

Comprehensive Benefits. Affordable Prices.



- Accident Medical Expense
- Accidental Death & Dismemberment
- Premium Protection
- Medical Discounts



BECOME A SMART CONSUMER... Save time and money!

The Smart Solution Series was designed to complement your major medical coverage, fill your need for Accident Medical Expense insurance and provide deep discounts for other health related services!

DISCLOSURES

This discount medical, health, and drug plan is NOT insurance, a health insurance policy or a Medicare Prescription Drug Plan. The Plan provides discounts for certain medical services, pharmaceutical supplies, prescription drugs or medical equipment and supplies offered by providers who have agreed to participate in The Plan. The range of discounts for medical, pharmacy or ancillary services offered under The Plan will vary depending on the type of provider and products or services received. The Plan does not make and is prohibited from making members' payments to providers for products or services received under The Plan. The Plan member is required and obligated to pay for all discounted prescription drugs, medical and pharmaceutical supplies, services and equipment received under The Plan, but will receive a discount on certain identified medical, pharmaceutical supplies, prescription drugs, medical equipment and supplies from providers in The Plan. The Discount Medical Plan Organization is Alliance HealthCard of Florida, Inc., P.O. Box 610810, Dallas, TX 75261. You may call (866) 726-9673 for more information or visit www.smartsolutionplus.com/ providers for a list of providers. The Plan will make available before purchase and upon request, a list of program providers and the providers' city, state and specialty, located in the member's service area. The fees for The Plan are specified in the membership agreement. The Plan includes a 30-day cancellation provision.

Note to MA consumers: The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00.

\$5,000 \$10,000 ACCIDENT MEDICAL EXPENSE*

If you, or a family member, suffer from a covered injury and receive treatment within 90 days of the covered accident, the insurance company may pay up to the elected benefit amount for eligible medical expenses related to the accident. All eligible medical expenses must occur within 52 weeks of the covered accident. Eligible medical expenses are those related to hospital room and board, general nursing care, surgery under general anesthetic, laboratory tests, x-rays, anesthesia, prescription drugs, therapeutic services and supplies, hospital emergency care, doctor's visits (inpatient and outpatient), and dental treatment for injury to natural teeth. Subject to a \$100 deductible. Benefits and deductible apply per incident per covered person.



\$10,000 \$20,000 ACCIDENTAL DEATH & DISMEMBERMENT*



If you, or a family member, are involved in a covered accident and sustain a covered injury which causes death or dismemberment within 365 days of the covered accident, the insurance company may pay the elected benefit amount. If you sustain more than one loss as the result of the same accident, the insurance company will pay only one amount, the largest to which you are entitled. Spouse and dependent children are covered at reduced amounts.

PREMIUM PROTECTION**

There is no reason to cancel your insurance in the event you lose your job involuntarily. This program is designed to help pay for your medical insurance premiums or just to help make ends meet. This program would be available for up to 3 months. Proof of state unemployment assistance is required. *Exclusions and limitations apply. See website for details.*



Smart Solution Plus benefits are not available to residents of AK, WA, and VT. Some Exclusions and Limitations do apply. See website for details.

*Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). May not be available in all states. Primary member must be 18 years old or over. Coverage reduces at age 70. Underwritten by Zurich American Insurance Company located at 1400 American Lane, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

**Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). Underwritten by Lyndon Southern Insurance Company.

PATIENT ADVOCACY

Patient Advocacy gives you an array of value-added services, by providing assistance with negotiating lower prices, finding hard to reach specialists, and solving billing and related administrative issues.



Our team always does the legwork! We make the phone calls and assist in making all of the necessary arrangements. Simply put, we help to make sure that you get the most from this service. Patient Advocacy offers you the confidence that you have a strong and knowledgeable advocate on your side.

By calling Patient Advocacy BEFORE scheduling your next appointment, you help us save you considerable time and money, eliminate the hassles and frustrations typically encountered when dealing with the healthcare system, assist you in locating healthcare providers, and cut through the red tape to effectively solve problems.

24-HOUR NURSE HOTLINE

Illness can strike at anytime, anywhere. Our registered nurses are available to assist you 24 hours a day, 365 days a year! You can call for assistance or information about symptoms, treatment options, medical terms, procedures, disease, medications, or referral to support groups or other organizations.



Call when you want, as often as you want!

It's fast, convenient, and easy to use!

All discussions are kept strictly confidential.

