



HealthDepot

ClearPoint

Including Group Fixed Indemnity Limited Benefit Medical Insurance

Agent Training

For Agent use only. Not for public distribution.

Premier Health Solutions, LLC.

- **Industry-leading administrator and general agency**

- Innovative benefits management and administration services
- Enrollment, fulfillment and customer service
- Billing reconciliation and back-office processes
- Customized solutions

- **Work with leading agents, associations and carriers**

- **Best-in-class benefits**

- Quality health plans
- Wellness products, discount programs, and consumer benefit solutions
- Customized solutions



Training Objectives

Review the following aspects of HD ClearPoint:

- ▶ Health Depot Association
 - ▶ Membership Association & Value-Added Benefits
 - Consumer
 - Business
 - Health Care
 - ▶ Membership Insurance Benefits
 - Group Fixed Indemnity Limited Benefit Medical Insurance
 - Fully Insured Outpatient Prescription Drug Benefit – Generic Only
 - ▶ Eligibility Requirements



HealthDepot

Association Benefits





Health Depot's mission is to expand access to affordable health and consumer benefits to the people who need these products most, and empowering members with valuable resources, information and support.

A Health Depot membership gives consumers access to:

- Best “members-only” services, discounts and benefit programs
- Innovative, top-quality solutions from trusted names
- Access to insured benefit plans



Health Depot Benefits – Consumer Discounts



My Association Savings – Receive exclusive perks and over \$4,500 in savings on over 102,000 available discounts. Members can save on everything from pizza and the zoo, to movie tickets, oil changes, hotels, and car rentals!



Member Auto Buying Service – Save time and money shopping for a new or used car through True Car's network of thousands of Certified Dealers. Members receive exclusive pricing and price protection, so you will be guaranteed to receive the lowest price and will experience hassle-free buying at home and at the dealer.



Car Rental Discounts – Members can take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.



Moving Discounts – Cord Moving & Storage Co., an agent for North American Van Lines, offers members valuable discounts on moving and relocation services while providing the highest level of service and customer satisfaction.

Health Depot Benefits – Consumer Discounts



Massage Envy – A spa day isn't just a way to pamper yourself—a massage can also offer health benefits to many people. Whether you suffer from chronic pain such as headaches and back issues or have a high-stress life, a massage may help. That's why Health Depot has negotiated savings for our members through Massage Envy—the nation's premier provider of massage membership plans. As our valued member, you'll receive up to 20% off many of their plans and services.



Interactive Health and Fitness Programs – GymAmerica gives our members all the resources they need to develop a personalized plan for better health. You will receive personalized meal plans tailored to your needs, interactive tools for keeping you on track with fitness and nutrition goals, smart weekly shopping lists and much more.



Gym Memberships – Members receive discounted gym memberships at more than 10,000 gyms nationwide including, 24 Hour Fitness, Bally, Curves, Anytime Fitness, plus regional chains (New York Sports Clubs, etc.) and local favorites. Members can also take advantage of exclusive member savings on home exercise products, Nutrisystem, exercise videos and health coaching.

Health Depot Benefits – Business Solutions



Payroll Processing – Through our relationship with ADP, Health Depot members can access a 25% discount on processing costs and a free month of payroll processing. In addition, the one-time setup fee will be waived.



Web Services – Through our partnership with NAC Web Services, Health Depot members can access discounts on website development and maintenance. These professionals are extremely knowledgeable about the latest design and programming capabilities. Their websites are creative, intuitive and custom-built to your specifications. They also offer our members discounts on web hosting.



Office Supplies – Through Office Depot/Max, our members can save 15% off hundreds of brand name office supplies and 60% off printing.



FedEx Shipping – This program offers member discounts on delivery services for a variety of Standard, Priority, Express Saver, Ground and Express International shipping options.



Sprint Wireless Services – New business subscribers can have unlimited freedom, better choice of plans and up to \$250 in service credits.

Health Depot Benefits – Business Solutions



Shipping-National and Worldwide – This UPS program offers our member discounts on delivery services for a variety of next day, 2-day and 3-day shipping options.



Computer and Technology Products – Hewlett-Packard offers members affordable pricing on business and home office products. Our members will receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.



Office Supplies – Through this program, we ensure that our members are receiving the guaranteed lowest prices on office supplies. Penny Wise offers a vast selection of 20,000 products and free, fast delivery within the contiguous United States. Next day shipping is also virtually guaranteed from the 40 Penny Wise distribution centers nationwide.



Paint and Accessories – Sherwin Williams offers exclusive member discounted pricing up to 40% off key product lines such as paint and accessories. Program offers Color Marketing & Design, plus field technical support including spec. writing, onsite tech assistance, Custodian Reports on products and colors used at all new, renovated, and existing properties, plus training.

Health Depot Benefits – Health Care Services



Telemedicine Services



MRI, PET, & CT Scans



Discount Rx



Hearing Network



Lab Testing



Nutritional Products

Benefit details on the following slides

Teladoc Telemedicine Service

Teladoc is a national network of physicians, available 24/7/365, who use electronic health records, telephone consultations and online video consultations to diagnose, recommend treatment and write short-term, non-DEA-controlled prescriptions, when appropriate.



Teladoc Highlights:	Call Teladoc:	Teladoc Can Treat:
▶ Convenient and Fast Access	▶ When your physician is not available	▶ Cold & Flu symptoms / Ear Infection
▶ No fees for consultations	▶ For non-emergency medical care	▶ Bronchitis / Allergies / Sinus problems
▶ Save Time and Money	▶ After normal hours of operation	▶ Poison Ivy / Pink eye
▶ Doctors live and work in U.S.	▶ When on vacation or a business trip	▶ Urinary Tract & Respiratory infections
▶ 95% Member Satisfaction	▶ For second opinions	▶ and more!



Teladoc is simply a more convenient way for you to resolve many of your medical issues.



First consult in AR and DE will be by video, after that it can be phone or video.

ScriptSave Prescription Savings

The ScriptSave Prescription Savings Card provides access to discounted prescription drug prices. All household members are covered – including pets, if the pet medication is a common drug that is also used by people. There are no limits on how many times members and their family can use the card.



Features:

- ✓ Save between 15% to 75%, with average savings of 44% (based on 2014 national program savings data)
- ✓ Accepted at over 62,000 participating pharmacies nationwide, including major chains and independent pharmacies
- ✓ Can be used for all prescription drugs, both brand-name and generics
- ✓ Members will always receive the lowest price available on their prescription purchase

Honored at Over 62,000 Participating Pharmacies, including:



Plus Thousands of Additional Chains and Independent Pharmacies Nationwide.

