

**iSave**<sup>®</sup>



## **Member Guide**

Please save for future reference

 **CVS**  
Health

# Disclosures

**This Plan is NOT insurance, a health insurance policy, a Medicare Prescription Drug Plan or a qualified health plan under the Affordable Care Act. The Plan provides discounts for certain medical services, pharmaceutical supplies, prescription drugs or medical equipment and supplies offered by providers who have agreed to participate in the Plan. The range of discounts for medical, pharmacy or ancillary services offered under The Plan will vary depending on the type of provider and products or services received. The Plan does not make and is prohibited from making members' payments to providers for products or services received under The Plan. The Plan member is required and obligated to pay for all discounted prescription drugs, medical and pharmaceutical supplies, services and equipment received under The Plan, but will receive a discount on certain identified medical, pharmaceutical supplies, prescription drugs, medical equipment and supplies from providers in The Plan. The Discount Medical Plan Organization is Alliance HealthCard of Florida, Inc., P.O. Box 630858, Irving, TX 75063. You may call 1-866-578-1659 for more information or visit [www.DentalPlans.com](http://www.DentalPlans.com) for a list of providers.**

The Plan will make available before purchase and upon request, a list of program providers and the providers' city, state and specialty, located in the member's service area. Alliance HealthCard of Florida, Inc. does not guarantee the quality of the services or products offered by individual providers. The fees for The Plan are specified in the membership agreement. You have the right to cancel your membership at anytime. If you cancel your membership within 30 days of the effective date, you will receive a full refund of all periodic charges. The processing fee is non-refundable except in AR, MD and TN. To cancel you must, verbally or in writing, notify Dental Plans.com at 8100 SW 10th Street Suite 2000, Plantation FL, 33324 or call 800-494-9294. We will stop collecting membership fees in a reasonable amount of time, but no later than 30 days after cancellation. Any complaints should be directed to Alliance HealthCard of Florida, Inc. at the address or phone number above. Upon receipt of the complaint, member will receive confirmation of receipt within 5 business days. After investigation of the complaint, Alliance HealthCard of Florida, Inc. will provide member with the results and a proposed resolution no later than 30 days after receipt of the complaint.

**Note to DE, IL, LA, NE, NH, OH, RI, SD, TX, WA, and WV consumers:**

If you remain dissatisfied after completing the complaint system, you may contact your state department of insurance.

**Note to MA consumers:** 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.

# WELCOME



Congratulations, CVS iSave® member, health care just became easier to access AND more affordable.

This Member Guide is full of handy step-by-step instructions on how to use your Membership Cards to the fullest.

The membership you have purchased has either individual or family coverage. Please refer to the Membership Agreement included in this packet to confirm your Plan. If you have any questions about your Plan selection, please call Member Services at 1-866-578-1659.

Individual coverage means the discount medical products and wellness services are available ONLY to you. Family coverage means the discount medical products and wellness services extend to immediate family members, dependents and permanent or household residents. Immediate family members, dependents and permanent or household residents are defined as a spouse or domestic partner, children up to the age of 26, parents in the household over age 60 and any other IRS Dependents.

## Start Saving



- 1** **Review your Member Guide** for a full list of discount medical products and wellness services available to you.
- 2** Explore our easy provider lookup online at [www.DentalPlans.com](http://www.DentalPlans.com) or login to the members area at [www.DentalPlans.com/members](http://www.DentalPlans.com/members) or call Member Services toll-free at **1-866-578-1659**.
- 3** **Make an appointment** (or appointments!) and identify yourself as a member.

Remember – your exclusive discounts are available right now, bring your Membership Card with you to your appointment and start saving today. We welcome you and hope you and your family enjoy good health and great savings!

Sincerely,  
Your CVS Health iSave Team












## P.S. - Call Us

Have questions? Need help finding local providers?  
Please call us toll-free Monday through Friday from 8AM to 8PM, ET.

Member Services: 1-866-578-1659  
Billing Questions: 1-800-494-9294

We hope that you are as excited about joining (and saving!) as we are to serve you!

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# Vision Savings

## How To Use This Discount

- 1** Use our provider lookup to find participating vision providers at [www.DentalPlans.com](http://www.DentalPlans.com), or call Member Services toll-free at **1-866-578-1659**.
- 2** Call your chosen provider for an appointment. Verify that the provider participates in the program offered through EyeMed Vision Care.
- 3** Present your iSave membership card at the provider's location to receive your discount.
- 4** Your Vision Savings include LASIK and PRK correction procedures provided by the U.S. Laser Network, which is owned by LCA-Vision. Interested members must call toll-free **1-877-5LASER6** to find their nearest facility and to receive authorization for this special discount. See Member Terms & Conditions for more information.

## Sample Savings

Vision Care Services	In-Network Member Cost
<b>Exam with Dilation as Necessary</b>	\$5 off routine, \$5 off contact lens fit & follow-up
Complete Pair Eyeglasses Purchase Discounts*: Frame, lenses, and lens options must be purchased in same transaction to receive full discount	
<b>Frames</b>	35% off retail price
<b>Standard Plastic Lenses</b>	
Single	\$50
Bifocal	\$70
Trifocal	\$105
Standard Progressive Lens	\$135
<b>Lens Options (paid by the member and added to the base price of the lens)</b>	
UV Treatment	\$15
Tint (Solid and Gradient)	\$15
Standard Plastic Scratch Coating	\$15
Standard Polycarbonate	\$40
Standard Anti-Reflective Coating	\$45
Other Add-Ons and Services	20% off retail price
<b>Contact Lenses</b>	
Conventional	15% off retail price
Disposable	0% off retail price
<b>Laser Vision Correction</b>	
Lasik or PRK** from U.S. Laser Network	15% off the retail price or 5% off the promotional price
<b>Frequency:</b>	
<b>Exam, Lenses and Contacts Lenses, Frame</b>	Unlimited

\*Items purchased separately will be discounted 20% off the retail price.



# Dental Savings

## How To Use This Discount

- 1** Use our provider lookup to find participating dentists and specialists at [www.DentalPlans.com](http://www.DentalPlans.com), or call Member Services toll-free at **1-866-578-1659**.
- 2** When you make your dental appointment, identify yourself as a member of the dental network on your membership ID card.
- 3** On the day of your appointment, present your membership card at your provider's office to receive your discount.

## Sample Savings

Dental Care	Average Retail Price	Average Member Price	Average Member Savings
Routine Check-Up	\$57	\$24	\$33
In Depth Check-Up	\$99	\$36	\$63
Adult Teeth Cleaning	\$102	\$54	\$48
Child Teeth Cleaning	\$75	\$38	\$37
Full Mouth X-Rays	\$144	\$70	\$74
Bitewing X-Rays (4)	\$70	\$31	\$39
Panoramic Film	\$122	\$55	\$67
Composite Filling*	\$175	\$71	\$104
Root Canal (Molar)	\$1,170	\$576	\$594
Simple Extraction (1)	\$197	\$65	\$132
Full Upper Denture	\$1,855	\$778	\$1,077

\*Composite Filling example is one surface, (white) composite, upper or lower front tooth. Actual prices and savings vary depending on the provider and geographic area.



# Minute Clinic

## How To Use This Discount

- 1** MinuteClinic® can be found inside select CVS/pharmacy locations. MinuteClinic® is open 7 days a week, including evenings.
- 2** Visit us online at [www.minuteclinic.com/locations](http://www.minuteclinic.com/locations) or call toll-free **1-866-389-ASAP (2727)** to find a MinuteClinic® near you.
- 3** Show the board-certified practitioner your iSave membership card. No appointment necessary.

MinuteClinic® walk-in medical clinics are staffed by nurse practitioners and physician assistants who provide treatment for common illnesses and injuries, administer vaccinations, conduct physicals and wellness screenings, and offer monitoring for chronic conditions.

## Sample Savings

Minute Clinic Care	Retail Price	Member Savings
Physical Exams	\$59-\$79	\$5.90-\$7.90
Cholesterol Screening	\$59	\$5.90
Minor Illness/Injury	\$79-\$89	\$7.90-\$8.90
Vaccinations		
Seasonal Flu	\$31.99	\$3.19
Tetanus	\$90	\$9.00

\*MinuteClinic® discount is 10% up to \$10 per person, per visit.

## Looking for advice on your medications?

CVS/pharmacy is the preferred pharmacy provider of iSave.

- Convenient Locations
- Save more with ExtraBucks® Rewards
- Order Online
- Prescription history at your fingertips

Find your local CVS/pharmacy at [www.CVS.com](http://www.CVS.com).





# Prescription Savings

## 1 How To Use This Discount

To find your local participating pharmacies, call toll-free **1-866-578-1659** or use our provider locator at **[www.DentalPlans.com](http://www.DentalPlans.com)**.

2 Present your iSave membership card to the pharmacist along with your prescription(s).

3 Pay the pharmacy at your discounted rate to save on 99% of all prescription brand & generic medications.

Take your prescription(s) into any of over 68,000 participating pharmacies, including:

- CVS/pharmacy
- Safeway
- Walmart
- Costco
- RiteAid
- Kroger
- Target
- Sam's Club
- Giant
- Albertsons
- Kmart
- ...and more!

## Sample Savings

Treatment Description	Average Retail Price	Average Member Price	Average Savings*
FOLIC ACID 1 mg	\$9.79	\$4.86	50%
AMOXICILLIN, 500 mg	\$9.93	\$7.78	22%
HYDROCODON- ACETAMINOPHEN 5-500	\$17.32	\$9.47	45%
PHENTERMINE, 37.5 mg	\$31.51	\$17.24	45%
PROAIR HFA 90 MCG INHALER	\$53.54	\$36.57	32%

\* Average savings are based on a 30 day supply of frequently purchased prescriptions, nationwide. Your savings may vary by drug, quantity and pharmacy.



# Fitness Discount

## How To Use This Discount

- 1** For participating fitness facilities in your area, visit [www.DentalPlans.com](http://www.DentalPlans.com) or contact Member Services toll-free at **1-866-578-1659**.
- 2** Present your iSave membership card to your chosen participating fitness facility.

## Benefit Summary

- Choose from nearly 15,000+ participating fitness club and exercise facilities nationwide and receive the lowest membership rate for the type of health club membership selected.
- **Find the right fitness facility for you!**  
Take advantage of a ONE WEEK FREE TRIAL certificate at any participating facility you're considering. If you are considering a participating facility that charges by the session, you are entitled to ONE FREE INTRODUCTORY SESSION. Member Services will be happy to help you find participating fitness facilities in your area.
- **Go test out the facility!**  
All program members have the opportunity to experience the club firsthand, before committing to a membership.
- **Enjoy your fitness discount worry free!**  
All participating fitness facilities have met the American College of Sports Medicine's Health and Safety Standards.



# Chiropractic & Alternative Medicine

## How To Use This Discount

- 1** Use our provider lookup to find participating providers at [www.DentalPlans.com](http://www.DentalPlans.com), or call Member Services toll-free at **1-866-578-1659**.
- 2** Call your provider to make an appointment. Verify that the provider participates in the network on your iSave membership card.
- 3** Present your membership card when you arrive at your provider's location and pay your discounted rate at the time of service.

## Benefit Summary

- Save 25% off usual and customary fees for services from a national network of over 19,000 participating Chiropractors, Massage Therapists and Acupuncturists nationwide.
- Discounts on both preventive and maintenance care are available.
- Keep On Saving! To receive additional product discounts, please visit [www.choosehealthy.com/access](http://www.choosehealthy.com/access), an online store of health and wellness products, with savings of 15-40% on most items.
- There is no limit to the number of visits, and services are not required to be medically necessary.



# Prepaid Diagnostic Imaging

## How To Use This Discount

- 1** Call toll-free **1-877-814-2461** before you are scheduled for an MRI or CT scan. When calling, mention your membership code: **GALAXY**, to obtain your discount.
- 2** Select a network provider that's most convenient for you with the help of our service representatives.
- 3** Schedule your appointment with the expert help of your service representative and the unique three-way conference call to the imaging center. This call structure is for your peace of mind. Before you hang up, please feel free to ask questions about what to expect before, during and after your test.

The below represents only a select few procedures that are available to you.

## Sample Savings

<b>Procedure</b>	<b>Retail Price</b>	<b>Member Price*</b>	<b>Member Savings</b>
MRI Brain without dye	\$2,411.80	\$550.00	\$1,861.80
MRI Lumbar Spine without dye	\$2,280.30	\$645.00	\$1,635.30
CT Pelvis with dye	\$1039.14	\$458.71	\$580.43
CT Abdomen with dye	\$1096.00	\$458.71	\$637.29

\* Subject to change. Savings vary based on geographic location. Sample 2014 savings are from Texas. Savings range from 40% to 75% off MRI and CT Scans.



