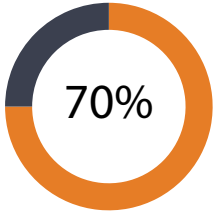


Physical Health

24/7 Access

# TELEMEDICINE



70% of all doctor visits can be treated with Telemedicine.

## When To Use Telemedicine:

- Non-emergencies
- No doctor available
- From home or work
- Traveling
- Vacation
- After-hours
- Holidays
- Pediatric care
- Medical advice
- Common illnesses
- Acute illnesses

## BETTER ACCESS TO HEALTHCARE PROFESSIONALS THROUGH TECHNOLOGY

Get the care you need, when you need it.

Enjoy 24/7/365 access to U.S. board-certified doctors who can consult, diagnose, and prescribe medications for many common and acute illnesses when appropriate. Physicians in the network are actively practicing doctors in the fields of internal medicine, family practice, emergency room care, or pediatrics. Telemedicine is a cost-effective alternative to non-emergency urgent care clinic visits, emergency room visits, or the inconvenience of waiting for a scheduled appointment with your primary care physician (PCP), during and after normal business hours, from home, work or travel.

### Common Conditions Treated:

Acid reflux	Acne	Asthma	Bacterial infections	Bronchitis
Cellulitis	Constipation	Cold & flu	Diarrhea	Ear infection
Fever	Fungal Infections	Gout	Headache	Heartburn
Infections	Insect bites	Joint aches	Migraines	Pink eye
Rashes	Sinus conditions	Sore throat	Urinary tract infections	And More

## Save Time By Pre-registering:

To streamline the process, we recommend that you pre-register. Pre-register your spouse and up to 4 dependent children if you have the family plan option. As a member, you can talk to a doctor within an hour (guaranteed 2 hours). Most conditions can be diagnosed & treated via telephone.

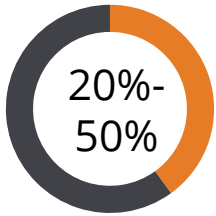
1. Go to [www.MedCareComplete.com](http://www.MedCareComplete.com) and click member login.
2. For first time registrations, enter the member ID # from your member card.
3. Click the Telemedicine icon to begin.



Financial Health

Savings

# MEDICAL BILL NEGOTIATOR



Savings results typically fall in the 20% to 50% range.

Review All Bills:

Out-of-network / High deductible Non-covered / Uninsured.

## MEDICAL BILLS ARE ALREADY EXPENSIVE ENOUGH WITHOUT ERRORS & OVERCHARGES

Negotiate cost and payment terms before expensive procedures

The first time you enter a bill you will create an account profile that can be used to identify you. This will save you time on future visits. You can use your personal login ID to check on the status of your medical bill negotiation and review your final savings summary report. To get started, you will be asked to provide some basic information about your medical bill and provider by entering it online or faxing it in. Experts will negotiate medical bills as long they exceed the \$300 minimum.

The **four step bill entry process** will take you less than five minutes to complete:

### Step 1: Confirm Patient Information

Your or your dependent's information.

### Step 2: Enter Provider Information

Your medical provider's contact information.

### Step 3: Enter Bill Information

Specific information about procedures and charges to be negotiated .

### Step 4: Enter Payment Information

Credit / debit card pre-authorization and approval of terms (Note: no amount will be charged).

## Set Up Your Account and Save on Medical Bills:

The cost and complexity of health care continue to grow. You don't have the time or experience to become a health care expert. Now you have a partner to provide medical bill assistance. Reduce cost and realize more value from health care through the leader in medical bill negotiation and health care advocacy.

1. Go to [www.MedCareComplete.com](http://www.MedCareComplete.com) and click member login.
2. For first time registrations, enter the member ID # from your member card.
3. Click the Medical Bill Negotiator icon to begin.



Medical Bill Negotiator

Physical Health

Adherence

# MEDICATION MANAGEMENT

## FOR YOU AND YOUR FAMILY MEMBERS WHO HAVE CHRONIC CONDITIONS

You may qualify if you take 4 or more medications daily.

