

Benefits Network 4U

You have access to a discount benefit program that helps you and your family save money with discounts on out-of-pocket costs and uncovered services. All benefits are available for **you and your immediate family** upon receipt of the membership kit, all for **one very low price**.

4U Individual & Family

Teladoc

Save time and money with 24/7 access to a doctor by phone or online video consult - \$0 consult fee.

Dental

Save 15% to 50%* on dental services at over 161,000** dental practices nationwide. Save on cleanings, X-rays, crowns, root canals and fillings, not to mention orthodontics and periodontics through an extensive network of dentists and dental specialists.

Vision

Receive 10% to 60% off glasses, contacts, laser surgery, exams and more. Participating chains include LensCrafters, Pearle Vision, Visonworks, JCPenney, Sears, Target and more.

Pharmacy

Save 10% to 85% on most prescriptions, reducing out-of-pocket cost expenses. Network includes 60,000 pharmacies nationwide including CVS, Target and Walgreens.

Lab Testing

Save 10% to 80% on typical costs for lab work from over 1,500 major clinical laboratories nationwide through Direct Labs, which features Labcorp.

Health Advocacy

Time is money. Get one-on-one support from professionals for medical or insurance related issues.

Nurseline™

Rest assured – highly trained registered nurses are on-call around the clock to answer your questions.

Medical Bill Saver™

Experts will attempt to negotiate a reduction in out-of-pocket medical expenses.

Health Wealth Connection

Simple solutions to help you manage your health and personal finances. It's like having a health coach, financial planner, nutritionist and counselor all in one place.

4U Individual & Family Bonus

*Includes all of the programs in the **Individual & Family package plus the following additional programs:***

Tax Help Line

Get free advice from tax attorneys, financial analysts, CPA's, former auditors and/or Enrolled Agents certified by the IRS to help you avoid mistakes, penalties and interest.

- Unlimited advice on federal taxes
- Free tax return preparation for 1040EZ, 1040A and 1040 and review of last year's return (limit one per household)
- Discounts on other tax forms and schedules

Roadside Assistance

Roadside Assistance is available 24 hours a day, 365 days a year to assist members when owned or leased vehicles are disabled. Includes towing, flat tire assistance, fuel, oil and fluid deliver, lock-out assistance and battery assistance up to \$80 per occurrence.

Instant Deals

Find instant discounts on-the-go at over 340,000 merchants nationwide from restaurants and shopping to entertainment and travel. Save your favorite deals to use again and again. No need to print coupons – show your phone and save.

Alternative Medicine

Save 10% to 30% on your health and wellness needs with over 40 specialties and 43,000 practitioners nationwide. Whether you want to reduce stress, relieve migraines or quit smoking, alternative medicine can help. Services include Acupuncture, Massage Therapy, Nutritional Counseling, Biofeedback, Hypnotherapy, Reflexology and more.

Diabetic Management

Diabetes can be hard to manage—a savings of 40% to 60% on supplies and the convenience of right-to-the-door service can make life easier. Monitor levels with name brand glucose meters and diabetic supplies. Healthcare information and resources for those newly diagnosed, living with, or caring for others with diabetes

Vitamins

Find the best prices online for the most trusted brands of vitamins and wellness products.

Only \$10.95 per month for your immediate family!

Only \$14.95 per month for your immediate family!

*Actual costs and savings vary by provider, service and geographical area. © 2015 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Consults are not available outside of the U.S. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Teladoc phone consultations are available 24 hours, 7 days a week while video consultations are available during the hours of 7am to 9pm, 7 days a week. **As of August 2015.

This plan is NOT insurance. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. 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.** 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. 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. 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: MyMemberPortal.com. Not available to FL, KS, UT, VT or WA residents. Discount Lab Work Benefit is not available to HI, MA, MD, ND, NJ, NY, RI or SD residents.

