

### About BOST Workplace Benefits:

BOST works with individuals, families, small businesses, nonprofits, and Fortune 500 companies across the United States. With each and every one, we strive to deliver what matters most to them. Since the inception of BOST, the priority has been delivering consumer centered benefits and impeccable service.

We discuss client needs, analyze the risk, formulate a strategy and then design a custom solution for you. Our Benefit Specialists coordinate the installation every step of the way. Benefit education and accurate enrollment by our dedicated and tenured company representatives ensures a quality result every time.

Our Support Services team delivers a very unique client experience. If you have questions or need assistance, we are there for you – from billing to change management and even claim assistance.

As healthcare changes, we will monitor your plans and continue to bring the most advanced and cost-effective solutions in the marketplace.



### Disclosures:

#### **This plan is NOT insurance.**

This plan provides discounts at certain healthcare providers for medical services.

This plan does not make payments directly to the providers of medical services.

The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. **This discount card program contains a 30 day cancellation period.** FL, LA, MD, MS, ND, OK, RI, SC, SD and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date. AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. MA Residents: The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. 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. The discount medical card program makes available, before purchase and upon request, a list of program providers, including the name, city, state, and specialty of each program provider located in the cardholder's service area. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309 Dallas, TX 75367-1309, 800-800-7616. Website to obtain participating providers: [www.locateproviders.com](http://www.locateproviders.com).

Not available in KS, UT, VT or WA.

# PACKAGE OPTIONS AND PRICING

**THE BOST ADVANTAGE CARD**

# Quality Healthcare and Lifestyle Benefits

Now you can help offset the high cost of healthcare and additional out-of-pocket costs, and uncovered services. Receive significant savings for you and your dependents with our discount program. All benefits are available through one convenient and easy to use discount benefit card.

It's quick and easy to locate participating providers throughout the nation by using the toll-free numbers listed on the back of the membership card or visit [www.locateproviders.com](http://www.locateproviders.com).

Please keep in mind that the membership is NOT insurance. The product is simple and easy to use. No health restrictions or paperwork.

Begin using the benefits as soon as your membership packet is received. Simply present the card to a participating provider, and receive the service or discount at the time of purchase or service.

## Health Benefit Discount Plans

	Medical Base	Financial	Medical Complement	Premium
<b>Teladoc</b>	✓	✓	✓	✓
<b>Pharmacy</b>	✓	✓	✓	✓
<b>Lab &amp; Imaging</b>	✓	✓	✓	✓
<b>Hearing</b>	✓	✓	✓	✓
<b>Aetna Dental Access®</b>	✓			✓
<b>Vision Care</b>	✓			✓
<b>Legal Care DIRECT</b>		✓		✓
<b>ID Experts®</b>		✓		✓
<b>Financial Helpline</b>		✓		✓
<b>Health Advocate™</b>			✓	✓
<b>My eWellness</b>			✓	✓
<b>Counseling Services</b>			✓	✓
<b>Pet Assure</b>			✓	✓

Please see the website for rates and to enroll

We guarantee 100% satisfaction. If for any reason a member is not completely satisfied with their membership, simply contact us within 30 days after the effective date and their money will be cheerfully refunded.



Teladoc is a national network of U.S. board-certified physicians who use electronic health records, telephone consultations and online video consultations to diagnose routine medical problems. Teladoc physicians recommend treatment and may prescribe short-term, non DEA controlled prescriptions, when appropriate. Teladoc physicians are available 24 hours a day, 365 days a year, allowing members of any age to access quality care from their home or office as opposed to more expensive settings like the doctor's office or emergency room. It's healthcare on your terms – simple as that. Use Teladoc for many of your medical issues, including:

Cold and flu symptoms  
Bronchitis  
Allergies

Poison ivy  
Pink eye  
Urinary tract infections

Respiratory infections  
Sinus problems  
Ear infections

and more!

Members simply make a phone call and in most cases, speak to a physician in about 30 minutes (3 hours guaranteed). 91% of issues are resolved, with 97% member satisfaction. **This plan includes a zero consult fee and unlimited usage.**

Disclaimers: Teladoc does not replace the primary care physician. Teladoc is not available in Oklahoma. Teladoc does not guarantee that a prescription will be written and operates subject to state regulations. Teladoc does not prescribe DEA controlled substances. Teladoc physicians reserve the right to deny care for potential misuse of services. Teladoc, Inc. © 2002-2012.