This service takes the guesswork out of medication management by sorting, labeling, and organizing medications for you. For added convenience, the service provides medication delivery to your home or healthcare provider's office at no additional cost. Specially trained clinical pharmacists are on staff to ensure that medications are reviewed for potential drug interactions, are clearly understood by patients, and are as effective as possible.

### For Chronic Conditions Such As:

Anxiety  
Arthritis  
Cancer  
Congestive heart failure  
COPD  
Crohn's Disease  
Depression  
Diabetes  
High blood pressure  
High cholesterol  
Hypertension  
Infectious diseases (such as HIV & Hep C)  
Ulcerative colitis

### The Benefits:

1. Ensure that all of your doctors know what medications you are taking.
2. Check for drug-to-drug interactions.
3. Sync refills on the same date and coordinate new refills with your doctors.
4. Organize medications by date and time of day.
5. Custom-packed medications are shipped to you free of charge.
6. Packaging is dated, labeled (approved for travel), and packaged by a pharmacist.
7. Packaging is triple-checked to ensure medications are separated correctly.
8. A **Patient Care Coordinator** is paired with you. They will call you monthly to make sure you feel well, and will check to see if you are having any issues with your medications.
9. Check for discounts on your medications.
10. 24/7 access to a pharmacist.

### Home Prescription Delivery



### Get Assistance Today:

The medication management programs and protocols are proven to improve outcomes while reducing overall healthcare costs for all patients, especially those with polychronic or chronic conditions.

1. Go to [www.MedCareComplete.com](http://www.MedCareComplete.com) and click member login.
2. For first time registrations, enter the member ID # from your member card.
3. Click the Medication Management icon to begin.



Medication Management

Digital Health

Protection

# MEDICAL & ID THEFT MONITORING

## Monitor Any of These:

### Internet Monitoring:

- Social Security
- Mother's Maiden
- Passport
- Driver's License
- Numbers
- Medical ID
- Credit Cards
- Bank Account
- Name
- Address
- Loyalty Cards
- User Names
- Passwords

### High-Risk Transaction

#### Monitoring:

- Account Access
- Password Resets
- Fund Transfers
- New Account Apps
- Address Changes
- Online Payday Loans
- Call Center Activity
- Online Applications
- Card Activations
- Payroll Account
- Benefits Account
- Online W2

## PROTECT YOUR MOST IMPORTANT ASSET ONLINE, YOUR IDENTITY

Maintain a healthy digital life to completely care for yourself.

This service monitors the internet for instances of your personal health and financial information to protect you from becoming a victim of identity theft. The security of your personal health information (PHI) can have a large impact on the medical care you receive. Thieves can make illegal claims against your health insurance by acquiring fraudulent prescriptions and/or obtaining medical services at clinics and hospitals in your name. In addition to monitoring information online, this service uses technology that verifies identities before processing high-risk transactions such as opening a new account, changing passwords, or transferring money to an outside account. Early detection is the key to avoiding the expense and time to undo damage to your digital health.

### Why You Need This:

According to the Coalition Against Insurance Fraud, Medical ID theft can cause serious, long-lasting damage and recovery can take years. Thieves often ring up large hospital bills in your name, then disappear without paying. This can ruin your credit and possibly max out your health-policy limits leaving you without access to health insurance. This can threaten your health and even your life.

### Activate Your Monitoring and Alerts Now:

Identity Theft is the fastest growing crime in the United States. Medical Identity theft is one of the ways criminals can access your personal data. With an estimated 9 million Americans affected annually, it pays for consumers to be diligent and take precautions.

1. Go to [www.MedCareComplete.com](http://www.MedCareComplete.com) and click member login.
2. For first time registrations, enter the member ID # from your member card.
3. Click the Cyber Security icon to begin.



Medical & ID Theft



Digital Health

Assistance

# RESTORATION EXPERT

## GET THINGS BACK TO NORMAL WITH THE HELP OF A PROFESSIONAL

Certified professionals help restore your identity.

