PLAN RATES



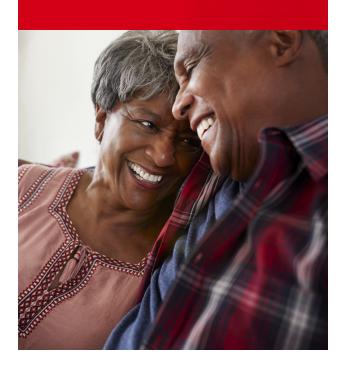
Member Only \$14.95/month* \$134.00/year*

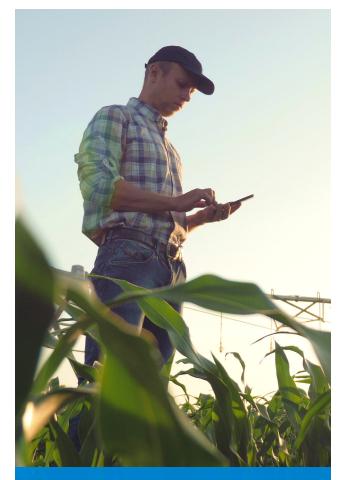


Member + One \$19.95/month* \$179.00/year*



Member + Family \$26.95/month* \$242.00/year*

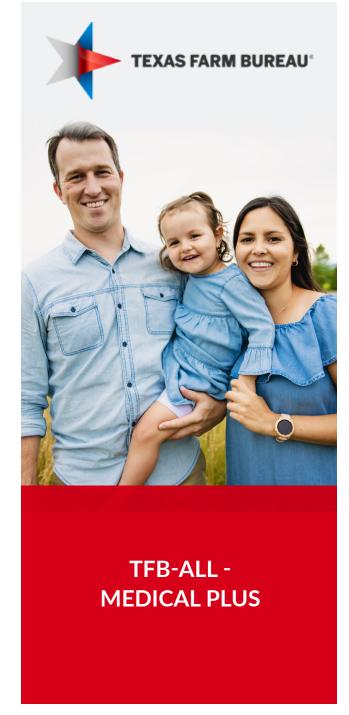




HOW TO JOIN



Visit us online at **tfb.solutionssimplified.com**





TFB-ALL - Medical Plus offers you access to doctors 24/7/365 no matter where you are.

We understand that getting the medical care you need isn't always convenient. Those visits to your doctor's office can be expensive and time consuming. That's why we've partnered with Careington International Corporation to offer TFB-ALL - Medical Plus. Starting at just \$14.95 a month, TFB-ALL - Medical Plus gives you access to DialCare's premier telemedicine network. DialCare's national network of state licensed, fully credentialed doctors are available 24/7 via phone or video consultation to address all of your non-emergency medical needs. Sign up for TFB-ALL - Medical Plus and start getting cutting-edge medical care whenever and wherever you need it.

Plus, as an added bonus, you'll also receive:

- Save 20% to 60% on most dental procedures
- Access to a 24-hour nurse line
- 20% discounts on the cost of brand name prescription medications and 75% off the retail price of generic drugs
- Savings from 10% to 80% off blood and lab procedures
- Discounts for advanced diagnostic imaging procedures
- And more

What's included in this plan?

DENTAL CARE

Save 20% to 60% at participating dentists and specialists on most dental procedures including routine oral exams, unlimited cleanings and even major work such as dentures, crowns and root canals.

Sample Savings

Procedure Description	Regular Cost*	Plan Cost**	\$ Savings	% Savings
Adult Cleaning	\$132	\$52	\$80	61%
Child Cleaning	\$94	\$40	\$54	57%
Routine Checkup	\$78	\$26	\$52	67%
Extensive Oral Exam	\$136	\$43	\$93	68%
Four Bitewing X-Rays	\$89	\$35	\$54	61%
Composite (White) Filling Code	\$210	\$85	\$125	60%
Crown (porcelain fused to noble metal)	\$1,498	\$721	\$777	52%
Complete Upper Denture	\$2,152	\$936	\$1,216	57%
Molar Root Canal	\$1,459	\$659	\$800	55%
Extraction (single tooth)	\$255	\$90	\$165	65%

- * Regular cost is based on the average 80th percentile usual and customary rates as detailed in the 2018 FAIR Health Report in the Los Angeles, Orlando, Chicago & NYC metropolitan areas.
- ** These fees represent the average of the assigned DN07 fees in the Los Angeles, Orlando, Chicago & NYC metropolitan areas.

Prices subject to change.

HOSPITAL NEGOTIATION

The hospital negotiation service provided by International Med-Care (IMC) provides members with experienced case managers who work with physicians and area hospitals to obtain the best possible price for hospital procedures.

Hospital savings are negotiated on a case-by-case basis prior to services being rendered. A case manager will be assigned to the member and additional information will be supplied as the case is prepared and negotiated. Once a case manager has negotiated a reduced fee with the hospital you selected, an information packet will be provided the member. Each hospitalization is negotiated on a case-by-case basis, and savings will vary.

This program cannot provide assistance for Medicare or Medicaid covered services

*Hospitals are not available in WV or MD.

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.

NURSELINE

Health concerns can be time-consuming and complex, but Optum's NurseLine gives you peace of mind by providing you with trusted information and support from Registered Nurses 24/7.

LAB SERVICES

- DirectLabs® (DLS) is the leader in direct access laboratory testing.
- DLS offers a wide variety of important health and wellness blood chemistry tests at discounted prices, saving members 10% to 80% off regular retail pricing at over 3,000 certified labs nationwide.*

*Services not available in MD, NY, NJ, or RI

IMAGING

Through an exclusive partnership with One Call Medical (OCM), Galaxy Health Network (GHN) can offer significant discounts to members for advanced diagnostic imaging procedures limited to Magnetic Resonance Imaging (MRI), Computed Tomography (CT) scans and Positron Emission Tomography (PET) scans only.

This product is not available in HI, MA, MT, ND, SD and WV.

PRESCRIPTION DISCOUNTS

Members have access to discounts on most FDA-approved prescription drugs by simply presenting their discount card to the pharmacist at one of the 63,000 participating pharmacies nationwide. On average, members will save 20% off the retail price of brand name drugs and 75% off the retail price of generic drugs.* Even if you have prescription benefits from your health insurance, you should compare the costs of the two programs to determine the most savings for you.

*Discounts available at participating pharmacies only.

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 tfb. 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. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Vermont or Washington.