



ValuePlan Plus Medical Discount Program

Group 4085

AO-NCEBFL.715 061721

THIS PROGRAM IS NOT INSURANCE.
IT IS A DISCOUNT PROGRAM.

Table of Contents

Contents

Welcome..... 1

ValuePoint by MultiPlan®..... 2-3

Dental 4

Vision..... 5

Pharmacy 6

Patient Assistance Program 6

Rx Mail-Order 7

CBD Products 8

Diabetic Supplies..... 9

Physical Therapy & Rehabilitation..... 9

24/7 Nurse Help Line 10

Chiropractic Savings Program..... 10

Laboratory Savings Program 11

Hearing Savings Program 11

Lifestyles..... 12-15

Speech Therapy..... 16

Health Discount Program Member Agreement 17

Welcome!

Your Partners for health care savings

ValuePlan Plus Discount Medical Program:

We have contracted with several providers to create the ValuePlan Plus Discount Medical Program. We are confident that this program will assist with your medical needs, as well as every day savings.

The ValuePlan Plus Discount Medical Program consists of three components:

Multiplan Value Point Network Discount

Choose a doctor or hospital in the provider network, which has over 400,000 practitioner locations, 1,100 hospitals and approximately 50,000 ancillary facilities nationwide, providing you average national savings of 39% on medical services.

Dentachoice Dental and Vision Savings

Receive savings on dental care expenses that range from 15-50% per visit, on average, at over 262,000 provider locations nationwide utilizing the Aetna Dental Access® network. The discount dental program has no exclusions for pre-existing conditions, no benefit maximum, no waiting period, and requires no referrals to see a specialist. Dentachoice also enables you to receive discounts at over 12,000 vision providers on frames, lenses, contact lenses, and surgical procedures, such as LASIK, where approved.

Lifestyle Benefits Savings Program

Receive savings on travel, entertainment, dining, shopping, pets, and more. One of the included benefits is National Discount Networks, a discount prescription card that saves an average of 15% on brand name medications and 55% on generic medications. This card is accepted at over 80% of pharmacies in the US and its territories, including Puerto Rico. Anyone in your family can use the card, regardless of age.



Customer Service: 877-271-6559

Billing: 800-269-3563

To access your program and to locate providers, go to: **www.valueplanplus.com**

There are no:

- Deductibles
- Pre-existing condition limitations*
- Medical exams
- Claim forms
- Limitation on usage
- Age restrictions

* Except for work already in progress

This is not insurance. This program does not meet the requirements of the PPACA. You must pay for services at the time they are rendered. If you use a participating dentist, you will receive a discount. Neither Aetna, NBBI or the DMPO will pay for any services received. You may contact the Discount Medical Plan Organization at Access One Consumer Health 84 Villa Rd. Greenville SC 29615 www.AccessOnedmpo.com. This program is not available in Alaska, Montana, Rhode Island, Utah, Vermont and Washington.



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39%
**National
Average
Savings**



The Multiplan Difference

Founded in 1980, MultiPlan is the industry's most comprehensive provider of healthcare cost management solutions focused around Choice, Savings, and Quality.

Significant Cost Savings Nationwide

Choice – Broad access to more than 1,100 hospitals, 50,000 ancillary facilities and 425,000 practitioner locations.

Savings – Negotiated discounts that result in significant cost savings for you when you pay in full at the time of service. A ValuePoint logo on your program ID card tells both you and your provider that a discount applies, and your out-of-pocket costs are reduced by the discounted amount.

Quality – MultiPlan applies rigorous criteria when credentialing providers for participation in ValuePoint, so you can be assured you are choosing your healthcare provider from a high-quality network.

How to Find a ValuePoint Provider

To find the provider of your choice, search online at **www.multiplan.com/nbbi**

Follow the prompts to enter your search criteria.



Before Your Appointment

It is your responsibility to confirm your providers' continued participation with ValuePoint. Be sure to identify yourself as a ValuePoint by MultiPlan member when you make your appointment and present your ID card upon arrival. The ValuePoint logo on your ID card tells both you and your provider that a discount applies. ValuePoint is not an insurance plan. It is your responsibility to pay in full at the time of service or establish a payment schedule with your provider.

If you are currently seeing a doctor or other healthcare professional who does not participate in the ValuePoint discount card program, you may nominate him or her using our online form located in the Patients section of www.multiplan.com. It takes only a few minutes to complete the form, and once submitted we will contact your nominee to determine whether the provider is interested in joining. If so, we will follow up to recruit the provider.

Commonly Asked Questions

Who is included under a household program?

All members of the household are included, regardless of age, including students away at college.

Is this an insurance plan?

No. The program is a reduced fee-for-service program. It is not insurance.



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Utilizing The Aetna Dental Access® Network

As a member of the ValuePlan Plus Discount Medical Program, you and your family have access to a national network of over 262,000 available dental practice locations through one of the largest dental discount networks in America, the Aetna Dental Access® Network. Participating dental locations provide savings that range from 15-50% per visit, on average, on dental services including cleanings, x-rays, fillings, root canals, crowns, bridges and orthodontia.

Advantages of this discount program:

- No waiting periods and no age restrictions
- No pre-existing condition exclusions¹
- No benefit maximum
- No paperwork hassles or claim forms to file
- Cosmetic dentistry included
- Orthodontia always included
- Can be used to enhance existing dental insurance

¹ Except work already in progress

Sample dental care savings

Procedure	Select regional average cost by Aetna® ²	Average cost with Dentachoice	Your total savings
Periodic Oral Exam	\$73	\$35	\$38
Comprehensive Oral Exam	\$113	\$49	\$64
X-Ray, Intraoral - Complete Series Including Bitewing	\$168	\$87	\$81
Cleaning (Prophylaxis) - Adult	\$127	\$68	\$59
Cleaning (Prophylaxis) - Child	\$93	\$51	\$42
Filling - 1 Surface Resin (White) Filling, Front (Anterior) Tooth	\$204	\$102	\$102
Crown - Porcelain Fused to High Noble Metal (i.e. gold)	\$1,312	\$829	\$483
Root Canal Molar, Excluding Final Restoration	\$1,226	\$859	\$367
Extraction of Erupted Tooth or Exposed Root - Includes Local Anesthesia and Suturing If Needed	\$229	\$101	\$128
Comprehensive Orthodontic Treatment Child	\$5,952	\$3,484	\$2,468

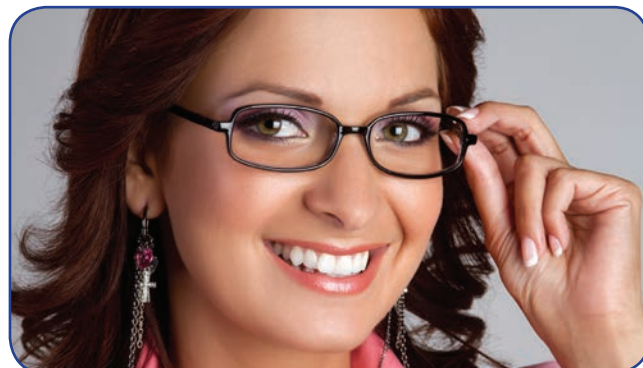
Disclaimer: Prices can change without notice. ² Actual costs and savings may vary by provider, service and geographic location. We use the average of negotiated fees from participating providers to determine the average costs, as shown on the chart. The select regional average cost represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City, as displayed in the cost of care tool as of June 2020.

The Dentachoice Dental and Vision Program provides access to the Aetna Dental Access® network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the Dentachoice Dental and Vision Program, and is not an affiliate, agent or principal of Dentachoice Dental and Vision Program. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care and is not responsible for outcomes.

The OUTLOOK Vision provider panel includes ophthalmologists, optometrists, independent optical centers and national chain locations.

The vision program provides:

- Savings of 10% to 50% on most prescription eyeglasses, frames, and lenses, through a national network of over 12,000 independent and chain vision optical centers.
- Savings on contact lenses (excluding disposables) at participating retail locations.
- 10% to 30% discounts on medical eye exams and surgical procedures, such as PRK and LASIK (where available and approved).



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To access your program and to locate providers, go to: **www.valueplanplus.com**

Sample vision care savings

Location	Item	Retail ⁵	Member price ⁵	Savings - %
Exact Eye Care Kearney, NE	Frame Single Vision w/ Polycarbonate	\$129.00	\$90.30	\$38.70 – 30%
		\$297.00	\$207.90	\$89.10 – 30%
LensCrafters Mesa, AZ	Frame Single Vision w/ Photo Flex tint	\$149.95	\$104.96	\$44.99 – 30%
		\$225.00	\$157.58	\$67.50 – 30%
JC Penney Michigan	Frame Single Vision w/ Polycarbonate & AR Contact Lenses	\$229.95	\$149.47	\$79.98 – 35%
		\$208.00	\$100.00	\$108.00 – 52%
		\$90.00	\$72.00	\$18.00 – 20%
Pearle Vision National City, CA	Frame Single Vision w/ Scratch Coat	\$59.95	\$30.00	\$29.95 – 50%
		\$109.00	\$55.00	\$54.00 – 50%
EyeMaster Henderson, NV	Frame Single Vision w/ Polycarbonate	\$99.95	\$69.96	\$29.99 – 30%
		\$149.98	\$104.99	\$44.99 – 30%

Disclaimer: Prices can change without notice. ⁵ Actual costs and savings vary by provider and geographic area.

Some participating vision care providers

Pearle Vision
Sears Optical
J.C. Penney Optical
Target Optical
Lenscrafters
Sterling Optical
Vista Optical
Eyeglasses.com

TLC Laser Vision Centers
Visionworks
Bard Optical
Budget Opticals of America
Cohen's Fashion Optical
Clear Vision Laser Centers
Doctors Valuvision
Duling Optical

Empire Vision
Eye DRX
Eyes First Vision Center
EyeMasters
H. Rubin
Hour Eyes
Ideal Optical Shopko
Nationwide Vision Center

Site for Sore Eyes
Stein's Optical
Texas State Optical
Thomas Opticians
Uhlemann Optical
Vision World

In addition to these chains, there are thousands of vision centers that participate in our program.

Pharmacy



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To access your program and to locate providers, go to: www.valueplanplus.com

Save an average of 55% on generic drugs and 15% on brand-name drugs at over 80% of pharmacies in the country.

- All FDA approved drugs are discounted with the card. Even lifestyle drugs can be obtained at greatly reduced rates.
- The pharmacy network is national in scope.
- There is no limit on the number of prescriptions filled.
- No forms to fill out. You do not have to activate the card.
- The card can be used over and over.

Simply present your member ID card to the pharmacist, along with your prescription to receive the discounts.

Patient Assistance Program



Customer Service: 877-271-6559

Billing: 800-269-3563

To access your program and to locate providers, go to: www.valueplanplus.com

For when you can't afford the drugs you need - even with the Discount Rx or the Mail-Order program. Patient Assistance Programs (PAPs) provide low cost prescription medicine to people who are uninsured or under-insured and meet income guidelines. ("Under-insured" can mean your specific prescription medication may not be covered under your drug plan).

There is a one-time application fee of \$25 which is refunded if you were to not be approved for the program. You will pay only \$20 per medication per month on most medications, upon approval for the program.



Save up to 80% on prescription medications. Receive insulin medication savings of 45% or better.

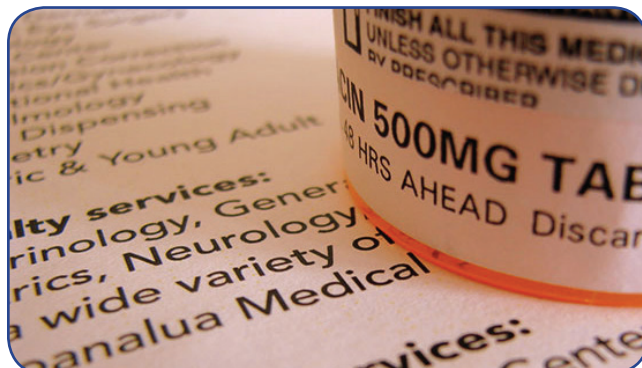
Ordering mail-order prescription medications is convenient, easy, and secure.

How It Works

Step 1. Price your medication at: www.medaffordglobal.com

Step 2. Order online or call **855-633-7977** to place your order or refill. Please provide your **Rx Group: ValuePlan** when calling. A valid prescription from your doctor is required to complete your order.

Step 3. Your medications ship directly to you. You will receive an email confirmation of your order.



Ordering your prescription medications is convenient, easy, and secure.

Order online or call **855-633-7977** to place your order.

Commonly ordered brand-name medications

Average price* based on 90-day supply, unless otherwise noted.

Abilify 10mg	\$160	Lyrica 50mg 60 tabs	\$170
Advair Diskus 50/250mcg 180 doses	\$144	Premarin 0.625mg	\$88
Cymbalta 20mg	\$149	Spiriva 18MCG	\$250
Eliquis 5mg 180 tabs	\$236	Symbicort 160/6MCG 360 doses	\$145
Januvia 100mg	\$170	Wellbutrin XL 150mg	\$130
Jardiance 25mg	\$260	Xarelto 20mg	\$210

Commonly ordered generic medications

Average price* based on 90-day supply. These prices do not include \$4.95 shipping or cost of insurance for shipment.

Amlodipine 10mg	\$20	Montelukast 10mg	\$27
Lisinopril 20mg	\$22	Omeprazole 20mg	\$25
Metformin ER 500mg	\$23	Pravastatin 20mg	\$33

* Medication pricing subject to change based on fluctuation of drug costs through International Pharmacies

MedAfford Global Inc. is administered by National Benefit Builders, Inc.

CBD Products



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Billing: 800-269-3563

To access your program and to locate providers, go to: **www.valueplanplus.com**

Discover the benefits of adding CBD to your daily health routine

All natural ingredients and the purest and richest form of Cannabidiol. A safe, effective alternative to prescription painkillers for you, your family and your pets.

What is CBD?

CBD stands for cannabidiol, a compound found naturally in hemp plants. More interesting than that is how CBD may support a sense of peace and balance in human beings. Don't worry, it's non-intoxicating, so you can add CBD to your everyday routine without an altered state of mind. CBD Afford chooses vendors whose CBD products offer consumers a way to to a healthier, happier future through natural, plant-based relief. We know CBD is a big topic, and that all the information out there can get overwhelming. That's why we want to serve as a resource for you as you learn more about how to support your own health.

Why we're different:

- Compliance with Farm Bill Act 2018
- Highest quality pharmacist formulated full-spectrum CBD products
- Purity and potency of ingredients
- Multi-stage third -party lab potency of ingredients
- QR codes linked to lab results on every package

Diabetic Supplies

Receive discounts on diabetes supplies at 20-85% off retail prices. Receive brand name glucose test strips, glucose monitors, lancets and devices as well as blood pressure monitors, urinalysis test strips, and much more.



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Physical Therapy & Rehabilitation

Save an average of 20% at over 1,200 offices with 4,000 rehabilitation and physical therapy providers in 23 states.



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Billing: 800-269-3563

To access your program and to locate providers, go to: www.valueplanplus.com

24/7 Nurse Help Line

This program is not provided by
Access One Consumer Health DMPO.



Have 24/7 access to a registered nurse (RN) to answer questions on family health issues. Services in over 100 languages are included with medical information assistance.

