



**NUWIN CARE**

## Talk to a Doctor in Minutes by Phone, Video or App

Imagine a world without doctor's waiting rooms. Now, you can. Powered by Teladoc, NuWin provides you with phone, video and mobile phone app access to licensed US physicians, 24 hours a day, 7 days a week. Need medical advice at 2 a.m.? Or, a prescription while traveling? NuWin delivers the finest physician care – anytime, anywhere, for anyone.

### A Fresh, Bold Approach to Healthcare



Powered by Teladoc, NuWin provides on-demand, 24/7 phone, video and mobile phone application access to US Board Certified doctors, who can diagnose your problem and prescribe medication when needed. Individuals and families can consult immediately with our network of U.S.-based, state-licensed doctors for common, non-emergent medical conditions.

While healthcare as we know it slows to a crawl, further strained by the passing of the Affordable Care Act, NuWin transforms traditional healthcare delivery by harnessing the power of digital telephony and technology. As a result, Americans nationwide can now experience real-time, quality physician care – anytime, anywhere, and for anyone.

### Multiple Ways to Speak with a Doctor

Telephone		Online		Mobile Phone	
Priority	By Appointment	Video	Android	iPhone	
✓ Talk to a doctor in 14 minutes on avg.	✓ Schedule a time to talk to a doctor (MON – FRI)	✓ Face-to-face appointment	✓ Available on all Android phones	✓ Available on all iPhones and iPads	
✓ Comprehensive diagnostic appointment	✓ Comprehensive diagnostic appointment	✓ Comprehensive diagnostic appointment	✓ Connect by phone or video	✓ Connect by phone or video	
✓ Treatment plan	✓ Treatment plan	✓ Recommended treatment plan	✓ Access our complete health library	✓ Access our complete health library	
✓ Prescriptions when necessary	✓ Prescriptions when necessary	✓ Prescriptions when necessary	✓ Prescriptions when necessary	✓ Prescriptions when necessary	

## Membership Benefits

### ❖ On-Demand Physician Care

Speak with a doctor 24/7, without long waits at the doctor's office, urgent care or emergency room. Obtain information, treatment recommendations, and prescription medication, when appropriate.\*

### ❖ Request Prescription Medication

Get timely prescription refills, enjoy convenient pickup at your nearest pharmacy.

### ❖ Coverage for your entire family

Instant, affordable coverage for all ages – from children to senior citizens – no age limit!

### ❖ Nationwide medical expertise

All physicians are U.S.-based, state-licensed, and NCQA-certified. Availability in all states except Idaho.



## When to use NUWINCARE

- ✓ Need information for non-emergent medical issues
- ✓ After-hours or on weekends and holidays, when your primary care physician is unavailable
- ✓ Require medical advice and care, without the inconvenience of time off work
- ✓ Need prescription medication for a common malady or a refill\*
- ✓ While traveling or on-the-go

## Common Non-Emergent Medical Conditions Treated

When your primary care doctor is not easily accessible for acute conditions like:

- |                      |                                |                            |
|----------------------|--------------------------------|----------------------------|
| ✓ Cold/Flu           | ✓ Stomach Ache/Diarrhea        | ✓ Urinary Tract Infections |
| ✓ Sinus infections   | ✓ Rash/skin irritations        | ✓ Yeast infections         |
| ✓ Eye/ear infections | ✓ OB/GYN                       | ✓ Pediatrics               |
| ✓ Bronchitis         | ✓ Upper Respiratory infections | ✓ And more...              |
| ✓ Allergies          |                                |                            |
| ✓ Headaches          |                                |                            |

## Help with your medical bills is a just call away!

Having a health issue which requires medical care is one thing, having exhausted all benefits and still owing medical bills is another. Does this sound like you? Let a personal negotiator go to bat for you — and only pay if you save! Our Medical Bill Saver team will step in and do the legwork for you while you focus on getting well.

### Our Bill Saver Team Has Your Back!

When discounts and reimbursements are not enough, our Medical Bill Saver service is initiated and provides you with unparalleled attention and dedication to finding the best solutions for resolving your outstanding medical bills. Since we treat you and your locality and provider as a unique combination of variables, we are able to deliver a customized and comprehensive solution that goes far beyond the benefits of a one-size-fits-all approach.

Once engaged, our team takes responsibility for the flow of paperwork and communications with each provider as we pursue mutually acceptable solutions. What's more, you don't pay unless you save, and your spouse, dependent children, parents and parents-in-law can all use the service!




#### Put Us To Work For You!

Just send us your bill... we'll negotiate a discount.

- + We can help save you hundreds—even thousands—of dollars, no matter what your benefit status
- + Can result in 25-50% savings
- + High success rates
- + Pay nothing up-front

#### Do You Qualify?

You may qualify for Medical Bill Saver if you:

- + Received care for a single related medical event at a hospital, emergency clinic or surgical center
- + Were an active member of the  **NUWINCARE** program at the time of the event
- + Were left with a balance over \$400, even after discounts and medical benefits were applied

## Here's how Medical Bill Saver can help:

- ❖ Negotiates with providers to lower balance on uncovered bills over \$400
- ❖ Easy-to-read, personal Savings Result Statement, summarizing outcome and payment terms
- ❖ Provider sign-off on payment terms and conditions
- ❖ For successful negotiations, we share in 25% of the savings. If we're not successful, you pay nothing
- ❖ We can attempt to negotiate bills to help reduce the balances that apply to deductibles and coinsurance
- ❖ Don't struggle with left over medical bills, let our Bill Saver team step in and help!