# Lab Services

## How To Use This Discount

- 1** To place an order online, visit <http://labs.accessplans.com>. Follow the simple instructions to locate a participating provider near you. Upon completion of your order, a requisition form will be emailed to you. To place an order by phone, call toll-free **1-866-881-2405**.
- 2** Please use code **R-AHC** when you call. A Customer Services Specialist will guide you through the ordering process (including assistance with locating a convenient facility). Upon completion of your order, a requisition form will be emailed to you and/or you will be given a requisition number over the phone.
- 3** Present your requisition form or provide the requisition number at the testing center to receive credit of prepayment.

## Benefit Summary

- Serious Medical Conditions such as Heart Disease, Prostate Cancer, Diabetes, Thyroid disease and more, can go undetected for up to two years—without noticeable symptoms. The earlier a problem is detected, the easier and more likely it is to be treatable. You now have direct access to major clinical labs across the USA\* for those important blood tests – and at discounted prices. Take charge of your health and fitness today! It is simple: a doctor's appointment is not necessary. All blood tests offered at a savings of 20%-80% off typical lab costs and through the same CLIA-certified accredited labs used by your physician. DirectLabs® services include: Lab, blood, urine, saliva, hair, and fecal tests.
- You must first order your test(s) through DirectLabs® prior to visiting a Patient Services Center.
- The PSC will double bill at full price for the blood draw without the DirectLabs® paperwork.

**\*This product is not available in IL, MD, NJ, NY, or RI.**



## 24 Hour Nurse Hotline

### How To Use This Service

Call the 24-Hour Nurse Line 24 hours a day, 7 days a week, 365 days a year toll-free at **1-866-281-9723**. Call whenever you want, as often as you want. It's fast, convenient and always confidential.

### Benefit Summary

- Call anytime to obtain information about:
  - Symptoms, Medications, Diseases and Procedures
  - Treatment Options for Minor Injuries or Illnesses
  - Medical Terminology and Diagnosis Interpretations
  - Referrals to Support Groups, Behavioral Counseling or other organizations
- No health restrictions, no paperwork to file, easy to use.
- Bonus Audio Message Option: listen to your health information library's recorded audio messages on a wide variety of health and wellbeing issues, anytime.

**In life-threatening emergencies, call 911 or go directly to the nearest hospital emergency room for treatment. If 911 is not available in your area, call the local police/fire department or go directly to the nearest hospital or emergency room. This service is not intended for emergency situations.**



# Hearing Savings

## How To Use This Discount

- 1** Call Member Services Toll-Free at **1-866-578-1659** to locate a participating provider or to make an appointment.
- 2** Select a network provider that's most convenient for you with the help of our service representatives.
- 3** Present your iSave membership card to the participating provider to receive your discount.

## Sample Savings

- 35% discount off Connect Hearing's hearing aid prices
- 3 years of free batteries with hearing aid purchase††
- 3 year warranty and 3 year loss & damage\*
- Free earmolds
- Complimentary hearing evaluation
- Unlimited follow-up visits during the useful life of the hearing aid for cleaning and check ups
- 100% Service Satisfaction Guarantee
- 45 Day Trial Period after purchase
- Price Match Guarantee†
- Up to two free accessories with purchase of select models
- 2 week free hearing aid trial\*\*

†As a member of the Connect Hearing network, if we don't already have the lowest price, we will match any valid competitor quote or advertised price on hearing aids within 60 days of purchase. ††3 years FREE batteries with hearing aid purchase.

\*The 3 year warranty is valid starting from the date of invoice. This limited warranty covers manufacturing and material defects in the hearing aid itself, but not accessories such as batteries, tubes, ear modules, external receivers. The warranty includes 3 year loss and damage coverage that can be redeemed ONE TIME and requires a deductible of \$450. \*\*Certain types of hearing loss may require a hearing aid model that is not appropriate for the Two Week Free Trial. See clinic for details. Lyric excluded.

**Not available to residents of IL.**



# Everyday Savings

## How To Use This Service

- 1** Go to [www.MyEverydaySavings.com](http://www.MyEverydaySavings.com)
- 2** Click on Register
- 3** Enter the ID number found on your membership card and create your password
- 4** Let the savings begin!

### Got Mobile?

Once logged in, be sure to look for the mobile app download at the bottom of the site which allows you to purchase and redeem deals directly from your mobile device!

### Benefit Summary

As part of your membership, you will enjoy savings of up to 50% off at thousands of merchants nationwide! Members save with grocery coupons, online savings at more than 30,000 retailers, discounted movie and amusement park tickets, discounts at more than 60,000 participating restaurants, and more! Log in to start saving today!

- **Grocery** – Save on the things you buy most. Simply print coupons to save at your favorite grocery stores.
- **Shopping** – Enjoy online savings at more than 30,000 retailers.
- **Dining** – Save on fast food, casual dining, and fine dining at over 60,000 participating restaurants.
- **Recreation** – Enjoy your favorite activities and save money. Members enjoy savings at sporting events, amusement parks, and more.



# Alliance HealthCard of Florida, Inc. Privacy Notice as of January 2014

Alliance HealthCard of Florida, Inc. (“Alliance”) is committed to integrity in our dealings with our customers. This commitment extends to personal information about you that we might acquire. At Alliance, we are dedicated to offering you quality service, support, and products while taking appropriate actions to safeguard your personal information.

## **Our Privacy Practices**

### Information we collect:

We collect personal information about you from the following sources:

- Information we may have received from you on applications, other forms and during telephone conversations (e.g., name, address and telephone number, social security number, date of birth, personal health information and gender).
- Information you may provide when using our patient advocacy services (e.g., insurance coverage, premiums, payment, and claims history).

### How we use or disclose personal information:

We may use your information to:

- provide information and services as requested by you;
- determine eligibility and process applications for products and services;
- negotiate medical bills for you;
- conduct data analysis;
- execute monitoring and training;
- develop new services; and
- market products and services (subject to appropriate consent).

We may disclose your information to:

- service providers who help us conduct our business operations that are necessary to effect or administer our services; and
- your doctors or hospitals to arrange access to services..

We may also disclose personal information (i) if we are required to do so by law or legal process, (ii) in response to law enforcement authority or other government official requests, (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, (iv) in connection with an investigation of suspected or actual illegal activity or (v) in the event that Alliance or its Aon affiliates is subject to a merger or acquisition to the new owner of the business. Disclosure may also be required for company audits or to investigate a complaint or security threat.

### **Safeguarding and Maintaining Personal Information**

We restrict access to personal information about you to employees and other persons hired by us who need to know that information to provide products or services to you. Their right to further use the personal information about you is limited by our employee code of conduct, applicable law and non-disclosure agreements where appropriate. We maintain physical, electronic and procedural safeguards that comply with applicable regulatory standards to guard your personal information.

Feel free to contact us if you have any questions about our privacy practices at the address below.

ALLIANCE HEALTHCARD OF FLORIDA, INC.  
MEMBER SERVICES  
PO Box 630858  
Irving, TX 75063

# Keep Track of Your Providers

## Dentist

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Website \_\_\_\_\_

## Optometrist

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Website \_\_\_\_\_

## Chiropractor

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Website \_\_\_\_\_

\_\_\_\_\_  
Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Website \_\_\_\_\_

\_\_\_\_\_  
Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Website \_\_\_\_\_



## Phone Directory

### General Questions

<b>iSave Member Services</b>	<b>1-866-578-1659</b>
<b>Request replacement card</b>	<b>1-866-578-1659</b>
<b>Comment on provider services</b>	<b>1-866-578-1659</b>

**Locate Providers** **1-866-578-1659** or **[www.DentalPlans.com](http://www.DentalPlans.com)**

- Pharmacy Services (Retail)
- Dental Services
- Vision Services
- Hearing Services
- Chiropractic & Alternative Medicine Services

**Can't find your favorite provider? Give us a call.**

<b>Lab Services</b>	<b>1-866-881-2405</b>
<b>Prepaid Diagnostic Imaging</b>	<b>1-877-814-2461</b>
<b>24 Hour Nurse Hotline</b>	<b>1-866-281-9723</b>
<b>Billing Inquiries</b>	<b>1-800-494-9294</b>

Multilingual support is available upon request.