DISCOUNT ONLY - NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discount will vary depending on the pharmacy or provider chosen and services rendered. The program does not make payments directly to the pharmacies or providers. Members are required to pay for all health care services. Benefits provided under the Benefits provided under the Accident & Sickness Limited Benefit Cash Insurance or Voluntary Accident Insurance are not dependent on use of the ScriptSave Prescription Savings Card.

MyMedLab offers an efficient, affordable and confidential solution to medical laboratory testing. You can purchase the same testing ordered by your doctor at a cost 50%-80% less than in your doctor's office or local hospital lab.



Features:

- ✓ Testing can be purchased 24 hours a day on the MyMedLab website
- ✓ Nearly 2,000 local Patient Service Centers (PSC)
- ✓ Results are securely uploaded to member's private personal health record (PHR), most within 24-48 hours

Get Your Test Results Online in 6 Easy Steps!



Order Test
Online



Our Doctor
Approves



Print Lab
Order



Visit Local
Lab



View Results
Online



Buy Expert
Review

N/A in AK, IL, OK, UT, VT, WA. Members in these states will not have access to this benefit

One Call Care

Members can save 20%-50% on MRIs, PET and CT scans when these tests are ordered by a doctor. As the nation’s largest diagnostic imaging network, One Call Care offers PPO access to a specialty panel of over 3,000 high-quality radiology imaging centers nationwide. Since 1993, One Call Care has been the preferred solution for ensuring access to high-quality radiology testing at lower cost for participants.



Savings Example*

Scan	Average Charge	Average OCC Cost	Percent Savings	Dollar Savings
MRI	\$1600	\$800	50%	\$800
CT	\$900	\$500	45%	\$400
Other	\$3000	\$1700	45%	\$1300

* Savings may vary based on plan design and geographic location.

N/A in AK, OK, UT, VT, WA. Members in these states will not have access to this benefit

Beltone Hearing

Members and their immediate family members (grandparents, parents, spouse and children) will receive complimentary hearing screenings and a 15% discount off the usual and customary retail price of any Beltone hearing instrument.



Features:

- ✓ Over 1500 locations throughout the United States
- ✓ 70 years of experience, highly trained professionals and friendly service
- ✓ Beltone is the most trusted brand among adults 50+
- ✓ Revolutionary digital hearing instruments that offer clear, more comfortable hearing and a virtually invisible appearance
- ✓ Exclusive BelCare™ commitment

Neglecting, denying or ignoring hearing loss can hasten its progression.

Untreated hearing loss is also linked to depression, social isolation—even Alzheimer's disease.

Conversely, early detection can help members hear better for life.

N/A in AK, IL, OK, UT, VT, WA. Members in these states will not have access to this benefit

IDLife Nutrition Products

Individually Designed Nutrition Program



A systematic approach to achieving health and wellness!

IDLife products are scientifically formulated to provide therapeutic doses of specific nutrients to:

- Restore nutrients depleted by a prescription drug program
- Help the body resist prescription drug side effects
- Improve overall nutrition status thus optimizing health



IDLIFE PRODUCTS:	ENERGY	MEAL REPLACEMENT
APPETITE CONTROL	PRE-WORKOUT	POST-WORKOUT
SLEEP STRIPS	HYDRATE	LEAN

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

* IDLife does not represent that its products are certified organic under the United States Department of Agriculture rules and regulations.

HealthDepot

Value-Added Non-Insurance Benefits



PPO Network

HD ClearPoint includes the First Health Limited Benefit Plan network. Members have access to a premier national network that includes more than 5,100 hospitals, 110,000 ancillary facilities and 695,000 professional providers at over 1 million health care service locations*.



Broad Access – This extensive network offers a wide range of providers for preventive services, emergent/urgent care and other types of treatment that members or their covered dependents might need. Ninety-six percent of the U.S. population has access to a First Health provider within 20 miles*, including within urban, suburban and rural areas.

Great Discounts – With average savings of 32% to 52%** for the most commonly used medical providers/services, members benefit from lower out-of-pocket costs through the First Health Network.

Consistent Quality – As a PPO network accredited by the National Committee for Quality Assurance (NCQA), First Health is known for network stability. In fact, 99% of their hospitals and 94% of their physicians are retained year after year.*

Provider Online Search Tool – Members can quickly and easily locate network providers, create a provider directory, and text or email provider details to themselves.

* Network statistics as of December 2017 First Health Data Warehouse

** Savings shown represent average savings achieved from actual claims data set representative of 12 months of claims history. Discounts do not account for any savings based on benefit plan design or member responsibility. Actual discounts vary by provider and specific geographic locations.

First Health is a brand name of First Health Group Corp. First Health Group Corp. is an indirect, wholly owned subsidiary of Aetna, Inc.

Patient Advocacy

Karis360's team of Advisors offer personalized, caring, expert service helping members navigate the complex and expensive healthcare maze. With services from Healthcare Navigator to Bill Negotiator to Surgery Saver to Chaplaincy, Karis360 will sort through your healthcare paperwork, saving you time and money.



Healthcare Navigator

- ✓ Locate a Physician or Hospital
- ✓ Help find Alternative Treatments
- ✓ Provide Health Cost Estimates
- ✓ Organize Transfer of Medical Records
- ✓ Insurance Policy Assistance
- ✓ Schedule Appointments

Bill Negotiator¹

- ✓ Work with healthcare provider to help reduce medical bills
- ✓ Negotiate potential medical costs before a procedure
- ✓ Members see an average of 40-70% savings after insurance has been applied

Surgery Saver

- ✓ Experienced on-site Advisor researches up to five surgical facilities for non-emergency procedures with information regarding cost, quality, availability and physician privileges
- ✓ Advisors have found a 66% difference between the highest and lowest quoted surgery costs between facilities

¹All bills must be related to a single medical incident and out-of-pocket medical services must exceed \$2,000.

Note: Karis360 is not insurance and does not provide funds to pay for bills. Despite Karis360's diligent efforts on members' behalf, some providers refuse to make accommodations to help resolve outstanding medical bills.



HD ClearPoint Membership Insurance Benefits Overview



HD ClearPoint Membership Highlights

The HD ClearPoint membership provides members with access to a variety of health care programs, services and discounts to help them manage their everyday healthcare expenses, as well as consumer/lifestyle discounts and business solutions.

The HD ClearPoint membership also provides each Member with Group Fixed Indemnity Limited Benefit Medical Insurance. HD ClearPoint Insurance benefits can help offset the expenses incurred with a covered sickness, condition or accident. And, with included physician office visits and a fully insured outpatient generic prescription drug benefit, HD ClearPoint provides additional tools to help members manage the out-of-pocket costs that quickly add up with an illness or injury.