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Billing: 800-269-3563

To access your program and to locate providers, go to: www.valueplanplus.com

Chiropractic Savings Program



This program offers a free initial consultation, up to 50% savings on diagnostic services and x-rays (if necessary), and unlimited treatments at up to 30% savings from a national network of over 12,000 chiropractors.

Customer Service: 877-271-6559

Billing: 800-269-3563

To access your program and to locate providers, go to: www.valueplanplus.com

Laboratory Savings Program

The Laboratory Savings Program offers an efficient, affordable, and confidential solution to medical laboratory testing. Members are able to access a wide array of medical laboratory tests. This will allow you to take control of your own health and have the ability to purchase the medical lab test directly on the website.

Not available in NY, NJ or RI.



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Billing: 800-269-3563

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Hearing Savings Program

Receive free hearing consultations and exclusive discounts on the latest hearing aid technology.

- Free annual hearing consultations at over 3000 hearing professional locations
- Exclusive discounts on all hearing aid technologies and styles
- Free deluxe warranty program
- Up to a 3-year supply of batteries (40 cells per hearing aid purchased per year)



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Members have access to savings on everyday things in your life!

Consumers are always looking to save money on things they do in their daily lives and throughout the year.

Through the various categories of our Lifestyle Savings Program, members and their families can save hundreds of dollars.

Get special member savings and offers on the following items: Health Savings, Entertainment, Travel Savings, Shopping Savings, Vehicle Savings, and more!



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Billing: 800-269-3563

To access your program and to locate providers, go to: **www.valueplanplus.com**

Flowers

Member can save 20% on their next flower order. Shop online today and save on flowers, baskets and more.

Travel Discounts

Save up to 15% on your next hotel stay. Choose your date, book and save!

Save up to 30% on Tours, Cruises, Airlines, and Car Rentals, etc.



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Vehicle Discounts

Get up to 25% off car rentals at Hertz, Budget and Avis.

Save \$ 5.00 on Jiffy Lube's Signature Service oil change at any participating Jiffy Lube location in the United states.



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Billing: 800-269-3563

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Vitamins

Members can save up to 75% off retail pricing on a huge selection of natural products including vitamins, supplements, and more.



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Billing: 800-269-3563

To access your program and to locate providers, go to: www.valueplanplus.com

Movie Tickets

Save up to 40% on movie tickets nationwide. All tickets \$7.50* and are accepted at major theatre chains such as Loews, United Artist, AMC, and others. (*Price includes a \$0.50 shipping and handling fee. Surcharges at ticket counters may apply in certain areas when redeeming tickets)

Restaurants

Restaurant.com offers a national directory of more than 15,000 restaurants and a number of exclusive online merchants. You can search restaurants by state, city, neighborhood, zip code and cuisine type to find the perfect restaurant and gift certificates for savings.



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To access your program and to locate providers, go to: www.valueplanplus.com

Medical Supplies & Equipment

Save from 20% to 50% off your medical supply needs. Items include a broad selection of ambulatory aids and bathroom safety items such as wheelchairs, scooters, hospital beds, and much more.

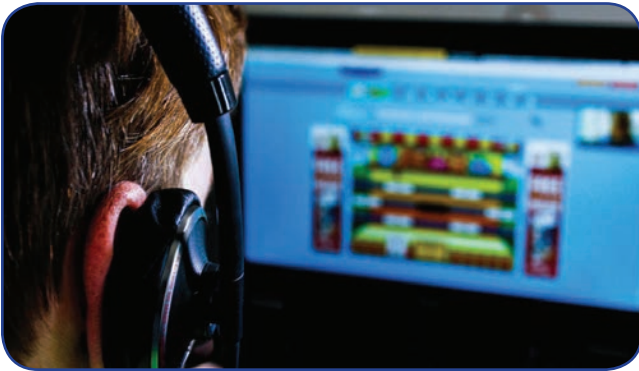


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Speech Therapy



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Billing: 800-269-3563

To access your program and to locate providers, go to: **www.valueplanplus.com**

Speech therapy utilizes video conferencing technology to provide live, one-on-one, highly individualized and interactive speech therapy services worldwide. This innovative telepractice model of therapy provides an exciting alternative to the traditional service model.

