PLAN RATES



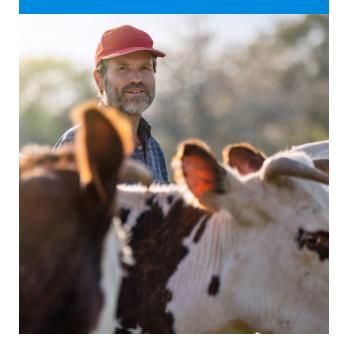
Member Only \$12.95/month* \$116.00/year*

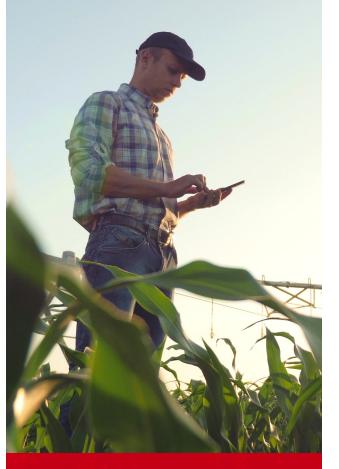


Member + One \$16.95/month* \$152.00/year*



Member + Family \$23.95/month* \$215.00/year*

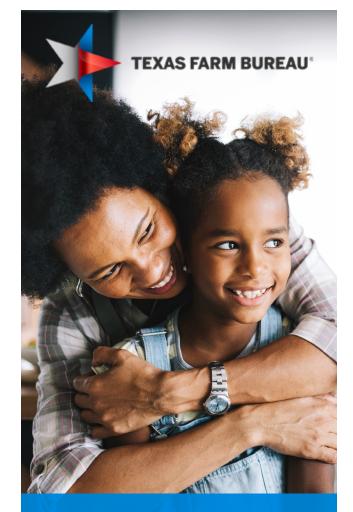




HOW TO JOIN



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



TFB-MED - MEDICAL



Start getting convenient, around-the-clock access to doctors 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-MED - Medical. Starting at just \$12.95 a month, TFB-MED - Medical 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-MED - Medical and start getting cutting-edge medical care whenever and wherever you need it.

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



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





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.
- Doctors are available 24 hours a day, 365 days a year, allowing members and their families convenient access to quality care from home, work or on the go.

NURSELINE

Coping with health concerns can be time-consuming and complex. With so many choices, it can be hard to know where to look for trusted information and support. That's why NurseLine, provided by Optum, services were developed – to give you peace of mind.

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.

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.

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.

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 a 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.