

Your Healthcare...Your Choice Take Control of Your Care Now

Your SeniorSaver membership provides benefits that make a real difference, saving you time and money. Quality, affordable healthcare, anytime, anywhere. The way healthcare should be.

Great for you and your spouse. The package is specifically designed to help with expenses not covered by Medicare.

Your SeniorSaver Package includes:

Healthcare Services

- **Medication Management** – If you take 4 or more prescriptions monthly or have an ongoing chronic illness, you qualify for the high-touch, personal care to help manage your condition to help you Get Better, Feel Better and Stay Better.

This includes your medications pre-packaged exactly as your doctors ordered and mailed to you at no shipping charge. Medicare and insurance accepted.

Savings on Healthcare you use most often and not covered by Medicare

- **Dental** (15% to 50%)
- **Vision & Eyewear** (20% to 60%)
- **Durable Medical Equipment** (20% to 50%)

**All 5 Benefits for one
low price per month.**

**Unlimited Use
Includes You and your Spouse**

- * Actual costs and savings vary by provider, service and geographical area.
- ** Savings may vary based on geographic location, provider and procedure performed.
- *** Available services may vary by provider.
- **** Benefits vary by State

See all of the Benefit Details on the following pages

Medication Management and Pharmacy Services

MEDICATION MANAGEMENT AND PHARMACY SERVICES GET BETTER, FEEL BETTER, STAY BETTER

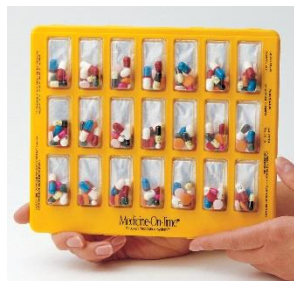
A SIMPLER AND MORE CONVENIENT WAY TO GET AND TAKE YOUR MEDICINE!

Curant Health provides medication management and pharmacy services, as well as exceptional patient care, for seniors and patients with chronic medical conditions. Simplify your life and get your medications pre-packaged in daily doses customized to your lifestyle specifically to your doctor's orders. Simple, convenient, safe and personal.

If you are taking 4 or more medications OR have an ongoing chronic condition, you qualify for a personalized medication management program, designed specifically for you by your own clinical pharmacist and care coordinator.

As a Wellspring member, you will receive:

- Customized packaging of your medications in daily dose packs so you never have to wonder if you're taking the right medication at the right time
- Home delivery of pre-packed medication for no shipping cost
- Pharmacist and physician interaction to coordinate and manage your prescription refills
- Education and coaching to make sure you know what steps to take to get the best results from your medicine
- Personal care coordinator and pharmacist who you know and trust
- Continuous care and follow-up on your health conditions
- Close, personal coordination with your doctor to make sure you get the best possible care
- Access to financial assistance programs if needed



Dental

In most instances, members receive discounts of 15% to 50% per visit* on dental services at over 132,000** available dental practice locations nationwide. Members simply show their card with the Aetna Dental Access® logo and pay the discounted price at the time of service. Members can use their card and enjoy the savings time and time again.

Highlights

- In most instances, members save 15% to 50% per visit* on services from general dentistry and cleanings to root canals and crowns.
- Over 132,000** available dental practice locations in the national network.
- Save on routine dental services such as X-rays and fillings.
- Save on specialty dental care such as orthodontics and periodontics where available.

Disclosures

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

** **As of June 2013.

- Dental Benefit is not available to Vermont residents.
- The discount program provides access to the Aetna Dental Access® network. 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 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.

Dental – Frequently Asked Questions

Q. How does the dental plan work?

A. Participating dental providers are listed in the membership fulfillment kit; members may also call the toll-free number located on the back of the membership card Monday through Friday, 7 a.m. to 7 p.m. and Saturday, 8 a.m. to 5 p.m. Central Time. When calling to schedule an appointment the member should identify him/herself as a member of the Aetna Dental Access® program. To receive the discount the member must present the membership card and pay the total discounted bill at the time of service.

Q. Is there a limit to the number of times the card can be used?

A. No. Members and their families may take advantage of the savings any time throughout the year. Members may also change dentists within the network whenever they choose.

Q. May this discount be combined with dental insurance?

A. In some cases, members may use both. If your insurance company allows you to submit claims after service, simply visit a participating dental provider, pay the discounted bill and submit the bill and claim to the insurance company. The net out-of-pocket cost will be lower because the insurance company would reimburse the member the percentage of the reduced bill as defined in their insured plan. If your insurance company does not allow the policyholder to submit claims, the discount dental can only be used for services not paid for by the insurance such as cosmetic dentistry or services after your annual maximum has been met.

Q. Is there someone that can answer questions about the card and services offered?

A. Yes. Simply call the toll-free number located on the back of the membership card Monday through Friday, between 7 a.m. and 7 p.m. Central and Saturday between 8 a.m. and 5 p.m. Central. A member services representative is standing by to answer any questions.

