



888-277-4566

surecardbenefits.com

NMIN Alliance
1754 Woodruff Road,
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Greenville, SC 29607
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SureCard Health Benefits are...

- Easy issue – **just sign up - no medical questions**
- Available to **everyone**
- Practical and Affordable... **products you can really use.**

Sure Card Health provides financial help over and above your current coverage.

Your health insurance plan may pay only a portion of the total expenses a hospital stay or major medical treatment requires. That likely would leave the rest of the bill for you to pay, plus the deductible and any other expenses that are not covered by the plan. As a result, you could incur significant out-of-pocket expenses if you or a family member were hospitalized. The Sure Card Health plan can help with those expenses and protect your savings.

Features

- You can use this with your current insurance program, or stand alone.
- The Sure Card Health can be used by your immediate family members
- Can be used for expenses due to a covered injury or sickness.

PHYSICIAN AND HOSPITAL DISCOUNTS BY MULTIPLAN



To locate a provider, [click here](#).

The Physician and Hospital discounts by MultiPlan provides discounts on healthcare services at physicians' offices and hospitals. Save 10% to 40% at over 500,000 participating physicians, ancillary facilities, and hospitals, throughout the country. Members also save on cosmetic surgery procedures, including skin resurfacing, acne scars, liposuction, and more.

The program utilizes one of the largest networks in the nation. This nationally recognized network "owns" their physician and hospital contracts so it cannot lose providers due to cancellation of a lease agreement. Plus, the network maintains control of physician education and service levels

Highlights

- Members save 10% to 40% at participating physician offices, ancillary facilities and hospitals.
- The network allows members to access over 500,000 providers including family physicians, specialists and ancillary facilities such as medical clinics, labs and outpatient surgery.
- The program utilizes one of the largest physician networks in the nation. Because the network has direct contracts with providers, there is no risk of losing provider access due to cancellation of a lease agreement.
- Since there are no age or health restrictions, anyone can receive savings with the Physician and Hospital discounts by MultiPlan which includes, but not limited to:

Primary Care Physicians	Specialists	Pediatrics	OB/GYN	Labs/Diagnostics
Outpatient Surgery	Chiropractic	Radiology	Counseling	Alternative Medicine
Skilled Nursing	REHAB	Clinics	Home Health	

The ValuePoint provider network was established by MultiPlan®, the industry's most comprehensive provider of healthcare cost management solutions

Members and their immediate family can save using the ValuePoint network.

No health restrictions, age limits, or usage/savings maximums

National savings average 39% at doctor offices, 28% at ancillary facilities and 21% at hospitals

Savings are available on the following types of services:

Inpatient: Hospital room, operating room, X-rays, lab services, electrocardiograms, surgeon's fees and many others.

Outpatient: office visits, pathology, X-rays, sonograms, chemotherapy and many others.

Physicians: Our MultiPlan representatives will work with members to locate specific providers, confirm the provider's acceptance of new patients and provide the member with a listing of several different providers in their immediate area that will meet the member's specific needs.

Hospitals: For assistance with hospitals, MultiPlan representatives will work with members to locate a participating hospital. The member will be responsible for any applicable financial guarantees required by the hospital prior to admission.

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SureCard Health
Need benefits?
Get the card.

SureCard Benefits are made possible through

NMIN
Alliance

HEALTH ADVOCATETM SOLUTIONS

Time is money. Personal Health Advocates help members navigate through insurance and healthcare systems. Health Advocate Solutions includes:

Health Advocacy

- Untangle medical bills and insurance claims
- Clarify benefits and answer questions about tests, treatments and medication options
- Coordinate care among multiple providers
- Assist with eldercare and related healthcare issues
- Arrange second opinions and transfer medical records

Medical Bill SaverTM

- Skilled negotiators will attempt to negotiate discounts on medical and dental bills
- Negotiate payment arrangements with providers and find options for non-covered services

NurseLineTM

- Registered nurses ready to answer calls 24/7/365
- Detailed information on a range of concerns including appropriate treatment options for minor emergencies or illnesses

[Click Here](#) for a short video on Health AdvocateTM Solutions

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LAB TESTING

LAB

We can offer significant discounts to members for all types of laboratory tests for multiple conditions and diseases WITHOUT a physicians referral and at nearly half the cost.

Members monitor their health with 10% to 80% off typical costs of routine lab work. Members can choose from over 1,500 participating locations nationwide and order on-line or by phone.

Test categories include allergies, vitamin and cholesterol levels, liver function, fertility, thyroid and more
Confidential results in as little as 24 hours for most tests

Highlights

- We use ONLY federally and state certified clinics and labs nationwide
- Blood testing is performed at deeply discounted rates, saving you much of your hard earned money
- Multilingual customer service staff
- Priority appointment scheduling
- CONFIDENTIAL results available usually within 24-48 hours
- Coast-to-coast* network of labs and clinics
- No limit to the number of times you may use this service

[Click Here](#) for a short video on Lab Testing

*Lab benefit not available in MD, NJ, NY and RI.

IMAGING

DIAGNOSTIC IMAGING NETWORK FOR MRI AND CT SCANS

A better image leads to a better diagnosis, better treatment and a better recovery. Our members save 40% to 75% on usual charges for MRI and CT Scans at thousands of credentialed radiology centers nationwide. Members are referred to a certified radiologist based on condition, preferences and location.

Savings may vary based on geographic location, provider and procedure performed. Available services may vary by provider.

BENEFITS OF USING OUR MRI AND CT SCANS NETWORK

- Savings at thousands of radiology centers located throughout the United States
- Providers undergo a rigorous credentialing and peer review process for radiology quality
- Unique scheduling services to assist members with selection and scheduling of appointments
- Coast-to-coast call centers operating 7am-7:30pm CST with multilingual staff
- 40% to 75% discounts on MRI and CT scans
- Quality care and service at no additional costs

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TELADOC

24/7 Physician Access

73% of Americans have trouble receiving timely medical care without having to visit the emergency room. Help your members save time and money with 24/7 access to a doctor by phone or on-line video anytime, anywhere. Doctors offer a diagnosis, treatment options and prescription, if medically necessary. By using Teladoc instead of going to an urgent care clinic or ER, members cut unnecessary out-of-pocket costs and time wasted in crowded waiting rooms.

Teladoc Benefits:

- Physicians available anytime, anywhere 24/7/365
- Speak to a physician in most cases in an average doctor response time of 10 minutes
- Physician reviews and updates health record when performing a medical visit
- Secure, personal; and portable electronic health records
- No per visit fee as compared to \$100+ in a doctors office

Call Teladoc:

- When your primary care physician is not available
- After normal hours of operation
- For non-emergency medical help
- When on vacation or a business trip

On-demand healthcare—wherever, whenever

- Treatment for common medical issues such as colds, flu, poison ivy, respiratory infections, bronchitis, pink eye, sinus problems, allergies, urinary tract infections and ear infections
- 10 minute average doctor response time
- Visits for all ages—from children to seniors
- U.S. board-certified doctors with an average 20 years practice experience
- Upon member request, Teladoc can share visit information with the patient's doctor

[Click Here](#) for a informational video

Please read your Sure Card Health Membership Package for more detailed information.

DISCLAIMERS:

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VISION PLAN

To locate a provider, [click here](#).

Our eyes are the windows to our health. Now your members and their family can see better savings at over 20,000 vision providers nationwide including chains and local retailers. Members save 10% to 60% on glasses, contacts, laser surgery, exams and even designer eye wear.

- 20% to 60% off prescription eye wear including most frames, lenses and specialty items such as tints, coatings and UV protection
- 10% to 30% off eye exams
- Participating chains include LensCrafters, Pearle Vision, Visionworks, JCPenney, Target and more
- 10% to 40% off contact lenses through America's Eyewear mail order service
- 15% to 55% off the average retail cost of eyeglasses and sunglasses through FramesDirect.com
- 40% to 50% off the national average cost of LASIK surgery

[Click Here](#) for a informational video on the Vision Plan

DENTAL POWERED BY AETNA DENTAL ACCESS®

Members may also take advantage of savings through the Aetna Dental Access® Network, one of the largest, most recognized discount dental networks in the nation. Members save an average of 15% to 50%* on everything from general dentistry to root canals, crowns and orthodontia at over 226,000** available dental practices nationwide.

*Actual costs and savings vary by provider, service and geographical area. **As of September 2017.

