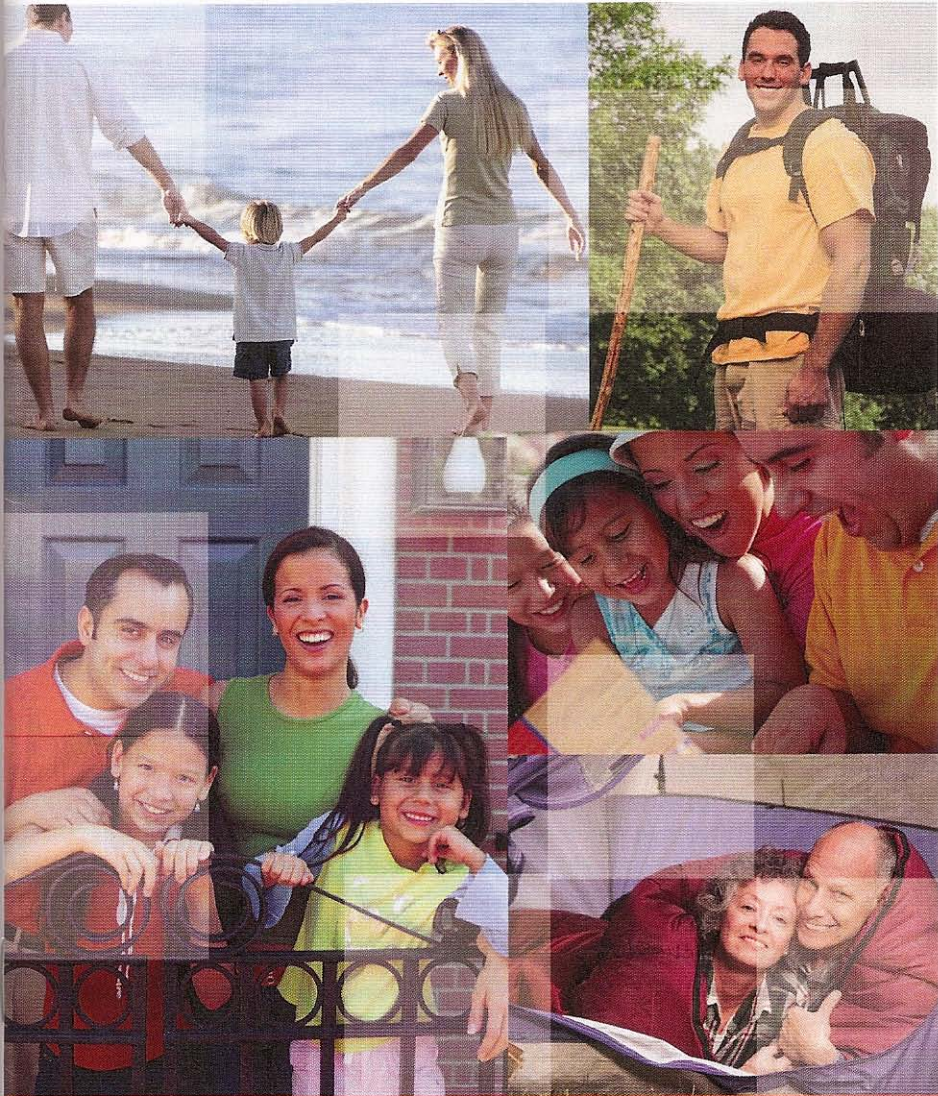


Delmarva Benefit Card

Discount Medical Plan



Good-Thrift™ Benefit Corporation

Good-Thrift.com

410-934-0858



Doctors by Phone

Consult A Doctor™



HIGHLIGHTS

- On-demand healthcare – wherever and whenever you need, as often as you need.
- Access to a doctor from anywhere via phone or e-mail, 24 hours a day, 7 days a week, 365 days a year.
- If medicine is needed a prescription is phoned into your local pharmacy.
- All state licensed physicians specialize in phone and e-mail medical consults. They are primary care physicians, internists and urgent care physicians.
- Speak to a doctor immediately for informational consultations or in most cases in less than an hour, but always within 3 hours guaranteed for diagnostic consultations.
- Helpful online health tools that empower members to lead healthier, more productive lives.
- Fast, quality, cost effective medical attention that saves both time and money.
- You have already paid the membership access fee for this service.
PLEASE ACTIVATE YOUR ACCOUNT NOW!

continued on the next page

Doctors by Phone

Consult A Doctor™

HOW TO USE

REGISTRATION (Mandatory)

Follow the steps below to register with Consult A Doctor:

- Logon to <http://benefits.consultadr.com>. If you do not have access to the internet call **800-362-2667**.
- Please **Click Here to Activate Your Account**. Enter the information required for Account Authorization.
- Click **Validate Account**.
- Accept **Terms and Conditions**.
- After setting up your primary membership, call **800-362-2667** to add any family members to your account. Dependents cannot be added to your account through the website.

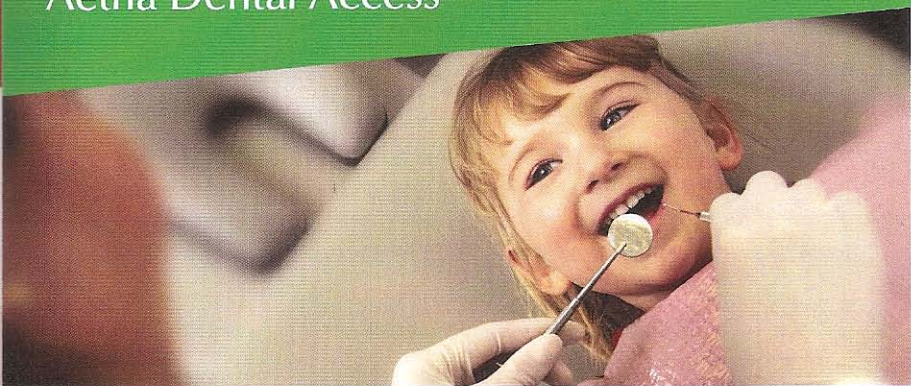
When you need a medical consult, log back on to <http://benefits.consultadr.com> and select the consult that best fits your needs or call **800-DOC-CONSULT** (800-362-2667).

Consult A Doctor™ is not associated with any doctor network included in your benefits package nor do they have access to network information. For that info, call the Member Services number on your membership card.

*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 Idaho residents.*

Dental Care

Aetna Dental Access®



HIGHLIGHTS

- In most instances, members may save 15% to 50%* per visit on services such as cleanings, x-rays, fillings, root canals, and crowns.
- Save on specialty care such as orthodontics and periodontics where available.

HOW TO USE

- ➔ To locate a provider near you, call **888-354-8342** or log on to **www.locateproviders.com**.
- ➔ Identify yourself as an Aetna Dental Access® member (look for the logo on the back of your member ID card). Show your card with logo at the time of visit. You will receive a discount on the service.
- ➔ Pay the discounted total at the time of service.

**Actual costs and savings vary by provider, service and geographical area. 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. Not available in VT.*

Vision Care

Coast To Coast Vision™



HIGHLIGHTS

- Save 20% to 60% on prescription eyeglasses, including frames, lenses and specialty items.
- Save 10% to 20% on non-disposable contact lenses at retail locations.
- Save 10% to 40% on soft contact lenses, including disposables, though America's Eyewear mail order service.
- Save 10% to 30% on medical eye exams and surgical procedures.
- Save 40% to 50% off the overall national average for laser surgery.
- If you are dissatisfied with an eyewear purchase, return the merchandise within 30 days for a full refund or exchange.
- If you find the exact same pair of glasses for less within 30 days of purchase, Coast to Coast Vision™ will refund the difference in price.*

HOW TO USE

- To locate a vision provider near you call **800-800-EYES (800-800-3937)** or log on to www.locateproviders.com. Identify yourself as a Coast to Coast Vision™ member (look for the logo on the back of your member ID card).
- For laser surgery providers, call 877-307-4448.
- To order contacts through the Mail Order program, call America's Eyewear at **800-878-3901** to get a quote or to order replacement contact lenses.
- Federal law requires you to mail or fax a copy of your prescription to the contact lens company before you can place an order. Mail to: America's Eyewear P.O. Box 671309 Dallas, TX 75367-1309 or fax to: 972-503-5671.

**Lower price must be verified before providing a refund. Call 800-800-3937 for details.*

Not available in VT.

Vision Care

FramesDirect.com



HIGHLIGHTS

- Save 40% on lenses for eyeglasses or sunglasses when ordering online.
- Save 15% off your entire order through FramesDirect.com (excludes all contact lenses and certain brands of eyewear due to manufacturer guidelines).
- Free standard shipping for orders over \$99.
- World's Largest Selection of prescription and non-prescription eyewear.
- Over 100,000 frames to choose from.
- All the top brands—Rayban, Oakley, Prada, Polo, Persol and many more.*

HOW TO USE

- To receive discounts on lenses for eyeglasses and sunglasses, visit FramesDirect.com.
- Enter your promo code in either your cart or on the checkout page. (Use **NB40LENS** for 40% off lenses with purchase of frames and lens or **NB15OFF** for 15% off the entire order.) This will generate an extra field. Enter your group ID in the extra field generated and the discount will be applied.

Pharmacy



HIGHLIGHTS

- Obtain the lowest price on short-term acute care prescription drugs.
- Use your card at independent, national and regional chain pharmacies nationwide.
- Save on your out-of-pocket expenses. Discounts range from 10% to 85% on most medications.
- Receive the lowest price in the store available through the program regardless of promotions and discounts.

HOW TO USE

- Find a pharmacy near you by calling Member Services at **800-800-7616**, Monday through Friday, 7 a.m. to 7 p.m. and Saturday, 8 a.m. to 5 p.m. Central Time, or check our website at www.rxpricequotes.com. Present your membership card along with your prescriptions to the pharmacist. The pharmacy computer system will compare our contracted discount price with the pharmacy's retail price when the prescription is processed. You pay the lower of the two prices directly to the pharmacy at the point of sale.
- Please do not call the pharmacy for price quotes. Prices may change from day to day and they cannot be given over the telephone. Visit www.rxpricequotes.com to look up drug prices by location.
- If your pharmacy happens to be selling any maintenance medications prescribed to treat on-going ailments, such as high blood pressure and arthritis, for less than the discount price, you will receive the pharmacy's best price.
- If you experience any difficulties in using our pharmacy program, please call or ask the pharmacist to call our Member Services department at the number located on the back of your membership card.

Pharmacy Discounts are Not Insurance and are Not Intended as a Substitute for Insurance. The discount is only available at participating pharmacies.

Mail Order Pharmacy

Catamaran



HIGHLIGHTS

- Maximize your savings on maintenance medications conveniently delivered through the mail.
- Beat the lowest retail pharmacy price by \$5 on prescriptions priced over \$20 with no postage or dispensing fees.*

HOW TO USE

- ➔ Call **877-839-8121**, Monday through Friday, 9 a.m. to 6 p.m. Central Time. For price quotes, initial orders, and re-orders, give the service representative the name, strength, and quantity of the medication(s).
- ➔ Price quotes are valid for one-time use only. Please call and ask for a price quote before each order. Note: Quotes are subject to change without notice. Price quotes given over the phone are saved for only 30 days.
- ➔ You must return a Patient Profile Form (completely filled out), a valid doctor's prescription, and credit card information to: Catamaran Home Delivery, P.O. Box 166, Avon Lake, OH 44012-9927. You may download the Patient Profile Form from www.rxpricequotes.com/form2 or call **800-800-7616** to receive the form via mail.
- ➔ Orders are shipped within 48 hours of receipt of payment via First Class Mail or UPS Ground, based on the contents of the package. Special shipping arrangements can be made for an additional fee. Check with a service representative for more information.
- ➔ Orders are automatically filled using generic medication, unless prescription specifies "brand necessary" or the member requests "brand."

continued on the next page

Mail Order Pharmacy

Catamaran

HOW TO USE CONTINUED

- Prescriptions faxed by physicians will automatically be filled and charged to your credit card on file should this be your preferred method of payment. When faxing prescriptions, physicians must include your member identification number on all communications.
- Catamaran cannot hold prescriptions to be filled at a later point in time, so please send in your prescriptions when you are ready to place your order.
- Prescriptions cannot be filled or refilled once they have expired. Most prescriptions expire one year from the date written. Prescriptions for controlled medications expire 6 months from the date written. CII prescriptions expire 7 days from the date written. Please call for more information regarding ordering controlled medications.
- Insulin and diabetic testing supplies are sold as over-the-counter (OTC) medications. Insulin may be purchased through the mail; however, a doctor's prescription is required. Insulin and diabetic supplies do not qualify for the low price guarantee due to their OTC status. *For savings on Diabetic Supplies call **1-866-274-6199** or visit <http://www.VIPDiabeticplan.com>. Make sure to mention that you are a "VIP Health & Wellness Member."*
- Return Policy: **Medications cannot be returned for any reason.** Once an order has been shipped, we are unable to reuse or resell the items.

*BEST PRICE GUARANTEE:

Members are guaranteed savings when purchasing long-term, maintenance medications prescribed to treat on-going ailments such as arthritis, heart disease and high cholesterol. The mail order prescription price is guaranteed to be \$5.00 less than the lowest competitive price quote from a local pharmacy provided the brand or generic drug costs \$20.00 or more. There are never dispensing or postage fees added except for "rush" deliveries.

WE MUST HAVE A COMPLETED PATIENT PROFILE ON FILE BEFORE PROCESSING ORDERS, APPLYING PRICE QUOTES TO ORDERS, OR GIVING YOU THE "BEST PRICE GUARANTEE!"

Vitamins

Vitacost.com



HIGHLIGHTS

- Toll-free and online shopping with friendly and knowledgeable customer service representatives.
- Save up to 80% on over 400 brands and over 12,000 items in stock.
- Choose from brand names you know and trust such as Twinlab, Nature's Way, Enzymatic Therapy, Country Life and hundreds more.
- All purchases include a 30-day unconditional money-back guarantee.

HOW TO USE

- Call toll-free **888-610-9950**, Monday through Thursday, 8 a.m. to 8 p.m., Friday, 8 a.m. to 5 p.m. and Saturday, 9 a.m. to 2 p.m. Central Time or go to www.vitacost.com to place an order or request a free catalog filled with extensive savings on vitamin and nutritional supplements.
- You must mention code **UH992** to receive your extra 10% discount savings.
- Automatic monthly shipments are available for products you need on a regular basis.

Diabetic Supplies

Diabetic Solutions



HIGHLIGHTS

- Choose a package based on your daily testing requirements. Packages are priced from \$29.99 per month to \$169.99 per month. The prices are 60% less than average retail prices.
- Packages Include:
 - Free Glucose Meter
 - Control Solution
 - Carrying Case
 - Test Strips
 - Swabs
 - Battery
 - Lancets
 - Manual Log Book
 - Free Shipping
 - Lancing Device
- Individual testing supplies such as lancets, test strips, meters and more are discounted an additional 15% off our lowest rates.
- Regularly scheduled home delivery is included at no extra cost when a package is ordered. Individual supplies can be reordered as needed.

HOW TO USE

- To receive your discount, visit www.VIPDiabeticplan.com or call The VIP Diabetic Plan toll-free at 866-274-6199.
- A friendly operator will help you determine the best package for your needs. Your supplies will be shipped to your home.
- If you ever run low on supplies or need more, call us and we'll offer you additional discounts on all of our products.

Hearing Aids



NEWPORT AUDIOLOGY CENTERS HIGHLIGHTS

- Save 35% on hearing aids from Newport Audiology Centers.
- Over 3,000 locations nationwide.
- Free initial hearing evaluation.

PROGRAM COMPONENTS

- Customer service call center to handle all questions and scheduling.
- Two year supply of hearing aid batteries with purchase.
- Two year manufacturer's warranty, including a one-time replacement for loss or damage.*
- Unlimited follow-up visits during the useful life of the hearing aid for cleaning and checkups.
- 100% Service Satisfaction Guarantee during the first 60 days.
- Patient financing options.
- A complimentary hearing evaluation every two years.

HOW TO USE

- To schedule an appointment at a location close to you call **888-851-9554**.
- A confirmation letter and map to the clinic location will be sent to you.
- You will be contacted after your appointment to ensure all your hearing needs were met.

continued on next page

Hearing Aids

BELTONE HIGHLIGHTS

- Save 15% on Beltone hearing aids at Beltone locations nationwide.
- Free hearing screening.
- Belcare™ and Lifetime Care™ program.

HOW TO USE

- For providers near you call **800-235-8663** or log on to **www.locateproviders.com**.
- Show your card to the provider at the time of service to receive your discount.

MAIL ORDER HIGHLIGHTS

- Save 40% to 60% off average National Retail Pricing on over 100 models of name brand hearing instruments.
- 45-day home trial period.
- Receive the lowest price available.

HOW TO USE

- Call **800-333-HEAR** (800-333-4327) for a brochure by mail.
- You will be called in 7-10 days for a detailed case history of the hearing problem.

**Members must pay for all repairs not included in the warranty. Discounts cannot be combined with any other promotional offer, discount, rebate, health insurance benefit or value-added discount plan. Unlimited follow up visits will be provided at no cost to the member; however, any costs for repairs no longer under the manufacturer's warranty will be at the expense of the member.*

MRI & CT Scans

NextImage Direct

HIGHLIGHTS

Save 50% to 75%* off usual charges for the following imaging services:**

- MRI
- CT scans
- Ultrasounds

Large nationwide panel of radiologists and imaging specialists with over 2,900 radiology facilities throughout the United States.