24-HOUR PHYSICIAN ACCESS

Imagine having round-the-clock access to licensed physicians through the convenience of phone and email. In some cases, a visit to the doctor's office can be avoided, saving time and money. As a complement to primary care, our goal is to make sure you're equipped with all the tools and resources you need to reduce the cost and frequency of in-person consultations.

It's Fast! No more waiting rooms with sick people, no driving, no babysitter; connect to a doctor instantly via phone or email.

It's Convenient! You get round-the-clock access to care when you need it, whether you're traveling, at work, or in your home 24/7, 365 days a year.

It's Easy! Our process is simple, secure and electronically maintains your medical history.



It's Reliable! Telemedicine doctors are all U.S. based and licensed.

It's Transferable! You can share your electronic medical records with your primary care physician, family, or other specialist.

Plans NOT available to residents of AK, VT and WA.

DENTAL SAVINGS

Open up and say ahhh! Saving money on your family's dental care has never been easier! Enjoy immediate access with no waiting periods or forms to fill out. Save between 15%-50% on dental care. Choose from a network of over 80,000 general dentists and specialists.

Discounts not available in AK, MT, ND, SD, VT, WA and WY.

PRESCRIPTION SAVINGS

Save an average 31% off generic and 15% off brand name prescription drugs. Choose from a network of over 60,000 participating retail pharmacies or have a 90-day supply of select medications delivered right to your door through our convenient mail order pharmacy.

CHIROPRACTIC & ALTERNATIVE MEDICINE

Enjoy discounts of 25% off usual and customary fees for services from a national network of complementary health care providers. Choose from over 19,000 participating providers nationwide. Shop our online store of health and wellness products and receive a 15% to 40% discount on most items. You and your immediate family members can save at all participating chiropractors, massage therapists and acupuncturists. There is no limit to the number of visits, and services are not required to be medically necessary.

VISION SAVINGS

Save 35% off normal retail prices on frames (complete pair) and 20% off lenses and lens add-ons. Visit participating retailers such as LensCrafters, EyeMasters, Pearle Vision and other independent vision providers! In all, there are more than 45,000 providers in over 21,000 locations to choose from.

HEARING SAVINGS

Enjoy discounted charges for hearing evaluations. Choose a provider from the largest network of independent audiologists. At any of our 1,500 locations you can save 20% off of conventional hearing aids, ear molds, repairs and related products (excluding batteries).

Not available to residents of IL.

ROADSIDE ASSISTANCE

As a member discounted roadside assistance is just a phone call away should your car break down or you need any type of automotive help. This benefit is available 24-hours a day, seven days a week.

EVERYDAY SAVINGS

Shop more! Save up to 50% at any of our participating retailers. Dine Out! Choose from over 60,000 restaurants. As a member of AHCCA and Consumer Alliance USA, members have access to grocery coupons, discounted amusement park tickets, roadside assistance and more. "Clip" coupons conveniently from our online catalog. Log in to start saving today!

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	SMART SOLUTION	SMART SOLUTION PLUS*	SMART SOLUTION MAX*
INSURANCE BENEFITS			
Accident Medical Expense		\$5,000	\$10,000
Accidental Death & Dismemberment		\$10,000	\$20,000
Premium Protection	\$1,500	\$1,500	\$1,500
LIFESTYLE & DISCOUNT MEDICAL BENEFITS			
24-Hour Nurse Hotline	✓	✓	✓
24-Hour Physician Access	✓	✓	✓
Patient Advocacy	✓	✓	✓
Dental Savings	✓	✓	✓
Prescription Savings	✓	✓	✓
Chiropractic & Alternative Medicine	✓	✓	✓
Vision Savings	✓	✓	✓
Hearing Savings	✓	✓	✓
Roadside Assistance	✓	✓	✓
Everyday Savings	✓	✓	✓
MONTHLY COST			
Individual & Family	\$29.95	\$54.95	\$69.95

SMART SOLUTION *Plus*



www.smartsolutionplus.com

For more information, please call Smart Solution Plus Member Services at (866) 726-9673.
Representatives are available to answer your questions Monday-Friday, 7am-7pm CST.



Consumer Alliance USA

Provides Accident Medical Expense and Accidental Death & Dismemberment Insurance, 24-Hour Nurse Hotline, Everyday Savings and Roadside Assistance.



Provides Premium Protection, Patient Advocacy, 24-Hour Physician Access, and savings on Dental, Prescription, Vision, Hearing, and Chiropractic and Alternative Medicine.

**Ask me about Major Medical Insurance,
Critical Illness and Life Insurance—**