### Helps Restore:

- Credit Fraud
- Financial ID Theft
- Employment ID Theft
- Medical ID Theft
- Physician ID Theft
- Criminal ID Theft
- All Other ID Theft

Identity resolution is where the solution begins—when an employee becomes a victim of identity theft, a dedicated **Certified Identity Theft Risk Management Specialist (CITRMS)** will work with the victim to assess their ID theft situation and will move forward with a fully managed resolution. This ensures the victim's identity is restored to its pre-theft state.

### The Restoration Process:

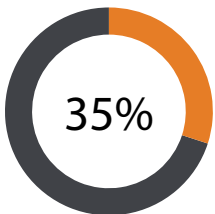
First, an expert will perform an **initial investigation** to confirm the nature and extent of any suspected identity theft or fraudulent activity. Then they assist the victim with **completing the pre-requisites**: Police Report, ID Theft Affidavit, and Limited Power of Attorney.

#### A

Prepare & mail documentation outlining disputes and resolution instructions on the victim's behalf to all institutions that are holding or reporting fraudulent accounts or activities.

#### B

Track, document and follow-up on every aspect of the resolution and provide regular updates and copies of all documentation to the victim for their own personal records.



of ID theft victims had an insurance claim denied as a result of the thief using up their benefits

### Resolve An Identity Theft:

Identity theft costs time and money, and can be very stressful for the victims. With your approval, the Restoration Expert will do everything required such as working with credit bureaus, creditors, corporations, government agencies, law enforcement, and more.

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2. For first time registrations, enter the member ID # from your member card.
3. Click the Cyber Security icon to begin.



Restoration Expert

Financial Health

Coverage

# EXPENSE REIMBURSEMENT

## YOU DESERVE TO BE COMPENSATED

A \$25,000 insurance reimbursement plan to help with losses.

Restoring one's name and good credit is a time-consuming and expensive process. The service provides get assistance and financial relief up to \$25K. This is subject to a \$100 dollar deductible for identity restoration costs, legal defense expenses, and lost wages.

### 175 Hours:

The typical time someone spends restoring their good name, talking to police, and dealing with creditors.

### Lost Wage Protection:

Victims of identity theft typically spend 175 hours restoring their good name, talking to the police, and dealing with creditors. The emotional strain on victims may also result in lost hours from work. The plan compensates the victim for lost wages, up to the policy limits, within 12 months after the stolen identity event.

### Eligible Expenses Include:

Lost wages  
Travel expenses  
Elder care

Child care  
Fraudulent Funds  
Transfers

Legal defense  
Certified Mail  
Notary Fees

Credit reports  
Re-filing loan applica-  
tions

### Eligibility Starts With:

A Police Report  
An ID Theft Affidavit  
A Limited Power  
of Attorney.

### See if You're Eligible for Reimbursement:

This service helps victims who lost wages or spent money out-of-pocket to restore their identity. Don't try and go it alone, use the program to help deal with the increased stress, costs, and lost time.

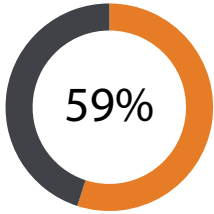
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3. Click the Cyber Security icon to begin.



Expense Reimbursement

Awareness

# SOCIAL MEDIA TRACKING



59% of children have already used a social network by the time they're 10 years old.

## YOUR ENTIRE LIFE IS ONLINE, WHY NOT PROTECT YOU AND YOUR FAMILY

Get alerts and track potential reputation damaging things online.

Social Media Tracking is a tool to reduce exposure of personal identifying information. The service monitors Facebook, Twitter, Instagram, and LinkedIn. It provides alert details of affected posts and highlights potential issues and threats.

