



B&M INSURANCE AGENCY, INC.

Protecting What's Important to You

TO ENROLL go to

<http://www.bandmininsurance.com>

Click on "Health Savings Package"

Premier Plan – \$11.95/month*

VISION
DENTAL
PRESCRIPTION
HEARING
DURABLE MEDICAL EQUIPMENT
CHIROPRACTIC
VIP HEALTH & WELLNESS
CONSULT A DOCTOR

* Plus a one-time application fee of \$3.95

Vision Savings—Benefits include: Savings—members receive 20% to 60% savings on prescription eyeglasses and daily wear contact lenses.—Over 12,000 eye care professionals nationwide participate in the program. There are locations at: JC Penney, Lens Crafters, Pearle Vision and many more local and regional chains! The mail service provides additional convenience for replacement contacts. Simply call toll-free for a price quote and mail in a copy of your prescription.

Dental Program—is designed to provide cost savings, not only on routine and preventive care, but also on more extensive treatments such as fillings, crowns, root canals, dentures, bridges, oral surgery and orthodontics.

Savings—Members save 15% to 50% on routine dental services such as x-rays, fillings, cleanings to root canals, crowns and orthodontia.

*Actual costs and savings vary by provider, service and geographical area.

Prescriptions Savings—The New Benefit Rx Discount card gives you 30-40 % savings on generics and 10-85 % of branded medications.

New Benefit Rx Discount card works in any of the Retail stores in the Network. Present your card and compare Savings.

- 10% to 85% savings on most medications.
- Over 60,000 national and regional pharmacy chains participate such as CVS, Stop and Shop, Walgreens, etc...
- Mail Order available for a 90 day supply
- Unlike competitive programs that restrict available medications to their "approved" list, the Mail Order Prescription Plan is "open formulary" so doctors may prescribe the most effective medication for treatment. Pharmacy discounts are Not Insurance, and are Not Intended as a Substitute for Insurance

The Discount is only available at participating pharmacies.

Durable Medical Equipment – Through the Durable Medical Equipment program, members save 20% to 50% and receive a \$5 discount on orders of \$100 or more on over 30,000 already discounted health and wellness products, ranging from dietary supplements to fitness products and daily living aids.

The Hearing Service Program— is designed to provide cost savings, not only on hearing evaluations, but also on hearing aids, Members may receive 15% to 35% discounts at 4000 hearing centers Nationwide and 40% to 60% on mail order.

Chiropractic Plan—Free initial consultations, 50% savings on diagnostic services, 50% savings on x-ray performed on-site (if necessary), 30% savings on treatment and other services. Unlimited access to care with no limits on the number of visits, over 3,000 providers nationwide. Each chiropractor's licensure and insurance are carefully verified before being accepted in the network.

VIP Wellness —includes the following:

Vitamins—Vitacost.com is your one-stop shop for thousands of top brand vitamins, supplements, herbs, organics and natural health care products at up to 80% off retail everyday. Choose from over 400 brands and 12,000 items in stock and enjoy savings of 10% on already low prices. Members can place orders online or toll free by phone. Most orders ship the same day and every order is backed by the exclusive 5-star guarantee. All purchases include a 30 day unconditional money-back guarantee.

Diabetic Supplies—through the VIP Health & Wellness program, members save dramatically over the retail price of their diabetic supplies. Product packages include a premier Glucose Meter, control solution, test strips, lancets and lancing device. Supplies are shipped regularly at no additional cost. Many different product packages to choose from based on testing requirements. Product packages are designed for everyday testing. Product packages are priced from \$29.99/month to \$169.99/month, which is 60% off the average competitors' retail prices. Save an additional 15% off any single order items including test strips, lancets, lancing device, and more. Toll -free ordering, regular shipments and convenient home delivery on all diabetic supplies. Free shipping on supplies when package option is selected.

What is Consult A Doctor™—24/7 access to its proprietary nationwide network of U.S. licensed physicians for telephone and secure e-mail medical consultations. Physicians provide specific answers to medical questions and advice regarding non-emergency, routine medical conditions. Physicians discuss symptoms, recommend treatment options, diagnose many common conditions, and prescribe medication when appropriate. You can connect via telephone or email, free of charge, with our network physicians for informational or diagnostic consultation. Save Money by avoiding unnecessary doctor's office or ER visits. Consult A Doctor™ physicians do not prescribe controlled medications. Consult A Doctor™ is not insurance. Consult A Doctor™ does not replace your primary care physician. Consult A Doctor™ will not prescribe medications for Oklahoma residents.

Disclosures

This is Not Insurance. This plan provides discounts at certain healthcare providers for 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. When using the prescription card the purchase does not track toward your deductible. **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. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309 Dallas, TX 75367-1309, 800-800-7616. Internet website address to obtain participating providers www.locateproviders.com.

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. Not available in KS and UT.