Advantages of a Health Depot ClearPoint membership:

- ✓ Group Fixed Indemnity Limited Benefit Medical Insurance for covered Inpatient and Outpatient services
- ✓ Fully Insured Generic Prescription Drug Benefit with an Annual Benefit Maximum of up \$1,000
- ✓ Membership can be effective as early as the next day
- ✓ Helpful for individuals looking to supplement their current insurance plans or help with living expenses
- ✓ Association benefits provide discounts on many health care and every day services

Fidelity Security Life Insurance Company (FSL) provides the Group Fixed Indemnity Limited Benefit Medical insurance, which is not intended as a replacement for comprehensive major medical coverage, and it does not comply with the requirements of the Affordable Care Act (ACA).

About the Carrier



**Fidelity Security
Life Insurance Company**

Headquartered in Kansas City, Missouri, Fidelity Security Life Insurance Company (FSL) embraces Midwestern values in serving its customers, agents, policyholders and partners while achieving profitable performance. Since receiving its Missouri insurance charter in 1969, FSL has focused on developing innovative, customized insurance products. In the nearly 50 years since its founding, the company has remained responsive in creating or tailoring products that address both agent and policyholder needs.

Fidelity Security Life Insurance Company designs and delivers various life, accident and health insurance products to consumers in the United States. It offers its products through a network of distributors, agents, brokers, reinsurers, providers, administrators, and other carriers.

Fidelity Security Life Insurance Company possesses the strength and stability required by policyholders and partners alike. It has been rated A- (Excellent) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access www.ambest.com. For more information visit www.fslins.com.

HealthDepot

HD ClearPoint

Group Fixed Indemnity Limited Benefit Medical Insurance

Underwritten by Fidelity Security Life Insurance Company



Group Fixed Indemnity Limited Benefit Medical Insurance Benefits

Benefit Description	ClearPoint Level 1	ClearPoint Level 2	ClearPoint Level 3	ClearPoint Level 4	ClearPoint Level 5	ClearPoint Level 6
Hospital Confinement Benefit						
Benefits are payable as shown for each day that an Insured Person is Confined to a Hospital due to an Injury or Sickness. The benefit is payable from the first day of Confinement.						
Benefit Amount per Day	\$150	\$250	\$350	\$500	\$750	\$1,000
Maximum Number of Days per Period of Confinement	30	30	30	30	30	30
Maximum Number of Confinements per Benefit Period	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Intensive Care Unit Confinement Benefit						
Benefits are payable as shown for each day that an Insured Person is Confined in an Intensive Care Unit due to an Injury or Sickness. The benefit is payable from the first day of Confinement. This benefit is in addition to any other Confinement benefit under the Policy.						
Benefit Amount per Day	\$150	\$250	\$350	\$500	\$750	\$1,000
Maximum Number of Days per Benefit Period	5	5	5	5	5	5

Inpatient Hospital Benefits - EXAMPLE

This example is based on the Group Fixed Indemnity Limited Benefit Medical Insurance and the Association discounts provided by the HD ClearPoint Membership.



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- John enrolled in the HD ClearPoint Membership Level 3.
- Three months later he was in a car accident and was taken to the Emergency Room via ambulance. From the ER, he was admitted to the hospital and stayed in ICU for 2 days before he was moved to a regular hospital room, where he stayed for an additional 3 days, for a total hospital stay of 5 days.
- Therefore, he would receive benefits from the Group Fixed Indemnity Limited Benefit Medical Insurance of \$200 for Ground Ambulance Transportation, \$300 for the ER visit, \$350 per day for 2 days of ICU confinement and \$350 per day for 5 days of hospital confinement, for a total of \$2,950 in benefits. (The ICU Benefit is paid in addition to the Hospital Confinement Benefit.)
- As part of his Association membership, he also receives pre-negotiated discounted rates by going to a hospital in the **First Health Limited Benefit Plan Network**, helping to further reduce his out-of-pocket expenses.
- As part of his Association membership, after he is discharged from the hospital, he contacts **Karis360 Patient Advocacy Services** to review his charges and help him resolve any balance billings.

Group Fixed Indemnity Limited Benefit Medical Insurance Benefits

Benefit Description	ClearPoint Level 1	ClearPoint Level 2	ClearPoint Level 3	ClearPoint Level 4	ClearPoint Level 5	ClearPoint Level 6
In-Hospital Surgical Benefit						
Benefits are payable as shown for each day an Insured Person has a surgery due to an Injury or Sickness. Inpatient surgical operations must be performed while the Insured Person is Hospital Confined. Benefits are not payable for surgical operations performed in a Physician's office.						
Benefit Amount per Day	N/A	\$500	\$500	\$700	\$700	\$1,000
Maximum Number of Days per Benefit Period	N/A	1	1	1	1	1
Outpatient Surgical Benefit						
Benefits are payable as shown for each day an Insured Person has a surgery due to an Injury or Sickness. Outpatient surgical operations must be performed in a Hospital outpatient surgery facility or a free-standing Outpatient surgery center. If an Insured Person is subsequently Hospital Confined, the surgery will be considered an Inpatient surgical operation. Benefits are not payable for surgical operations performed in a Physician's office.						
Benefit Amount per Day	N/A	\$500	\$500	\$700	\$700	\$1,000
Maximum Number of Days per Benefit Period	N/A	1	1	1	1	1
Anesthesia Benefit						
Benefits are payable as shown for each day the Surgery benefit is paid and anesthesia is administered to an Insured Person.						
Benefit Amount per Day (percentage of Surgical Benefit amount)	N/A	25%	25%	25%	25%	25%

Inpatient Surgery Benefit - EXAMPLE

This example is based on the Group Fixed Indemnity Limited Benefit Medical Insurance and the Association discounts provided by the HD ClearPoint Membership Levels.



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- In the previous scenario, John was enrolled in a HD ClearPoint Membership Level 3 and he would receive Group Fixed Indemnity Limited Benefit Medical Insurance benefits for a Ground Ambulance Transport, an ER Visit, 2 days of Hospital ICU and 5 days of Hospital Confinement.
- If a surgery was required during his stay, he would also receive benefits from the Group Fixed Indemnity Limited Benefit Medical Insurance of \$500 for the In-Hospital Surgery Benefit and \$125 for the Anesthesia Benefit in addition to the hospitalization benefits.
- As part of his Association membership, he also receives pre-negotiated discounted rates by using providers in the **First Health Limited Benefit Plan Network**, helping to further reduce his out-of-pocket expenses.
- As part of his Association membership, after he is discharged from the hospital, he contacts **Karis360 Patient Advocacy Services** to help him find a top-quality physical therapist in his network for follow-up care.
- He goes to a Participating Pharmacy to fill his prescriptions and he uses his Outpatient Indemnity Generic Prescription Drug Benefit* for any covered generic medications. And as part of his Association membership, he also has a **ScriptSave** discount savings card he can use for any Brand prescriptions he may need.