All you need is a computer, high-speed internet access, a web camera and a quiet room. During pre-scheduled sessions, therapists engage and interact with clients using appropriate therapeutic activities and exercises. Materials and follow-up resources are also available so that patients can practice the skills they learn between sessions.

Health Discount Program Member Agreement

As a member of ValuePlan Plus Discount Medical Program you are a participant in a Discount Medical Plan Organization provided by Access One Consumer Health. Below are the terms and conditions of your participation. This agreement is between you and Access One Consumer Health.

The effective date of your enrollment is shown on the Member ID and shall continue from month to month until Access One Consumer Health is notified of your cancellation. La. R.S. 22:1260.7.D(1)(d) - The mode of payment of any processing fees and periodic charges and procedure for changing the mode of payment. La. R.S. 22:1260(7)(D)(1)(k) - Procedures for filing complaints under the discount medical plan organization's complaint system and information that, if the member remains dissatisfied after completing the organization's complaint system, the plan member may contact his state insurance department.

DISCLOSURES:

- The plan is not insurance;
- The plan provides discounts at certain healthcare providers for medical services;
- The plan does not make payments directly to the providers of medical services;
- The plan member is obligated to pay for all healthcare services but will receive a discount from healthcare providers who have contracted with the discount plan organization;
- The name and address of the licensed discount medical plan organization: Access One Consumer Health, 84 Villa Road, Greenville, SC 29615; 800-896-1962; www.AccessOnedmpo.com.

You may find a list of participating providers at: www.valueplanplus.com or you may call: . You will be able to apply plan discounts to all participating providers of each participating network.

You will receive discounts at participating chiropractors, medical equipment & supplies, rehabilitation services & diagnostic imaging centers ranging from 5% to 40%, prepaid Labs discounts of 5% to 70%, hearing services discounts of 5% to 20% and participating pharmacies provide discounts of 15% to 55%.

The discounts for participating dentists range from 15-50% per visit off standard billed charges. The vision services (including lenses and frames) are available at participating providers at discounts of 5% to 50%. The medical services discounts average 39%.

The Member Agreement (AO-NCEBNPA.715) and Member ID Card (AO-NCEBID.715) represent the entire Agreement between you and Access One Consumer Health.

You will be billed at the time services are provided by the participating provider who will apply the applicable discounts to that bill. In no instance can Access One Consumer Health make payments directly to a provider on your behalf.

Your participation in the plan will continue from month to month upon payment of your monthly dues and shall cease upon (i) your failure to make the monthly payment; or (ii) notification in writing (USPS, email or facsimile) of your desire to cancel.

You may cancel your membership in the discount medical plan organization within thirty (30) days after the effective date of your participation or receipt of your ID card, whichever is later, and receive a full refund. After the first thirty (30) days, you may cancel participation at any time and if you have pre-paid any membership fees, the prepayment will be refunded on a pro-rata basis for the unused months. Notification must be received at least five (5) business days in advance of the next billing cycle for you not to be charged for that billing cycle.

Participation in the program may be terminated if you fail to make a payment when due.

This plan includes you and your dependent children at no charge. You are not required to list your dependents to participate in the plan.

If you have a complaint regarding the plan you may go to:

www.AccessOnedmpo.com or call 800-896-1962. You may also write to Access One Consumer Health 84 Villa Rd. Greenville, SC 29615. The complaint will be addressed and you will receive a response within 15 days.

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.

This Agreement and its Benefit Descriptions represent the entire agreement between you and Access One Consumer Health and supersedes all other prior representations, statements, or written agreements between you and Access One Consumer Health. Access One Consumer Health does not have liability for providing or guaranteeing service or any liability for the quality of services rendered.

Note: Keep a copy of the Member Agreement for your records.

THIS PROGRAM IS NOT INSURANCE.
IT IS A DISCOUNT PROGRAM.