Q. What if a member's dentist is not a participating provider?

A. Simply call the toll-free number on the membership card and give the member services representative the doctor's name, address, phone number and specialty. We then contact the doctor about becoming a provider.

Dental – Sample Savings

Product/Service	Select Regional Average Cost*	Average Cost with Aetna Dental Access®	Total Savings
Adult Cleaning	\$108	\$59	\$49
Child Cleaning	\$78	\$42	\$36
Routine Checkup	\$56	\$30	\$26
Four Bitewing X-rays	\$68	\$36	\$32
Composite (White) Filling	\$171	\$90	\$81
Crown (porcelain fused to noble metal)	\$1,178	\$748	\$430
Complete Upper Denture	\$1,265	\$896	\$369
Molar Root Canal	\$1,095	\$669	\$426
Extraction (single tooth)	\$187	\$82	\$105

Updated 2011.

*The select regional average fee represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City, as displayed in the Estimate the Cost of Care tool as of September 2011.

Vision

Coast to Coast Vision (CTC) has over 12,000 eye care locations nationwide. Members save on eyeglasses, contacts, and laser surgery. The CTC provider network includes ophthalmologists, optometrists, independent optical centers and national chain locations.

Highlights

- Save 20% to 60% on prescription eyewear.
- Most frames, lenses and specialty items such as tints, coatings and UV protection are available.
- Save 10% to 20% on contact lenses (excluding disposables) at participating retail locations.
- Save 10% to 40% on soft contact lenses, including disposables, through America's Eyewear mail order service.
- Save 40% on lenses for eyeglasses or sunglasses when ordering online, or save 15% off your entire order through FramesDirect.com (excludes contact lenses and certain brands of eyewear due to manufacturer guidelines), with free standard shipping for orders over \$99.
- Savings of 10 to 30% on eye exams at participating locations.
- Save 40% to 50% off the national average on LASIK surgery (other laser surgeries available at select locations).
- No limit to the number of times you can use your card.
- Thirty day money-back guarantee and low price guarantee on eyeglasses.
- Members may submit the name of their eye care professional to join the network.

Vision Benefit is not available to Vermont Residents.

Vision – Frequently Asked Questions

Benefit FAQs

Q. What is the vision benefit? Does it include eye exams? Does it include contact lenses?

A. The vision benefit offers 10% to 60% discounts on eyewear and eye care at more than 12,000 optical locations throughout the United States. Providers include national optical chains such as LensCrafters, Pearle Vision, Visionworks, JCPenney, and Sears as well as regional chains and thousands of independent practitioners. Often many participating locations offer discounts of 10% on eye exams for both eye glasses and contact lenses. Additionally, the ophthalmology portion of the network offers 10% to 30% discounts on eye exams and surgical procedures, including the popular laser surgeries in select markets.

On average, members receive a 20% discount on replacement contact lenses (excluding disposable lenses) at retail locations. Members may elect to use the mail order service to purchase replacement contact lenses (including disposables) at a 10% to 40% discount.

Q. Is Coast to Coast Vision (CTC) discount insurance?

A. No. While an insured plan is available, CTC is a discount eyewear and eye care program. There is no paperwork. The participating retail optical locations will give the discount at the time of the purchase.

Q. Can members use CTC if they already have vision insurance?

A. Yes. In most cases CTC can be utilized to reduce out of pocket expenses. For example, once the insurance benefit has been exhausted, members may use their discount to buy additional pairs of glasses or contacts.

Q. Is there a limit on the number of times the benefit can be used?

A. There is no limit on the number of times the member or family member can take advantage of the savings provided by CTC.

Q. Does the CTC discount include family members?

A. It includes the member, their spouse and all legal dependents.

Q. What is included with CTC membership?

A. Prescription glasses and contact lenses are discounted 20% to 60% in most cases. Eye exams and surgery are discounted 10% to 30% where available.

Q. Why does the discount vary from 10% to 60%?

A. Many variables go into the calculation of the discount such as market demographics, location, hours of operation, one-hour service capability and level of retail mark-up. Example - a chain provider in a major metropolitan mall, open seven days a week, 10 hours a

Vision – Frequently Asked Questions - continued

day with an on-site lab, will more than likely have a different mark-up than an independent practitioner in a rural community. However, members will pay almost exactly the same price for the exact same materials regardless of where the purchase is made. Only the percentage of discount off retail may vary.

Q. Can members receive the discount at any optical location?

A. No. Members must go to an optical location that is contracted with Coast to Coast Vision to receive a discount. Our providers include national, regional and local chains as well as thousands of independent professionals.

Q. What is a dispensing fee?

A. The dispensing fee is the amount of money that is added to the provider's wholesale acquisition cost of materials. It is generally the only profit made by the provider on your purchase.

Q. Is the eye exam discounted?

A. Yes, at approximately 4,000 of our 12,000 locations nationwide. Our member service representatives can tell you which locations discount eye exams in your area.

