GetWell **Discount Services**

Bridge the gap between your health plan and your wallet



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 chesapeakeplus.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, less a nominal processing fee. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 866-358-0817.

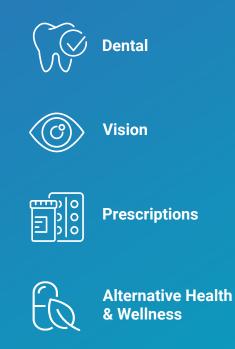




GetWell Discount Services \$9.95 a month

GetWell **Discount Services** helps you fight the rising cost of health care by helping you receive quality health-related services at an affordable price.

With valuable discounts on **dental**, **vision**, **prescriptions** and even **alternative health and wellness programs**, GetWell Discount Services helps you save on services provided through a national network of providers. With significant discounts on dental exams, major dental work, eye exams, eyewear, LASIK surgery and more, these discount services are available to you for a low monthly fee.



Dental Discounts Impressive savings on dental services

GetWell Discount Services 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.

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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 Discount Services 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)¹
- 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 Discount Services makes the QualSight program available to members to provide access to the QualSight preferred pricing for LASIK surgery.

¹Careington does not refund the partial payment. Refund provided by QualSight.

Prescriptions Discounts Bio Major discounts on prescriptions

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

GetWell Discount Services 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 Discount Services 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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Get Healthy. Stay Healthy.

In addition to **Discount Services**, GetWell 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.

Medical Assistance

GetWell **Medical Assistance** is convenient medical help — including secure online access to your records and 24/7 phone or Web access to physicians who can prescribe medication.

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.

Navigate Life's Twists & Turns

with the Chesapeake portfolio

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

ChesapeakePlus.com (800) 815-8535

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



About Us

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. Policyholders can receive direct cash benefits for expenses caused by unexpected medical issues, sustained illnesses, and end-of-life challenges.

The Chesapeake 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.

Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers.