

Union Plus Health Savings Program

The help you need—the savings you expect.

If you pay out-of-pocket costs for dental, vision, prescription drugs or hearing needs, the recently improved Union Plus Health Savings program is designed for you and your family.

 DENTAL	Dental Discount Plans - save 5% to 60% on dental care , from routine visits to major procedures One of the largest dental networks nationally with a focus on neighborhood dentists
 VISION	Vision Insurance Plans - choose from three levels of savings starting as low as \$5 per month Plus a FREE Discount Vision program with \$50 eye exams, 35% off frames and more instant savings
 PRESCRIPTION	FREE Prescription Discount Card - save up to 65% off the retail price on brand name and generic drugs Savings are available at over 59,000 participating pharmacies
 HEARING	FREE Hearing Discounts - save on diagnostic services, including hearing exams, and hearing aids Savings at over 3,800 provider locations nationwide

To learn more, visit:
unionplus.org/healthsavings



Vision Disclosure: The Vision Discount Program is not insurance. Vision insured plans are underwritten by Fidelity Security Life Insurance Company and Fidelity Security Life Insurance Company of New York, and administered by First American Administrators and InsuranceTPA.com and serviced by EyeMed. Policy numbers VC-133/VCN-12; form numbers M-9157/M-9159/MN-17/MN-19. Policy for Covered California marketplace only: Policy number VC-134; form number M-9172CA/M-9174CA. All frame brands not available at all locations. Discounts are not insured benefits. ADV-VC133-01012016 *Some in-network providers may exclude some discounts. Please ask your provider for an out-of-pocket amount for your purchase. The Individual and Family Insurance Plans are not available in Maryland, Massachusetts, Montana, New Jersey, and North Carolina. **Prescription Disclosure:** THIS IS NOT INSURANCE. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. The DMPO does make available a list of all program providers which includes their name, city and state, and medical specialty prior to purchase, upon request. WellCardRx is FREE. The discount plan organization is Access One Consumer Health, Inc., (not affiliated with AccessOne Medcard), 84 Villa Road, Greenville, SC, 29615, www.accessonedmpo.com. This program is not available to residents of Montana, but may be used at participating Montana providers. Other state residents: visit www.wellcardrx.com/unionplus for full disclosure.

Dental and Hearing Disclosure: 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. 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 www.unionplus.org/dental. 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, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. Dental plan is not available in Vermont or Washington. Hearing plan is not available in Vermont.