** Not available in Illinois, Maine, North Carolina.*

Group Fixed Indemnity Limited Benefit Medical Insurance Benefits

Benefit Description	ClearPoint Level 1	ClearPoint Level 2	ClearPoint Level 3	ClearPoint Level 4	ClearPoint Level 5	ClearPoint Level 6
Outpatient Physician Office Visit Benefit						
Benefits are payable as shown for each day an Insured Person receives treatment for Injury or Sickness in a Physician's office or Urgent Care Facility.						
Benefit Amount per Day	\$60	\$60	\$60	\$70	\$70	\$80
Maximum Number of Days per Benefit Period	6	6	8	8	8	10
Emergency Room for Injuries Benefit						
Benefits are payable as shown for each day an Insured Person receives treatment in a Hospital emergency room due to an Injury. The treatment must begin within 72 hours of the Accident.						
Benefit Amount per Day	\$300	\$300	\$300	\$500	\$500	\$500
Maximum Number of Days per Benefit Period	2	2	2	2	2	2
Emergency Room for Sickness Benefit						
Benefits are payable as shown for each day an Insured Person receives treatment in a Hospital emergency room due to a Sickness.						
Benefit Amount per Day	\$50	\$50	\$75	\$75	\$100	\$100
Maximum Number of Days per Benefit Period	2	2	2	2	2	2

Physician Office Visit Benefit - EXAMPLE

This example is based on the Group Fixed Indemnity Limited Benefit Medical Insurance and the Association discounts provided by the HD ClearPoint Membership Levels.

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- Jane enrolled in the HD ClearPoint Membership Level 1.
- She needed to go to the doctor for a sinus infection. As part of her Association membership, she contacted **Karis360 Patient Advocacy Services** to find an in-network ENT doctor.
- Her doctor prescribed Amoxicillin 500 mg, three times a day for 10 days.
- Jane's doctor is in the **First Health Limited Benefit Plan Network**, so as part of her Association membership, she received his discounted office visit rate of \$100.
- The Group Fixed Indemnity Limited Benefit Medical Insurance included in her HD ClearPoint Level 1 paid her \$60 for the visit, leaving her with \$40 out-of-pocket.
- The Group Fixed Indemnity Limited Benefit Medical Insurance included in her HD ClearPoint Level 1 also includes an Outpatient Indemnity Generic Prescription Drug Benefit* with an annual maximum of \$1,000. (Members are required to pay any cost for the Prescription Drug above the plan benefit. The average member responsibility is \$10.00.)

** Not available in Illinois, Maine, North Carolina.*

Group Fixed Indemnity Limited Benefit Medical Insurance Benefits

Benefit Description

ClearPoint
Level 1

ClearPoint
Level 2

ClearPoint
Level 3

ClearPoint
Level 4

ClearPoint
Level 5

ClearPoint
Level 6

Outpatient Diagnostic Laboratory Tests Benefit

Benefits are payable as shown for each day an Insured Person undergoes an Outpatient diagnostic laboratory test for processing in a laboratory for diagnosis of an Injury or Sickness for which symptoms have been presented. The tests must be ordered by the Insured Person's attending Physician. The Outpatient diagnostic laboratory test must be submitted to an Outpatient facility or, if submitted to a Hospital, submitted while the Insured Person is an Outpatient. Only one benefit is payable per day, no matter how many Outpatient diagnostic laboratory tests an Insured Person undergoes in a single day. Routine or wellness lab screens and tests are not covered.

Benefit Amount per Day

\$30

\$40

\$50

\$50

\$60

\$70

Maximum Number of Days per Benefit Period

3

3

3

3

3

3

Outpatient Diagnostic Tests Benefit

Benefits are payable as shown for each day an Insured Person has one or more x-rays, radiological tests and/or other non-laboratory medical tests performed for diagnosis of an Injury or Sickness for which symptoms have been presented. The tests must be ordered by the Insured Person's attending Physician. The test must be performed in an Outpatient facility or, if performed in a Hospital, performed while the Insured Person is an Outpatient. Only one benefit is payable per day, no matter how many diagnostic tests are performed in a single day. Laboratory tests and routine wellness screens and tests are not covered.

Benefit Amount per Day

\$50

\$50

\$60

\$50

\$60

\$70

Maximum Number of Days per Benefit Period

3

3

3

3

3

3

Lab & X-Ray Benefits - EXAMPLE

This example is based on the Group Fixed Indemnity Limited Benefit Medical Insurance and the Association discounts provided by the HD ClearPoint Membership Levels.



- Tom injured his wrist in a covered accident. His doctor sent him to get an X-ray to determine if it was fractured or just badly sprained. The Group Fixed Indemnity Limited Benefit Medical Insurance included in Tom's HD ClearPoint Membership Level 2 pays a benefit of \$50 for the X-ray.
- Tom scheduled his X-ray through the **One Call Care** benefit included in his HD ClearPoint Membership and received a significant savings on the cost of the X-ray. One Call Care is an association benefit that can save members 20% to 50% on diagnostic imaging.
- Upon confirmation that his wrist was fractured, Tom's doctor also requested lab work in preparation for surgery. The Group Fixed Indemnity Limited Benefit Medical Insurance included in Tom's HD ClearPoint Membership Level 2 pays a benefit of \$40 for the lab work.
- He went to a lab in the **MyMedLab** network and received his lab results in 24-48 hours at a deeply discounted rate. MyMedLab is an association benefit that offers members savings of 50% to 80% on laboratory testing, helping Tom maximize his benefit dollars.
- The association benefits and services available in the HD ClearPoint Membership Level 2 help Tom maximize his benefit dollars and reduce his out-of-pocket costs!

Outpatient Surgery Benefit - EXAMPLE

This example is based on the Group Fixed Indemnity Limited Benefit Medical Insurance and the Association discounts provided by the HD ClearPoint Membership Levels.



- Continuing the previous example, Tom's fractured wrist required surgery.
- He went to a local Outpatient facility in the **First Health Limited Benefit Plan Network** for the procedure. As part of his Association membership, he receives pre-negotiated reduced rates by using in-network providers, helping to reduce his out-of-pocket expenses.
- The Group Fixed Indemnity Limited Benefit Medical Insurance included in his HD ClearPoint Membership Level 2 pays a \$500 Outpatient Surgery Benefit.
- As part of his Association membership, after his procedure, he contacts **Karis360 Patient Advocacy Services** to help him find a top-quality physical therapist in his network for follow-up care.
- When his bills start coming in, he contacts **Karis360 Patient Advocacy Services** to review his charges and help him with balance billing.

Group Fixed Indemnity Limited Benefit Medical Insurance Benefits

Benefit Description	ClearPoint Level 1	ClearPoint Level 2	ClearPoint Level 3	ClearPoint Level 4	ClearPoint Level 5	ClearPoint Level 6
Outpatient Advanced Diagnostic Tests Benefit						
Benefits are payable as shown for each day an Insured Person has an Advanced Diagnostic Test performed for diagnosis of an Injury or Sickness for which symptoms have been presented. The tests must be ordered by the Insured Person’s attending Physician. The tests must be performed in an Outpatient facility or, if performed in a Hospital, performed while the Insured Person is an Outpatient. Only one benefit is payable per day, no matter how many Advanced Diagnostic Tests are performed in a single day. This benefit is in addition to the Outpatient Diagnostic Tests benefit.						
Level One Benefit Amount per Day (Ultrasound, Mammogram, Stress Test, Echocardiogram, EEG, or EKG)	N/A	\$50	\$100	\$100	\$100	\$150
Level Two Benefit Amount per Day (CT or CAT, MRI, MRA or PET)	N/A	\$150	\$300	\$300	\$300	\$450
Maximum Number of Days per Benefit Period (Level One and Two Combined)	N/A	3	3	3	3	3

Group Fixed Indemnity Limited Benefit Medical Insurance Benefits

Benefit Description	ClearPoint Level 1	ClearPoint Level 2	ClearPoint Level 3	ClearPoint Level 4	ClearPoint Level 5	ClearPoint Level 6
Ambulance Transportation Benefit						
Benefits are payable as shown for each day an Insured Person is transported by a duly licensed ambulance service to the nearest facility equipped to treat an Insured Person's Injury or Sickness. The transportation must occur within 72 hours of the Accident or onset of the Sickness. This does not include transportation solely to the Insured Person's personal Physician or to secure treatment from a Physician or a facility of greater renown. Only one benefit is payable per day, no matter how the transportation is provided or how many transportations are provided in a single day. If more than one type of transportation is provided (air, ground or water) in the same day, the higher benefit will be paid.						
Benefit for Ground/Water Ambulance per Day	\$100	\$150	\$200	\$250	\$300	\$300
Benefit for Air Ambulance per Day	\$300	\$450	\$600	\$750	\$900	\$900
Maximum Number of Days per Benefit Period	1	1	1	1	1	1

Group Fixed Indemnity Limited Benefit Medical Benefits

Benefit Description	ClearPoint Level 1	ClearPoint Level 2	ClearPoint Level 3	ClearPoint Level 4	ClearPoint Level 5	ClearPoint Level 6
Wellness Benefit						
Benefits are payable as shown for each day an Insured Person has any of the following health screenings, examinations or tests performed by or under the supervision of or recommendation of a Physician for the purpose of looking for disease before symptoms occur: Blood test for triglycerides, Bone marrow testing, Breast ultrasound, Cancer Antigen 125 blood test, Cancer Antigen 15-3 blood test, Carcinoembryonic antigen (CEA) blood test, Chest X-ray, Colonoscopy, Fasting blood glucose test, Flexible sigmoidoscopy, Hemocult stool analysis, Immunizations, Mammography, Pap test, Physical examinations, Prostate Specific Antigen (PSA) blood test, Serum cholesterol test to determine HDL/LDL level, Serum Protein Electrophoresis (SPEP) blood test, Stress test on a bicycle or treadmill, Thermography. Health screenings, examinations or tests intended to diagnosis, treat or monitor a Sickness or Injury after symptoms occur are not covered under this benefit. Only one benefit is payable per day, no matter how many health screenings, examinations or tests are performed in a single day.						
Benefit Amount per Day	\$100	\$100	\$100	\$150	\$150	\$150
Maximum Number of Days per Benefit Period						
Insured Persons age 1 +	1	1	1	1	1	1
Insured Persons under age 1	4	4	4	4	4	4

Group Fixed Indemnity Limited Benefit Medical Insurance Benefits

Benefit Description	ClearPoint Level 1	ClearPoint Level 2	ClearPoint Level 3	ClearPoint Level 4	ClearPoint Level 5	ClearPoint Level 6
Outpatient Accident Benefit						
Benefits are payable as shown for each day an Insured Person receives treatment for an Injury. Treatment must be provided by a Physician in the Physician's office, clinic, Urgent Care Facility or Hospital emergency room. The first treatment must be received within 72 hours of the Accident.						
Benefit Amount per Day	N/A	N/A	N/A	\$100	\$100	\$100
Maximum Number of Days per Accident	N/A	N/A	N/A	1	1	1
Maximum Number of Accidents per Benefit Period	N/A	N/A	N/A	2	3	3
Outpatient Indemnity Prescription Drug Insurance Benefit - Generic Only*						
Benefits are payable as shown for covered Outpatient Prescription Drugs available on the generic formulary. If the Insured Person has the Outpatient Prescription Drug filled or refilled at a Participating Pharmacy and presents their Prescription Drug card, the benefits are assigned to the Participating Pharmacy. The Insured Person is required to pay any cost for the Prescription Drug above the plan benefit. The average member responsibility is \$10.00. If the Insured Person has the Prescription Drug filled or refilled at a Non-Participating Pharmacy or does not present their Prescription Drug card, the Insured Person must pay the full cost for the Prescription Drug at the time the Prescription Drug is filled or refilled and file a claim with the insurance company. To view the formulary and located participating pharmacies, go to www.bmr-inc.com .						
Annual Benefit Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

* This benefit is not available in IL, ME, NC.

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HD ClearPoint

Group Fixed Indemnity Limited Benefit Medical Insurance

General Exclusions and Disclaimers

Underwritten by Fidelity Security Life Insurance Company



Limitations & Exclusions - Group Fixed Indemnity Limited Benefit Medical Insurance

Limitations

Recurrent Confinements. If the Company pays benefits for a period of Confinement, and the Insured Person is readmitted within 30 days of that Confinement for the same condition, the later Confinement will be treated as a continuation of the prior Confinement. If more than 30 days have passed between periods of Confinement for the same condition or the successive Confinement is for an unrelated cause, the Company will treat the later Confinement as a new Confinement.

Pre-Existing Condition. Benefits are not payable for a Pre-Existing Condition until the expiration of 12 consecutive months, beginning with the Insured Person's Effective Date.

"Pre-Existing Condition" means any Injury, Sickness, Mental or Nervous Disorder or Substance Abuse for which medical treatment or advice was rendered or recommended by a Physician within 12 months prior to the Insured Person's Effective Date.

Exclusions

The Policy does not provide any benefits for the following:

1. suicide or any attempt of suicide, while sane or insane (in Colorado, Missouri or Montana, while sane);
2. any intentionally self-inflicted Injury or Sickness or any attempt thereat (in Colorado, Missouri or Montana, while sane);
3. rest care or rehabilitative care and treatment, except as specifically provided in the Skilled Nursing Facility Confinement benefit;
4. Dependent child Pregnancy, except Complications of Pregnancy;
5. routine newborn care, except as specifically provided for in the Wellness benefit;
6. voluntary abortion, except where Medically Necessary to save the Insured Person's life;
7. Participation in a Riot, insurrection, rebellion, civil commotion, civil disobedience or unlawful assembly. For purposes of this exclusion, "Participation" means to take an active part in common with others; "Riot" means any use or threat to use force or violence or disturbance by three or more persons without authority of law. This does not include a loss that occurs while acting in a lawful manner within the scope of authority;
8. committing, attempting to commit or taking part in a felony, battery, assault or engaging in an illegal occupation;
9. any Injury occurring while the Insured Person is intoxicated (where the blood alcohol content meets the legal presumption of intoxication under the law of the state where the Injury took place);

Limitations & Exclusions - Group Fixed Indemnity Limited Benefit Medical Insurance

Exclusions (cont.)

10. treatment for the voluntary taking of any poison or inhalation of gas, or voluntary taking of any drug, sedative or narcotic, unless prescribed by a Physician and taken according to the prescribed dosage;
11. dental care or treatment, except:
 - a. care or treatment due to an Injury to sound, natural teeth treated within 12 months of the Accident;
 - b. treatment necessary due to congenital defects or birth abnormalities;
 - c. excision of impacted third molars, or
 - d. closed or open reduction of fractures or dislocation of the jaw;
12. sex changes;
13. the reversal of tubal ligation or the reversal of vasectomies;
14. flying or descending from any aircraft or air conveyance, except as a fare-paying passenger in any regularly scheduled commercial aircraft flying between established airports on a regularly scheduled route;
15. accidental bodily Injury occurring while serving on fulltime active duty in any Armed Forces of any country or international authority (any premium paid will be returned by the Company pro rata for any period of active duty);
16. declared or undeclared war or acts thereof;
17. Injury or Sickness arising out of or in the course of any occupation for compensation, wage or profit or benefits that the Insured Person is entitled to under any Occupational Disease Law or similar law, whether or not application for such benefits have been made;
18. medical care, services or supplies provided outside of the United States of America or its territories;
19. treatment of obesity, weight reduction or dietetic control; except morbid obesity or disease etiology;
20. Confinement, care or services incurred prior to the Insured Person's Effective Date or that begin after termination of coverage;
21. Confinement, care or services furnished by any agency or program funded by federal, state or local government. This does not apply to Medicaid or where prohibited by law;
22. Confinement or treatment that is not Medically Necessary; or
23. any Confinement or treatment not specifically covered in the Schedule of Benefits.

Limitations & Exclusions - Group Indemnity Outpatient Prescription Drug Insurance (Generic Only)

Limitations

Dispensing Limits and Authorized Refills. Retail Pharmacy: the lesser of a 30-day supply or specified unit doses.

Exclusions

The Policy does not provide any benefits for the following:

1. all Prescription Drugs not specifically listed in the Formulary;
2. all over-the-counter products and medications;
3. all non-Legend Prescription Drugs;
4. refills in excess of that specified by the prescribing Physician; or refills dispensed after one year from the original date of the prescription;
5. all newly marketed pharmaceuticals or currently marketed pharmaceuticals with a new FDA approved indication for a period of one year from such FDA approval for its intended indication;
6. any drug labeled “Caution - Limited by Federal Law for Investigational Use” or experimental drugs;
7. any drug that the FDA has determined to be contraindicated for the specific treatment;
8. drugs needed due to conditions caused, directly or indirectly, by an Insured Person taking part in a riot or other civil disorder; or the Insured Person taking part in the commission of a felony;
9. drugs needed due to conditions caused, directly or indirectly, by declared or undeclared war or an act of war; or drugs dispensed to an Insured Person while on active duty in any Armed Forces;
10. any expenses related to the administration of any drug;
11. needles or syringes;
12. drugs or medicines taken while in or administered by a hospital or any other health care facility or office;
13. drugs covered under Workers’ Compensation, Medicare or other Governmental program;
14. drugs, medicines or products that are not Medically Necessary; or
15. Brand Name Prescription Drugs.

Disclaimers

The Group Fixed Indemnity Limited Benefit Medical and Outpatient Prescription Drug Insurance is underwritten by Fidelity Security Life Insurance Company (“FSL”), Kansas City, MO 64111 on Policy Nos. LM-163 / IP-119; Policy Form Nos. M-6013 / M-9121 and issued to Health Depot Association as the group master policyholder. **This insurance is not basic insurance or major medical coverage; it is not designed as a substitute for basic health insurance or major medical coverage, nor does it comply with the requirements of the Affordable Care Act (ACA).** The Group Fixed Indemnity Limited Benefit Medical Insurance is subject to provisions, benefits, exclusions or limitations of the group policy which may vary by state. This brochure contains only a brief description of coverage and is not a contract. For complete details of coverage, please refer to the certificate. FSL does not provide nor is affiliated with the discount programs provided as a part of membership in The Health Depot Association. Coverage becomes effective on the date provided in the membership material. The insurer has the right to increase premium rates and has the option to cancel coverage. The HD ClearPoint Membership is marketed and administered by Premier Health Solutions, LLC. Premier Health Solutions, LLC is the primary administrator of all Health Depot Association membership plans and insurance products. Premier Health Solutions, LLC markets and sells under the name PHSI Insurance Agency, LLC in California and under the name PremierHS, LLC in Kentucky, Ohio, Pennsylvania, South Carolina and Utah.

Dependent Child(ren) are covered from birth to 26 years old.

Spouse includes Domestic Partner if legally recognized in the governing jurisdiction.

Your coverage will continue as long as the group policy remains in force, the premiums are paid and you remain a member of the Association. Any dependents covered under the policy will remain covered as long as they remain eligible, the Member’s coverage remains in force, and the required premium is paid. All coverage will end on the date any insured person submits a fraudulent claim.

Some provisions, benefits, exclusions or limitations listed herein may vary by state. Not available in all states.