Q. What do I do when I get to the location to get my discount?

A. All you need to do to receive your discount is show the provider your membership card and tell them you are with Coast to Coast Vision. It is very important that you mention Coast to Coast Vision Network to ensure a discount at the time of purchase.

Q. Do I get the discount if the store is running a sale?

A. The location will not combine our contracted discount with the sale price. However, in most cases, the Coast to Coast price will be better than the sale price.

Q. Do the retail locations mark up the merchandise to give me the discount?

A. No, you receive the discount because CTC brings the buying power of over 10 million members to the optical retailers participating with us.

Q. How do I get my eye doctor or optician on the Coast To Coast Vision network?

A. If you wish to refer your doctor to the CTC network, just give us their name, address and phone number and we will contact them about becoming a provider. If your practitioner does not wish to join the plan, you can still use him/her for your eye exam. Simply take your prescription to one of our participating providers to receive your discount on glasses or contact lenses.

Vision – Frequently Asked Questions (continued)

Q. How can I be guaranteed the greatest savings on contact lenses for me and for my husband?

A. Although members receive a 10% to 20% discount when purchasing replacement contact lenses at participating optical centers, the greatest savings and selection for contact lenses is often offered through the mail order program. Replacement contact lenses are discounted at 10% to 40% below retail.

Q. Can I purchase disposable contact lenses at a discount through a participating optical center?

A. No. Disposable lenses are generally priced as "loss leaders" at the retail stores. However, members can use the mail order contact lens program to receive discounts when ordering disposable lenses.

Q. What if my contact lenses are destroyed while I'm on vacation?

A. Simply call the toll-free number on the back of your membership card. The patient registration keeps your prescription on file until it expires and we can send your replacements overnight to you almost anywhere in the world.

Q. What is LASIK?

A. LASIK (Laser-Assisted In Situ Keratomileusis) is an outpatient treatment that uses an Excimer Laser (cool beam of light) to gently reshape the front surface of the eye (the cornea). Reshaping the cornea redirects the light angle as it enters the eye to refocus correctly on the retina. This allows images to be more sharply focused. Vision recovery is rapid, and there is little or no post-operative pain. With refractive procedures, your dependence upon glasses and contact lenses should diminish significantly.

Q. Can LASIK be done if I have astigmatism?

A. Yes, the LASIK procedure has been approved to effectively treat astigmatism as well as myopia (nearsightedness) and hyperopia (farsightedness).

Vision – Sample Savings

Example 1 - New York, NY

Regular Exam (Ophthalmologist)	\$150.00
CTC Member pays:	\$120.00
Savings	\$30.00
Conventional Lasik:	\$5,500.00
CTC Member Pays:	\$3,600.00
Savings	\$1,900.00
TOTAL SAVINGS	\$1,930.00

Example 2 - Dallas, TX

Regular Exam (Ophthalmologist)	\$190.00
CTC Member pays:	\$133.00
Savings	\$57.00
Frames (Regular)	\$89.95
CTC Member Pays:	\$54.47
Savings:	\$31.48
Progressive / Polycarbonate	\$209.00
CTC Member pays:	\$156.75
Savings	\$52.25
TOTAL SAVINGS	\$140.73

Example 3 - Tampa, FL

Extended Exam (Ophthalmologist)	\$225.00
CTC Member pays:	\$157.50
Savings	\$67.50
Frames (Designer)	\$200.00
CTC Member Pays:	\$72.72
Savings	\$127.28
Single Vision Lens (Plastic)	\$170.00
CTC Member pays:	\$110.50
Savings	\$59.50
TOTAL SAVINGS	\$254.28

Durable Medical Equipment

The Medical Supplies Service is an easy way to order medical supplies and equipment. Through this service, members get a discount on equipment such as walkers, power mobility scooters, hospital beds, blood pressure devices, and much more. They also save \$5 on orders of \$100 or more. Just order online or call the toll-free number to speak with a representative.

Highlights

- Toll-free and online ordering for home delivery on a wide range of health and wellness products.
- \$5 discount on orders of \$100 or more.
- Save 20% to 50% on health and wellness products such as:
 - ~ Walking aids:
 - ~ Walkers, canes, crutches.
 - ~ Bathroom safety:
 - ~ Shower chairs, transfer benches, commodes, raised toilet seats, safety bars.
 - ~ Wheelchairs and scooters:
 - ~ Wheelchair accessories, power mobility scooters.
 - ~ Hospital beds and accessories:
 - ~ Electric beds, slings, trapezes.
 - ~ Cushioning and pressure relief:
 - ~ Pads, cushions, lumbar supports.
 - ~ Orthopedic products:
 - ~ Knee braces, arm slings, back supports, carpal tunnel supports.

Disclosures

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. AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. MD Residents: The membership fee and one-time registration fee (minus \$5.00) will be refunded if cancelled within the first 30 days and upon return of the discount card. 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 KS, VT or WA residents.