus on neighborhood dentists. Careington networks are a leader in member-transparent pricing with robust fee schedules.

MAX4 Dental Network Features:

- Save 5% to 60% on most dental procedures including routine oral exams, unlimited cleanings, major work such as dentures, root canals, crowns and orthodontics including braces and retainers for children and adults.
- Specialties include Endodontics, Oral Surgery, Orthodontics, Pediatric Dentistry, Periodontics and Prosthodontics where available.
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements.
- Members may visit any participating dentist on the plan and change providers at any time.

MAX4 Sample Savings Chart

Procedure Description	Regular Cost ¹	Plan Cost ²	Savings Amount	Savings Percent
Adult Cleaning	\$132	\$61	\$71	54%
Child Cleaning	\$94	\$46	\$48	51%
Routine Checkup	\$78	\$31	\$47	60%
Extensive Oral Exam	\$136	\$52	\$84	62%
Four Bitewing X-Rays	\$89	\$41	\$48	54%
Composite (white) Filling	\$210	\$100	\$110	52%
Crown (porcelain fused to noble)	\$1,498	\$794	\$704	47%
Complete Upper Denture	\$2,152	\$1,057	\$1,095	51%
Molar Root Canal	\$1,459	\$732	\$727	50%
Extraction (single tooth)	\$255	\$106	\$149	58%

¹ Regular cost is based on the average of the 80th percentile usual and customary rates as detailed in the 2018 FAIR Health Report in Los Angeles, Orlando, Chicago and New York City. ² These fees represent the average of the assigned MAX4 fees in Los Angeles, Orlando, Chicago and New York City.

Prices subject to change.

This is NOT insurance. Participants must pay dental providers directly.

Actual discounts will vary based on the geographic location of the dental provider and the services provided.

Careington International Corporation provides access to the Aetna Dental Access[®] Network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the Careington discount program, and is not an affiliate, agent or principal of Careington International Corporation. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care or treatment and is not responsible for outcomes.

MAX4.12.27.2018



Vision Discounts

Substantial value on a wide range of vision services

Keep your eyes healthy using valuable discounts on vision services. Offered through leading eye care providers, these services include discounts for prescription glasses, contacts, sunglasses and laser vision correction. Our members save money and have access to the right doctor near their home or work.

EyeMed

GetWell Discount Services members save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network. Members are eligible for discounts on exams, eyeglasses and contact lenses from more than 90,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, Target Optical®, and most Pearle Vision® locations.*

*Provider locations are subject to change.

QualSight (LASIK)

GetWell Complete offers a preferred pricing plan for LASIK eye surgery through QualSight, a network of more than 1,000 locations nationwide. The arrangement with QualSight means you can have LASIK vision correction surgery at a significantly reduced rate, with savings of 40% to 50% off the overall national average cost for Traditional LASIK surgery!

LASIK can provide freedom for the majority of individuals who wear glasses or contact lenses. In America, more than 16 million LASIK procedures have been performed to correct near-sightedness, farsightedness, and astigmatism.

The cost of Traditional LASIK is \$945 per eye and for Custom LASIK is \$1,795 per eye, which is the total cost with no hidden extra fees. You also receive:

- A FREE consultation to discuss the procedures available and to conduct a preliminary screening to determine if you are a potential candidate
- Experienced surgeons who have performed more than 7 million laser correction procedures
- Pre-operative exam and post-operative appointments with your chosen physician
- Lifetime Assurance Plans available
- Refundable scheduling fee (even if you decide not to have the surgery)³
- Physician-recommended procedure using leading-edge, FDA-approved technology
- Nationwide access to board-certified ophthalmologists using state-of-the-art, DHA-approved LASIK vision correction technologies
- Interest-free financing plans for up to 12 months or payments as low as \$53 per month available to qualified candidates

The QualSight program is not an insured program. GetWell Complete makes the QualSight program available to members to provide access to the QualSight preferred pricing for LASIK surgery.