HealthDepot

Eligibility and Rates



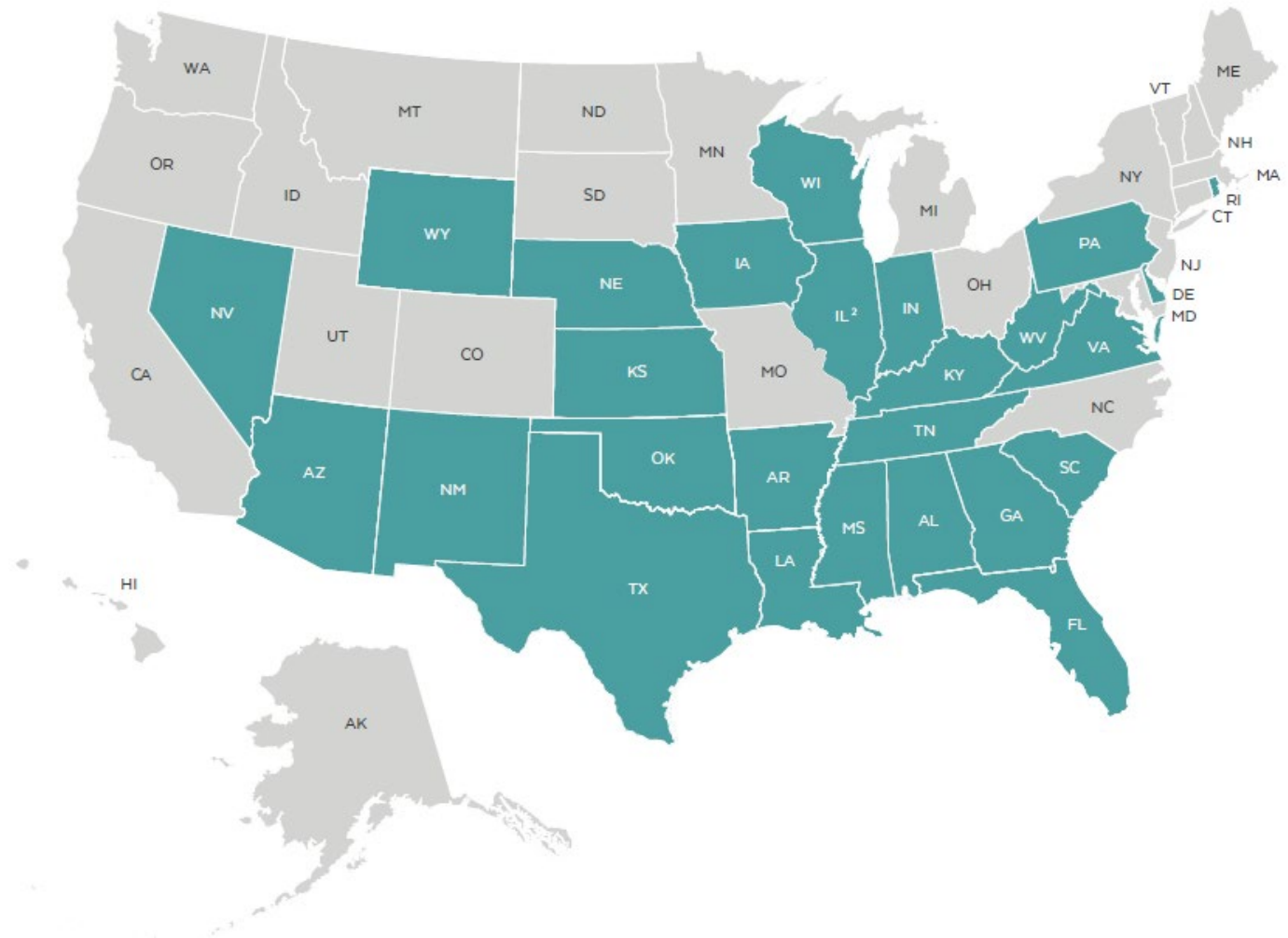
State Availability

Health Depot ClearPoint is available in the following states:

Alabama	Nebraska
Arizona	Nevada
Arkansas	New Mexico
Delaware	Oklahoma
District of Columbia	Pennsylvania
Florida	Rhode Island
Georgia	South Carolina
Illinois*	Tennessee
Indiana	Texas
Iowa	Virginia
Kansas	West Virginia
Kentucky	Wisconsin
Louisiana	Wyoming
Mississippi	

² Outpatient Indemnity Prescription Drug Insurance Benefit is not available for Members residing in IL.

Insurance benefits are not available to residents of: AK, CA, CO, CT, HI, ID, ME, MD, MA, MI, MN, MO, MT, NH, NJ, NY, NC, ND, OH, OR, SD, UT, VT, WA.



Eligibility Requirements

Health Depot ClearPoint Eligibility Requirements:

- Must be between the ages of 18 and 70 years old at the time of enrollment
- Reside in an available state
- Dependent Children must be under age 26*
- Must remain a member of The Health Depot Association

** Unless otherwise mandated by state.*



HD ClearPoint Monthly Membership Rates

ClearPoint	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Member	\$139	\$175	\$189	\$225	\$249	\$299
Member + Spouse	\$205	\$269	\$299	\$359	\$409	\$499
Member + Child(ren)	\$179	\$229	\$255	\$305	\$339	\$419
Member + Family	\$249	\$329	\$369	\$445	\$509	\$609

One-time \$99 enrollment fee applies, charged by Health Depot Association.

The monthly membership rates listed above are inclusive of membership fees, administrative fees, and insurance rates. The following rates apply for the insurance underwritten by Fidelity Security Life Insurance Company as part of your Health Depot ClearPoint membership.

The rates by plan level are as follows: Level1:Member-\$37.14,Member+Spouse- \$67.05,Member+Child(ren)-\$55.93,Member+Family-\$87.28;Level2:Member-\$52.22,Member+Spouse-\$95.70,Member+Child(ren)-\$78.55,Member+Family-\$123.92;Level3:Member-\$59.44,Member+Spouse-\$109.42,Member+Child(ren)-\$89.38,Member+Family-\$141.47;Level4:Member-\$74.29-\$74.29,Member+Spouse-\$137.63,Member+Child(ren)-\$111.66,Member+Family-\$177.55;Level5:Member:\$83.49,Member+Spouse-\$155.11,Member+Child(ren)-\$125.46,Member+Family-\$199.91;Level6:Member-\$102.44,Member+Spouse- \$191.12,Member+Child(ren)-\$153.88,Member+Family-\$245.96

For residents in IL, the rates by plan level are as follows: Level1:Member-\$26.14,Member+Spouse-\$49.67,Member+Child(ren)-\$39.21,Member+Family-\$63.52;Level2:Member-\$41.22,Member+Spouse-\$78.32,Member+Child(ren)-\$61.83,Member+Family-\$100.16;Level3:Member-\$48.44,Member+Spouse-\$92.04,Member+Child(ren)-\$72.66,Member+Family:\$117.71;Level4:Member-\$63.29,Member+Spouse-\$120.25,Member+Child(ren)-\$94.94,Member+Family-\$153.79;Level5:Member-\$72.49,Member+Spouse-\$137.73,Member+Child(ren)-\$108.74,Member+Family- \$176.15;Level6:Member-\$91.44,Member+Spouse-\$173.74,Member+Child(ren)-\$137.16,Member+Family-\$222.20.

