IHC SPECIALTY BENEFITS
Health Discount Program

IHC Specialty Benefits Inc. is offering two affordable discount plans designed to save you money on your healthcare expenses. The Wellness Discount Plan and the Health and Wellness Discount Plan give you access to a variety of discount healthcare services.



About IHC Specialty Benefits, Inc.
IHC Specialty Benefits, Inc. (IHC SB) markets and distributes this Health Discount Program and is not the discount plan organization or administrator. IHC SB is a technology-driven, full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, advisor centers, and private-label arrangements. For more information about IHC SB visit http://www.ihcgroup/companies.

MONTHLY PRICING:

Wellness Discount Plan

Individual*
$19.99

Family*
$24.99

Health and Wellness Discount Plan

Individual*
$29.99

Family*
$34.99

*Plus a one-time enrollment fee of $15.00.

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Brochure 1221

HealthDiscount Program

The Health Discount Program is your affordable gateway to a healthier you



IHC Specialty Benefits
A Member of The IHC Group

Careington SOLUTIONS SIMPLIFIED®

WHAT'S INCLUDED IN THIS PROGRAM:

	Wellness Discount Plan	Health and Wellness Discount Plan
Prescription Discounts	✓	✓
Telemedicine	✓	✓
Alternative Health & Wellness	✓	✓
Medical Bill Negotiation Service		✓
Expert Medical Review		✓
Counseling Program		✓
Durable Medical Supplies		✓
Healthcare Assistance		✓

ENJOY THESE FEATURES:



No waiting! Use the program right away!



Everyone is accepted—no exclusions!



Your membership can include family members.

Prescription Discounts

Members have access to prescription drug savings that can be between 15% to 60% off the retail price of generic drugs and 10% to 25% off the retail price of brand name drugs at over 68,000 participating pharmacies nationwide.

Telemedicine

DialCare Physician Access is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. Members and their families have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more. All for a $0 consult fee.

Alternative Health & Wellness

Members save 25% on services from more than 70,000 participating specialty health care providers nationwide with the ChooseHealthy® program, and can choose from over 10,000 participating fitness centers and YMCAs with the Active&Fit Direct™ program.

Medical Bill Negotiation Service

The Health Advocate Medical Bill Saver service gives members access to skilled negotiators who can help lower their out-of pocket costs on medical bills not covered by insurance. Members 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%.

Expert Medical Review

PinnacleCare members will receive confirmation on diagnoses, expert second opinions, appointments with top specialists, guidance on appropriate treatment options and access to dedicated advisors for help with anxiety, stress and other mental health issues.

Counseling Program

As a member, you and your eligible dependents have access to DialCare Mental Wellness. This program is designed to provide you with a safe, secure and private means of seeking mental health assistance from licensed mental health professionals via virtual or telephonic counseling sessions. This unique program offers an app-based interface, connecting you with our mental health professionals not only over the phone, but via video chat as well.

**First 3 sessions are available at no cost per plan year. After 3 sessions, each additional consult will be $80 per session.household each year.*

Durable Medical Supplies

As a member, you'll save between 5% and 40% on a wide variety of durable medical equipment and services, such as:

- Beds
- Wheelchairs
- Insulin pumps
- Glucometers
- Muscle stimulators
- IV antibiotics
- Pain management
- CPAP/BiPAP
- Nebulizers
- Ventilators
- Home sleep testing
- Catastrophic care coordination
- And so much more

Healthcare Assistance

Health Advocate offers a range of comprehensive services to help members with clinical and administrative issues involving their medical, hospital, dental, pharmacy and other health care needs – saving members time and worry.

How Health Advocate Helps:

- Find the best doctors, hospitals, dentists, and schedule appointments with providers.
- Answer questions about test results, treatments and medications.

Please note that this service is unlimited, and there is no charge when a member calls for assistance.

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 https://ihc.solutionssimplified.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 (nominal fee for MD residents is $5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in CT, KS, MA, VT or WA.