³Careington does not refund the partial payment. Refund provided by QualSight.

Product not available in MT



Prescriptions Discounts

Major discounts on prescriptions

GetWell Complete members are entitled to prescription savings offered by MedImpact. Discounts are available at over 62,000 participating pharmacies nationwide.

GetWell Complete members simply present their membership card to receive savings from 15% to 60% off generic drugs and from 15% to 25% off brand name prescriptions.



Alternative Health and Wellness Discounts

GetWell Complete members have access to a wide variety of specialty health care services through the ChooseHealthy® program.

Members can:

- Receive a 25% discount off regular fees for services from more than 70,000 contracted chiropractors, acupuncturists, massage therapists, registered dietitians, physical/occupational therapists and podiatrists.
- Access practitioners directly without a physician referral and members may change practitioners at any time.
- Members may browse and purchase a broad selection of health improvement and wellness products fulfilled by the Amazon® online store.



Please note that this is a discount program; it is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The discount program provides for discount specialty health care services from participating practitioners. You are obligated to pay for all health care services but will receive a discount from those health care practitioners who have contracted with the discount program. The discount program does not make payments directly to the participating practitioners in the discount program. The discount program has no liability for providing or guaranteeing service and assumes no liability for the quality of service rendered.

ChooseHealthy is a product of American Specialty Health Administrators, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

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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.⁴

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

⁴HealthiestYou 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 Complete 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, 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 health care 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

GetWell Complete 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.



ID Theft Protection Protect your identity.

As Identity theft continues to rise and the thieves become more sophisticated, it's increasingly important that we become more vigilant and take steps to protect our information. GetWell Complete members receive access to ID Resolution's comprehensive suite of products to help you manage and protect against identity fraud. Members can get peace of mind with access to a comprehensive suite of services and monitoring tools from ID Resolution to help keep your Identity and Personal Information safe.

Single Bureau Credit Reporting

As a member, you will receive access to your credit report through ID Resolution's online portal. By utilizing this portal, you may check your annual credit report at anytime from anywhere. Reports are generated using TransUnion Credit Bureau.

Single Bureau Credit Monitoring

As a member, you will also receive constant credit monitoring from a single major Credit Bureau, TransUnion, for any new changes to your credit bureau files.



Comprehensive Personally Identifiable Information Monitoring

Proactively detects stolen personally identifiable information and compromised confidential data. At any point in time, technology is monitoring thousands of websites and millions of data points using a variety of data gathering techniques such as chat room monitoring, spidering/crawling/scraping capabilities and forum extraction, to make sure compromised credentials are spotted before they are stolen. ID Resolution will alert you if it finds your personally identifiable information being bought or sold online.

ID Resolution monitors the following personal information:

- Social Security Numbers
- Phone numbers
- Email addresses
- Bank accounts and routing numbers
- Credit and debit card numbers
- Medical identification numbers

Fraud Resolution

ID Resolution works on your behalf to fully resolve almost any form of identity-related fraud or suspected fraud. You will have unlimited access to a personal case manager that works with individuals on a one to one basis. Case managers can also assist with the placing of Fraud Alerts, Credit File Freezes, Catastrophe Personal Document Replacement Assistance, Identity Travel Response, Estate Services, Infant and Minor Identity Risk Mitigation and Medical Identity Theft Assistance.



Navigate Life's Twists & Turns

with the SureBridge portfolio

**Accident | Dental | Disability | Fixed Indemnity
Illness | Metal Gap | Vision**

**SureBridgeInsurance.com
(800) 815-8535**

Weekdays 8:00 a.m. to 5:00 p.m. in all time zones



SureBridge[®]
Underwritten by
The Chesapeake Life Insurance Company[®]

About Us

SureBridge is one of the leading brands of supplemental insurance coverage and discount plans 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 and discount 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[®] 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[®]. Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers.