

## NOTHING MAKES YOU FEEL BETTER THAN SAVING MONEY

Now you can help offset the high cost of healthcare while keeping your family on the road to good health. You receive significant savings for you and your dependents on healthcare services everyone can use.

### These Benefits are:

- Easy to use
- No health restrictions
- Use immediately when you receive your card
- No paperwork

**ALL OF THESE BENEFITS ARE AVAILABLE TO YOU AND YOUR FAMILY ON ONE CONVENIENT CARD.** This is a discount medical program offering significant savings from thousands of healthcare providers across the nation.

**YOUR MEMBERSHIP IS SIMPLE AND EASY TO USE.** You can begin saving money as soon as you receive your membership packet. It's quick and easy to locate participating providers in your area using the toll-free numbers listed on the back of your membership card. Simply present your card at provider locations to receive immediate savings.



**WE GUARANTEE YOU WILL BE 100% SATISFIED.** If for any reason you are not completely satisfied with your membership, simply return the membership packet within 30 days and your money will be cheerfully refunded.

## FIND THE PACKAGE THAT FITS YOUR NEEDS

### Package A

\$1.99/month  
(plus a one-time \$3.95 application fee)

Dental	Vision
Pharmacy	Vitamins (with <i>Dermstore.com</i> )
Diabetic Supplies	Hearing Aids & Products
Lab & Imaging	

### Package B

\$4.59/month  
(plus a one-time \$3.95 application fee)

Doctors by Phone	Dental
Vision	Pharmacy
Vitamins (with <i>Dermstore.com</i> )	Hearing Aids & Products
Diabetic Supplies	
Lab & Imaging	

Good-Thrift Benefit Corporation

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Delmarva Benefit Card



# Healthy Savings for Your Family



Delmarva Benefit Card  
Discount Medical Plan





# Helping Your Family Save!

## DOCTORS BY PHONE

- Consult A Doctor is a national network of board certified physicians providing cross coverage consultations via telephone or email, free of charge, 24 hours a day.
- Physicians discuss symptoms, recommend treatment options, diagnose many common conditions, prescribe and phone in medications to your local pharmacy when appropriate.
- Members save time and 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 OK residents.*

## DENTAL CARE

- Members **save 15% to 50%\*** on services from general dentistry and cleanings to root canals, crowns and orthodontia.
- Over 92,500\*\* available dental practice locations nationwide.
- Save on routine dental services such as X-rays and fillings.
- Save on specialty care such as orthodontics and periodontics where available.

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

*\*\*According to the Aetna Enterprise Provider Database as of November 1, 2010.*

## VISION CARE

### PRESCRIPTION EYE GLASSES

- **Save 20% to 60%** on eyewear at over 12,000 optical locations nationwide.
- Most frames, lenses and specialty items are available.

### OPHTHALMOLOGY SERVICES

- **Save 10% to 30%** on medical eye exams and **40% to 50%** off the overall national average for LASIK surgery.

### CONTACT LENSES

- **Save 10% to 40%** on most brands of replacement soft and gas permeable contact lenses including disposables, torics and bifocals through the mail order service.

## PRESCRIPTION DRUGS

### NEIGHBORHOOD PHARMACY

- **Save 10% to 85%** on most acute-care medications such as antibiotics and pain killers prescribed to treat short term illnesses or conditions.
- Accepted at independent, national and regional chain pharmacies nationwide.

### MAIL ORDER PHARMACY

- **Guaranteed lowest prices** on maintenance medications prescribed to treat on-going conditions.
- Save at least \$5 on the best retail price quote on brand and generic medications priced over \$10 or 10% below AARP pricing with no postage or dispensing fees.

## VITAMINS AND DERMSTORE PRODUCTS

- Discounted vitamins and nutritional supplements.

## DIABETIC SUPPLIES

- Many different product packages to choose from based on testing requirements. Product packages are priced from \$29.99/month to \$169.99/month, which is 60% off the average competitors' retail prices.

## HEARING AIDS & PRODUCTS

- **Free** hearing test and save 15% off retail cost of over 70 hearing aid models at over 1,350 provider locations in the U.S. and Canada.
- **Save 40% to 60%** off average retail price on over 100 makes and models of hearing aids through the mail order service.
- **35% discount** off hearing aid prices at more than 2,000 Newport Audiology Centers' full service locations.

## LAB & IMAGING

- **Save 10% to 60%** off usual charges for MRI and CT procedures while utilizing credentialed radiology providers.
- Receive discounts off usual charges for blood tests and all other lab testing.

## Disclosures

**This plan is NOT insurance.** This plan provides discounts at certain health care 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 health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. **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. 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 in the prospective cardholder's service area, including the name, city, state, and specialty of each program provider that is located in the cardholder's service area. 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: [www.locateproviders.com](http://www.locateproviders.com).

**Not available in UT, KS or VT.**

*Pharmacy discounts are Not Insurance, and are Not Intended as a Substitute for Insurance. The discount is available only at participating pharmacies. The program administrator may obtain fees from pharmacies based on your prescription drug purchases. These fees may be retained by the program administrator or shared with you and/or your pharmacy.*