The Insurance rates only reflect the coverage underwritten by Fidelity Security Life Insurance Company. It does not include the association's costs for other coverages, programs, and services; including but not limited to member discounts and savings related programs and services, administration and maintenance of association information, and awareness benefits, websites, enrollment, fulfillment, and any other costs related to administration of the association.

Overview

- **Prior to finalizing the sale, members must e-sign and return the Authorization form OR Agents must upload the recorded Verification call** (see next 3 slides)
- A non-refundable enrollment fee is collected by Health Depot Association with the first month's dues.
- After enrolling, members receive:
 - Welcome email including Member ID and access to Member Portal
 - Access to fulfillment materials at **members.healthdepotassociation.com** or by calling **(855) 351-7535**
 - Health Depot Association and ClearPoint Membership ID cards, within 7-10 days via mail
- Members have 30 days to review all membership materials or make any changes.
 - The 30-day period begins on the member's effective date.
 - If a member chooses to cancel their membership within the 30-day period, they will receive a full refund of monthly membership dues only.



HD ClearPoint Verification Process: V-call

While you still have the member on the phone, go to the **Signature** section at the bottom of the enrollment form. You will see two buttons: **Upload File** or **Send Link**. To use the first button, you will do the recorded Verification call, save it and then click on “Upload File”.

Signature

Upload File

Send Link

When you click on the “Upload File” button, a field will open asking you to choose your file. Click on “Choose File” and select the recorded call. When you see your attached file in the **Verification File** field, click **Submit Order** to finish the member enrollment. You will not be able to complete the enrollment without the v-call file attached.

Signature

Upload File

Send Link

Verification File

Choose File

No file chosen

◀ Return to Cart

Clear Cart

Submit Order ▶

HD ClearPoint Verification Process: E-sign

If you prefer to have the member e-sign the authorization form, use the “Send Link” button.

Signature

Upload File

Send Link

When you click on the “Send Link” button, two fields will open, pre-filled with the member’s Cell Phone number and Email address. Please verify with the member that the phone number shown in the cell phone section is not a landline number. Then ask the member if they prefer to receive the authorization form link via text message or email.

Signature

Upload File

Send Link

Cell Phone

8888888888

Send

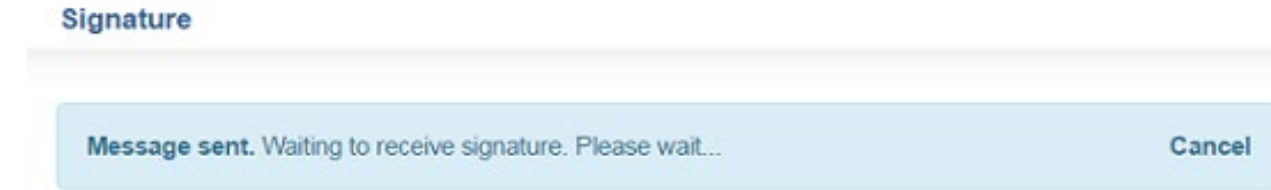
Email Address

testmember@email.com

Send

HD ClearPoint Verification Process: E-sign

After you click **send** on the method they selected, you will receive a message that indicates "Message sent. Waiting to receive signature. Please wait..."

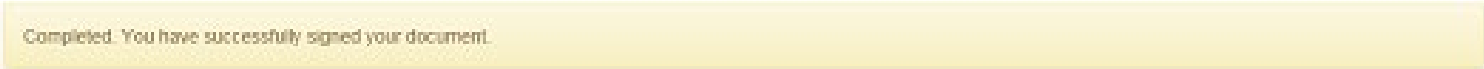


When the member opens their text message or email, they need to click on the link provided to open the authorization form, sign it and send it back. The member needs to type their name in the box exactly as you entered it in the system. For example: Joseph Smith won't be accepted as Joe Smith or joseph smith. They can also write their signature in the box with their mouse if they want to, but the only requirement is the typed name.

A screenshot of the authorization form. It features a large rectangular box for a signature. Below this box is a text input field labeled 'Type Your Name' containing the text 'test Member', followed by an 'Erase' button. Below the name field is a checkbox labeled 'Check here if signing as a Parent or Legal Guardian for the Primary Applicant'. At the bottom center is a red 'Save Information' button.

HD ClearPoint Verification Process: E-sign

When they click "Save Information," a confirmation box will appear to the member - "Completed. You have successfully signed your document."



You will not be able to submit their enrollment until the signature form comes back. You will see a confirmation green box in the Signature area once it is signed. This happens in real time and if the member is ready and waiting, it should only take 1-2 minutes to get the signed document back.



You can click "Submit Order" to complete the enrollment and the authorization form will automatically be uploaded to the member record in the "Documents" section.

Documents

1 - Documents ▼

Email Documents

Add Document

Type	Date	Category	Label	Information	File	
PDF	March 21, 2017	Signature	Signature	Received: March 21, 2017 Processor: Internal Code 1: test member Code 2: 11.222.333.444 Products: 16409 Note: IE 8.0 (Windows LFTOF 5.6; TTHD789; WMJHG/45; nb147)	Download	Edit Delete

HD ClearPoint Verification Process: E-sign

IMPORTANT:

If the member cannot sign the form while you are on the phone and you close out the enrollment window, the member data will be saved, but the payment information will not. After the member sends the signature confirmation back, the payment will need to be manually processed to complete the sale.

Please call (855) 351-7535 with the member's payment info and our Customer Service team will process the transaction and set the effective date. You will be copied on the member's Welcome Email when it is sent, which is your notification that the sale has been processed.

If the member cannot sign the form while you are on the phone, but plans to call you back shortly, you can leave your enrollment window open to complete the sale yourself. Please contact Agent Support at (214) 436-8018 if you have any questions about this process.



Thank you for your participation at today's Agent Training

HealthDepot

ClearPoint

Please login to your E123
Back Office for copies of
all the Sales Materials