SAVINGS EXAMPLES

ADA	Aetna Navigator Description	Usual Fee	Discounted Fee	Member Savings
D0120	Periodic Oral Exam	\$70	\$35	\$35
D0150	Comprehensive Oral Exam	\$108	\$50	\$58
D0210	X-Ray, Intraoral - Complete Series Including Bitewing	\$163	\$87	\$76
D0274	X-Ray, Bitewings - Four Films	\$79	\$41	\$38
D0330	X-Ray Panoramic Film	\$139	\$78	\$61
D1110	Cleaning (Prophylaxis) - Adult	\$124	\$67	\$57
D1120	Cleaning (Prophylaxis) - Child	\$91	\$51	\$40
D1351	Sealant Per Tooth	\$72	\$37	\$35
D2330	Filling - 1 Surface Resin (White) Filling, Front (Anterior) Tooth	\$200	\$101	\$99
D2750	Crown - Porcelain Fused to High Noble Metal (i.e. gold)	\$1,278	\$825	\$453
D2752	Restorative Crown - Porcelain Fused to Noble Metal	\$1,236	\$790	\$446
D3310	Root Canal Front Tooth (Anterior) Excluding Final Restoration	\$860	\$531	\$329
D3320	Root Canal Premolar Tooth (Bicuspid), Excluding Final Restoration	\$973	\$632	\$341
D3330	Root Canal Molar, Excluding Final Restoration	\$1,189	\$851	\$338
D4260	Osseous Surgery, Four Or More Contiguous Teeth - Modifies Bony Support of Teeth	\$1,187	\$803	\$384
D4341	Scaling/Root Planing Four or More Contiguous Teeth	\$272	\$162	\$110
D4910	Periodontal Maintenance For Patients Who Have Been Previously Treated For Periodontal Disease.	\$166	\$90	\$76
D5110	Complete Upper Denture (Maxillary)	\$1,528	\$1,003	\$525
D7140	Extraction of Erupted Tooth or Exposed Root - Includes Local Anesthesia and Suturing If Needed	\$219	\$99	\$120
D8080	Comprehensive Orthodontic Treatment Child	\$5,991	\$3,549	\$2,442

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.

1 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 2018. The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

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ALTERNATIVE MEDICINE

To locate a provider, [click here](#).

Over 37% of adults have used some form of alternative medicine. Members save 10% to 30% on health and wellness needs with over 40 specialties and 43,000 practitioners nationwide. Whether they need to reduce stress, relieve migraines or quit smoking, alternative medicine can help.

- Acupuncture, Massage Therapy, Nutritional Counseling, Biofeedback, Hypnotherapy, Reflexology and more
- Popular exercise and movement specialties such as Yoga, Tai Chi and Pilates

[Click Here](#) for an informational video on Alternative Health

PHARMACY

To locate a provider, [click here](#).

Members save 10% to 85% on most prescriptions at 60,000 pharmacies nationwide including CVS, Walgreens, Target and more, our members just present their card to save an average of 46% on their prescriptions.

- Members can compare prescription prices and find participating locations at [MyRxPrice.com](#)
- Even if your members have insurance, they can present both cards at the pharmacy to receive the lowest price
- Immediate family included

Pharmacy discounts are Not Insurance and are Not Intended as a Substitute for Insurance. *The discount is only available at participating pharmacies.*

[Click Here](#) for an informational video on Prescription Savings

VITAMINS

Everyone has different health goals, and Vitacost has the products to help your members reach them. They'll save 10% on the most trusted brands of vitamins, supplements, health foods, sports nutrition and wellness products.

- Mobile app or online ordering available
- 30-day money-back guarantee
- Everything from natural household supplies and baby care essentials to skin care products and gluten free foods

[Click Here](#) for an informational video on Vitamins

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WORKLIFE SERVICES

Everyday help for everyday living. Worklife Services helps with the good, the challenging and everything in between. Representatives handle the heavy lifting so our members can stay focused on what's important.

- Information on childcare, summer camps and school-age programs
- Public, private and specialty school references from kindergarten through college
- Resources for adoption, pregnancy, and disabled and aging loved ones
- Referrals for house cleaning, lawn maintenance, pet care, and home and autorepair

A mobile app is available for conveniently accessing information, support and resources to help members manage issues impacting their work, life, and well-being.

[Click Here](#) for an informational video

SURE CARD HEALTH CAN BE YOURS TODAY!

Whether your young or old, male or female, individual or a family, smoker or non-smoker have a medical condition and are uninsurable or not - you can join Sure Card Health today for only \$25.99 a month.

A full color Members Handbook and Members Card will be mailed to each new Member upon completion of their on-line Membership application and payment.

So don't delay, [Join Today](#) and start saving on all your medical expenses with Sure Card Health.

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DISCLOSURES

This plan is NOT insurance. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. **It contains a 30 day cancellation period**, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyBenefitsWork. Not available to IA, UT, VT or WA residents.



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