

Questions and Answers

<p>"How is this different from health insurance?"</p>	<p>This is a health care <i>discount</i> program, not an insurance program. Your membership fee gives you access to negotiated/preferred rates from health care providers in the participating provider network. For example, a doctor visit when you are sick may typically cost \$75 to \$125; under this program, your cost would be \$60 to \$71. A savings of \$15 to \$54. Remember, this is NOT insurance and YOU are responsible to pay for all of the services you receive, but you will pay special "members-only" rates.</p>
<p>"How do I use this program if I already have health insurance?"</p>	<p>You should always use your insurance for covered services. Use HealthAllies to save on a wide variety of health and wellness services that your health plan doesn't cover. For example, if your health plan doesn't pay for chiropractor visits, you can visit a HealthAllies chiropractor and save. You can also experience savings on vision care, dental care, weight loss programs and much more.</p>
<p>"What services are covered?"</p>	<p>Medical care, dental care, vision care, alternative treatments (chiropractic, acupuncture), wellness care (weight loss programs, fitness clubs), prescription drugs, and 24-hour NurseLine</p>
<p>"Can I see any doctor and get a preferred rate?"</p>	<p>No. To get the preferred rate, you must see a HealthAllies doctor. There are thousands of provider locations and facilities in the U.S. so you should have no problem finding a doctor near you.</p>
<p>"How much does it cost for a family?"</p>	<p>The membership fee is \$90 for six-months or \$17 a month. There is a \$20 processing fee. The membership enables you to save on health care for you, your spouse, and all of your dependent children, whether you have one child or ten!</p>
<p>"How do I enroll?"</p>	<p>Please complete the one-page application. List the primary member and all other family members who will use the card. There are no exclusions for health conditions. Please include a check for \$110 (\$20 processing fee and \$90 six-month membership fee) OR a check of \$54 (\$20 processing fee and \$34 two-months in advance and; thereafter, \$17). It's that easy!!!</p>
<p>"Will I receive an ID card?"</p>	<p>Yes, your ID card and member handbook will be arriving in 7-10 business days and you can start using the program immediately. Be sure to watch for it.</p>
<p>"How do I check to see if my doctor is part of the program?"</p>	<p>Simply call us.</p>
<p>"What services can I save on?/How much can I save on...?"</p>	<p>Your Handbook will have full details and will explain how to use the program. And remember, your savings are <i>guaranteed</i>. If you don't save at least the minimum amount advertised, HealthAllies will refund the difference to you.</p>
<p>"Is there a telephone number I can call if I don't get my materials or have any questions?"</p>	<p>Please call us if you have any questions. After you enroll, you will receive a customer service telephone number to call and schedule your appointment.</p>
<p>"What if I need to use the program right away, before I get my card?"</p>	<p>You cannot use the program until you receive your identification card and fulfillment package.</p>

Services	Description	Savings
Medical Care	Primary care, specialists, hospitals and outpatient surgery centers, physical therapy, cancer screenings, imaging and laboratory, medical supplies and equipment	
Pharmacy	Prescription drugs	
Dental	General dentistry, cosmetic dentistry, orthodontics, gum treatment, oral surgery	
Vision	Eye exams, eyeglasses, contact, Laser vision correction	Eye exams: \$40 maximum
Alternative Care	Chiropractic, massage therapy, acupuncture, natural medicine	
Wellness product and services	Active Apparel Books and Other Media Fitness Clubs and Equipment Natural Products Nutrition and Food Personal Development Relaxation Resources Smoking Cessation Vitamins and Supplements Weight management	
Health Supplies	Household, family, beauty, skin, pet care, vitamins/supplements, diabetic supplies, DME	
Behavioral Health	Counseling, psychology, addiction treatment, behavioral health facilities	Practitioners: 15-35% Facilities: 15-25%