HOW TO USE

PHONE:

- To schedule a service call **855-312-3450** between 8 a.m. and 5 p.m. Pacific Time.
- You will need to provide the Group/Client Number from the front of your membership card.
- Our service representatives will help members select a network provider that is convenient to home or work.
- Once a network provider has been chosen, you will be required to provide credit/debit card information over the phone prior to booking the appointment.
- The appointment is booked right away. On the same call you can ask any questions you might have in regards to the test and what to expect, directions to the facility, etc.

ONLINE:

- To obtain pricing and reserve a procedure visit www.nextimagedirect.com/nh.
- Enter your zip code and requested procedure in the "Find Facilities Near You" search box.
- Select a network provider that is convenient to home or work by hitting the "Reserve" button.
- Fill out the online form. You will need to provide the Group/Client Number from the front of your membership card.
- Enter payment information online via debit/credit card.
- Complete your reservation by faxing the Doctor's order/Rx for your procedure to us at **888-371-3302**. We must have this prior to scheduling.
- One of our care coordinators will contact you within 48 business hours to confirm the requested procedure and payment. The appointment is then booked right away. On the same call you can ask any questions you might have in regards to the test, what to expect, etc.

*** Savings may vary based on geographic location, provider selected and procedure performed.**

**** Available services may vary by provider.**

Lab Testing

DirectLabs



HIGHLIGHTS

- 10-80% off usual charges for blood test and all other lab testing.

HOW TO USE

- Call **877-281-7042** and identify yourself with the code: **R-NEWB** or visit www.findyourlab.com.
- Place your order with DirectLabs (DLS) online or by phone.
- A DLS representative will discuss the draw site locations and test options. To process your order online, please use your member ID in the proper field. You will be referred to the Patient Services Center (PSC) blood draw site of the major clinical laboratory nearest you. DLS provides the necessary order. You must have the requisition form from DLS prior to going to the lab/PSC.
- Confidential test results are available to you in as little as 24-48 hours, for most tests (in your MyDLS account). If you would like your results faxed or mailed you must fill out the online HIPAA Release form.

Not available in MA, MD, ND, NE, NJ, NY, RI, or SD.

Membership Agreement

Total Fee: \$4.59/MONTH

Discount Medical Fee: \$4.59

Non-Medical Fee: \$0.00

Association Membership Fee: \$0.00

Dependent Fulfillment: \$3.95 (if ordered)

ONE-TIME APPLICATION FEE: \$3.95

Discount Medical Plan Organization: New Benefits, Ltd
Attn: Compliance Department
P O Box 671309
Dallas, TX 75367-1309

For plan information, to change your mode of payment, to add family members or for any other assistance please call the customer service number located on the back of your membership card.

DISCLOSURES:

1. This plan is not insurance.
2. This plan provides discounts at certain health care providers that are contracted with the discount medical plan for medical services.
3. This plan does not make payments directly to the providers of medical services.
4. The plan member is obligated to pay for all health care services but will receive discount from those health care providers who have contracted with the discount plan organization.

Cancellation Policy:

To terminate or cancel the member agreement please call 1-800-800-7616 or send a written cancellation notice to the sponsoring organization. This agreement can be cancelled for non-payment.

30-day Money Back Guarantee:

If you cancel for any reason within 30 days, you will receive a full refund of membership fees, excluding the one-time registration fee, if membership is canceled within the first 30 days after receipt of membership materials.

Issue Resolution:

For any concerns or complaints when using the membership card, please call the number above for immediate assistance. Your issue will be researched and a resolution reached within 3 business days.

THIS PLAN IS NOT INSURANCE

Terms and Conditions

1. Member is defined as primary member, spouse, and all legal dependents.
2. Providers are subject to change without notice. Programs may vary in some states. Providers and locations may be removed from the network at any time.
3. This is a discount program only. The program may be cancelled or modified at anytime. You will receive notice if the plan is cancelled or materially modified.
4. Normal business hours are Monday through Friday, 7a.m. to 7p.m. and Saturday, 8 a.m. to 5 p.m. Central Standard Time.
5. The discount company will not reimburse or pay any portion of any provider's fees. These benefits may not be used with any other discount plan or program. Listed or quoted prices are subject to change without notice.
6. Providers may offer products or services to the public at prices lower than the discounted prices. In such event, members will be charged the lower price.
7. Savings are based on the provider's normal fees. Actual savings will vary by location and the services or products purchased.
8. This discount program is a referral plan, and makes no warranties concerning the quality of care received. Providers are responsible for the professional advice and treatment provided to members.