## PHARMACY<sup>1</sup>

Save 10% to 85% on most acute-care medications such as antibiotics and painkillers prescribed to treat short-term illnesses or conditions. Over 60,000 participating locations, including independent, national and regional chain pharmacies such as Walmart, CVS and Walgreens. Convenient online pricing utility lets you look up the discounted prescription pricing and compare pricing at various pharmacies. The Mail Order Prescription Plan delivers maintenance medications directly to you with no shipping or dispensing fees. Ask about the \$5 savings guarantee! **The discount is only available at participating pharmacies.**

# Benefit Details

## LAB AND IMAGING

Save 10% to 60% on usual charges for blood tests and all other lab services through a convenient online ordering system. Save 10% to 60% on diagnostic imaging including MRIs and CT Scans at over 2,900 participating facilities.

## HEARING

Members receive free hearing tests and discounts on hearing devices at more than 4,000 locations. Enjoy a 15% to 35% discount off hearing aid prices at full service retail locations including Beltone and Newport. Save 40% to 60% off mail order prices.

## Aetna Dental Access<sup>®</sup>

### DENTAL CARE

The discount program provides access to the Aetna Dental Access<sup>®2</sup> network. Members will save 15% to 50%<sup>3</sup> on general dentistry, x-rays, fillings, and cleanings, plus root canals, crowns, orthodontia and periodontics at over 92,500<sup>4</sup> locations.

### VISION CARE

Save 20% to 60% off normal retail on frames, lenses and specialty items at over 12,000 optical centers nationwide including LensCrafters, Pearle Vision and Sears Optical. Save 10% to 30% on eye exams. Save 10% to 40% on most mail order replacement contact lenses, plus save 40% to 50% off on LASIK surgery.



### LEGAL SERVICES

Members receive nine free services including: simple will, small claims court representation, document review, unlimited phone consultations and more. Enjoy discounted services, such as traffic ticket defense, name change, simple divorce, simple trust and more. Network of 20,000 attorneys.



### IDENTITY THEFT

Identity Theft Protection is on hand 24 hours a day to help protect the members' good name by providing comprehensive, personalized prevention and recovery services. Prevention services include a test to help determine vulnerability to identity theft and preparation of a Personal Protection Plan including tips on how to avoid a theft event.

### FINANCIAL HELPLINE

Easy, confidential access to experienced financial counselors who objectively respond to financial questions and concerns. Access interactive calculators, glossaries and financial planning tools. Extensive library of financial planning articles including checklists, fact sheets and other tools to help members plan ahead.



### MEDICAL HEALTH ADVISOR

Navigate the healthcare and insurance systems. Resolve insurance claims and billing issues. Obtain unbiased health information to help members make an informed medical decision. Schedule appointments with hard to reach specialists

### MEDICAL BILL SAVER

Advocates work with healthcare providers on behalf of members in an attempt to lower the balance of any uncovered medical or dental bill over \$400. These negotiations can result in 25% to 50% savings for members. Members receive an easy-to-read, personal Savings Statement summarizing the outcome and payment terms.

### NURSE HOTLINE

24/7 access to information on virtually any health or medical related topic (emergency or non-emergency) from registered nurses. Simply call the toll-free number to speak with an RN.

### WELLNESS

Members receive daily articles, fitness programs, assessment calculators, disease prevention studies, health tips, guidance on nutrition and weight loss, health risk assessments and more.

### COUNSELING SERVICES

Call 24 hours a day, 7 days a week to speak with a counselor at no charge. Counselors help deal with a multitude of problems including conflicts or depression at work or home, relationship concerns, alcohol, tobacco or drugs, abusive behavior, stress or anxiety, and eating disorders.



### PET SAVINGS

Save 25% on most veterinarian procedures and 10% to 50% on products and services. Members receive Free pet ID tags and 24/7 pet location service.



<sup>1</sup>Pharmacy discounts are Not Insurance, and are Not Intended as a Substitute for Insurance.

<sup>2</sup>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.

<sup>3</sup>Actual costs and savings vary by provider and geographical area.

<sup>4</sup>According to the Aetna Enterprise Provider Database as of November 1, 2010.