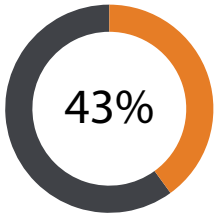
### Things You Can Track:

Account  
Alcohol-Drug  
AsciiArt  
Bigotry-Racism

Bullying  
Geodata  
Grooming  
Harm-Abuse

Sexual  
Spam  
Threats  
Vulgarity

Weapons  
PII (personally identifiable information)



43% of kids have messaged a stranger starting from an average age of 12.

### Children from 8-18 Years of Age:

Parents need to ensure awareness of the nature of social media sites as it relates to their children. Not all social media sites are healthy environments for children and adolescents. Recent research indicates that there are frequent online expressions of offline behaviors, such as bullying, clique-forming, and sexual experimentation. These acts can introduce problems such as cyberbullying, privacy issues, and sexting.

### Key Features:

- Parental Control
- Customized Alerts
- Exposure Reports
- Alert Details

### Authorize Social Network Alerts:

The individual Social Media Tracking plan includes up to four dependents. The family plan includes a spouse and up to 4 children for total family security.

1. Go to [www.MedCareComplete.com](http://www.MedCareComplete.com) and click member login.
2. For first time registrations, enter the member ID # from your member card.
3. Click the Cyber Security icon to begin.

# SEX OFFENDER ALERTS

## KNOW WHO IS MOVING IN AND OUT OF YOUR NEIGHBORHOOD

Get alerts when a sex offender moves in or out of your area.

A little bit of knowledge can go a long way in helping to ensure safety. While all states maintain a free online sex offender registry, these registries do not cross state borders and do not send you alerts. If a sex offender is registered in California and moves to Georgia, they may only be registered in California. The service can provide that additional notification when an offender moves into a new state.

### Descriptive Information:

Last Name  
First Name  
Age  
Sex  
Race  
Height  
Weight  
Hair Color  
Eye Color  
Date of Birth  
Convictions  
Address  
Proximity  
Interactive Map  
Offender Mugshot

### Alerts:

You can request alerts and reports of registered sex offenders for a specific address. Reports highlight the location of the offender, a photo ID, and the offense committed. You may review the saved report in your online account at any time.

### Reporting Features:

- Location of the offender with interactive map
- Offender mugshot with detailed descriptive information
- Committed Offense
- Proximity of offender to identified location

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### Monitor an Address:

You may select an address to continuously monitor and receive alerts when new offenders move into that neighborhood.

1. Go to [www.MedCareComplete.com](http://www.MedCareComplete.com) and click member login.
2. For first time registrations, enter the member ID # from your member card.
3. Click the Cyber Security icon to begin.



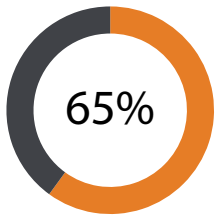
Physical Health

Discounts

# COMPARE & SAVE NETWORKS<sup>SM</sup>

## TAKE CONTROL OF YOUR SAVINGS WITH DISCOUNTS ON HEALTHCARE SERVICES

Save at the pharmacy and at the doctor's office.



Save up to 65% on prescription drugs with the Compare & Save<sup>SM</sup> Discount Card

The Compare & Save Network<sup>SM</sup> is a free health and wellness discount program. There is a national network of over 59,000 pharmacies to help save on prescriptions. Members also gain access to discounts on a wide variety of health products and services at reduced costs. The free prescription and health care discount card gives you and your family access to pre-negotiated savings on a wide range of health care products and services, including prescription drugs, vision care, dental care and more. You'll save on all of these services with ONE CARD.

### Compare & Save Networks<sup>SM</sup>



- Pharmacy
- Dental
- Vision
- Hearing
- MRI/Imaging



Compare & Save Card

### Find a Health Service Provider:

This is a complementary service provided to you by MedCareComplete. You do not need to be a member to register.

1. Go to [www.MedCareComplete.com](http://www.MedCareComplete.com) and click member login.
2. For first time registrations, enter the member ID # from your member card.
3. Click any of the Compare & Save Network<sup>SM</sup> icons to begin.



Compare & Save Networks<sup>SM</sup>