*Don't struggle with left over medical bills, let our Bill Saver team step in and help!*

## Don't let stress and anxiety beat you, fight back!

Today's hectic lifestyles create stress, depression, anxiety and other personal issues for many people. According to recent studies, over 75% of all doctors office visits originate from stress related factors. Let our team help you handle life's challenges.



### **The help you need is a phone call away!**

Our telephone consultation provides immediate, customized help. With telephone consultations, you can speak with a Master's-level clinician any time — 365 days per year — from the comfort and privacy of home or anywhere else you choose. From the moment you call, you engage instantly with a clinician — with no limit on the time it takes to help resolve your issues.

We have found that 80% of all issues can be resolved within this fantastic program, with the remaining 20% being referred out to strategic partners. The flexibility of their short-term telephonic consultation model ensures you receive the appropriate consultation, avoiding unnecessary use of health insurance benefits, saving you time and money.

## How Telephonic Consultations Work:

- ❖ Call anytime, 24/7 and speak directly with a Master's Level clinician
- ❖ Engage instantly, with no limit on how long it takes to solve your problem
- ❖ The initial assessment includes basic demographics, assessment of presetting requests or issues, assessment of imminent risk, and referrals.
- ❖ If additional help is needed, they refer you to a clinician who provides support, additional assessment and any needed referrals.
- ❖ If a risk is identified, they will take steps to ensure you are safe and provide you with the appropriate follow-up and referrals.

*You are no longer alone in your fight against stress... let us help!*

## Legal assistance is an ever growing need

More and more, average, everyday Americans like yourself are finding themselves in need of legal assistance. But who do you turn to? Who can you trust? With our legal services, you get access to our network of attorneys, who specialize in whatever legal service you need. One simple phone call and you're connected!



### Legal specialists you can trust!

As the world grows ever more complex, the issues people find themselves facing become more complex as well. People every day are struggling with issues surrounding marriage and divorce; custody and child support; consumer transactions and housing — and the list goes on.

Yet when confronted with a legal issue, most people don't know where to turn to obtain professional guidance. And cost often presents a substantial barrier. According to the Federal Trade Commission a full 70 percent of the population does not seek legal counsel due to fear of the cost. With our Legal Services, the help you need is now within reach!

#### Affordable Legal Help

Your legal assistance benefit provides you with as many telephone consultations with an attorney as you need — at no cost. Talk as many times or as long as you need! If referred in person, you receive one free 30-minute consult per separate legal issue, and a negotiated rate if more time is required.

#### Easy Access

To access this benefit, simply call our team using your toll-free number. After a brief intake and discussion, you will receive a referral to a network attorney who specializes in the issue. The case is monitored throughout the process to help ensure satisfaction.

## Legal Services Can Help With:

- ❖ **Family or domestic law** — contested divorce, contested child support, contested spousal support, domestic violence, custody issues
- ❖ **General** — civil, real estate matters, bankruptcy, landlord/tenant issues, collection, contractual disputes
- ❖ **Criminal** — criminal charges, juvenile matters, DUI
- ❖ **Parents** — probate, Social Security, Medicare
- ❖ **Elder law and estate planning** — wills (preparation and review), trusts, probate, Social Security, Medicare
- ❖ **Real estate** — assistance in the acquisition or sale of residential property, lease and rental of apartments, property boundary disputes
- ❖ **Motor vehicle** — traffic tickets, driver's license matters, collection/personal injury
- ❖ And more!

*Next time you're in a jam, turn to our Legal Services for help!*



## The answers you need for financial matters

Finally, you can find the answers you need for your money matters. One toll-free call puts you in touch with a financial consultant ready to help you with a wide range of issues. Whether it's about budgeting and debt management, or tax matters and retirement planning, you have access to the resources you need.



### Financial help you can count on!

Information is at your fingertips by phone or through the Internet. Find help with creating a budget and managing debt, understanding bankruptcy options and requirements, avoiding foreclosure and handling creditors, preparing for a home purchase and saving for your down payment, setting financial goals and deciding on investment strategies or planning for college expenses and finding the right tuition plan.

And you have access to a website packed with information and resources! Our on-demand online resource center includes a library of articles on financial topics written by experienced professionals. Or take advantage of the many tools and financial calculators.

#### Financial services can help you with:

- + Budgeting
- + College Funding
- + Estate Planning
- + Elder Care
- + Bankruptcy
- + Debt Management
- + Credit Repair
- + Credit Report Analysis
- + Retirement Preparation
- + Medicare/Social Security

## How Telephonic Consultation Work:

- ❖ Call our toll free number at anytime, from anywhere
- ❖ Answer a few brief questions about your situation
- ❖ You will then be transferred to our Financial Services team
- ❖ If you prefer, you can choose to have them call back at a time that's more convenient
- ❖ And you're on your way to unraveling your financial issues!

*Money problems? We'll help you get everything straightened out!*

## On-demand resources for you and your family

Tired of searching the web for the help that you need for you and your family and not knowing which information you can trust? Look no further! Our online resources and discount center gives you on-demand access to hundreds of articles, webinars, resource libraries and easy-to-use tools.

### At your fingertips and on your schedule

People face the challenge of balancing their professional and family lives everyday, and they need answers fast. Our program provides those answers through it's web enabled member assistance and worklife platform. Beyond just helping you locate child care, our website offers you easy, online access to a proprietary database of worklife providers, useful and compelling research and information on health and wellness, robust concierge resources and discounts at a network of national vendors.

Using the site, you can gather information and make important decisions about family, health, leisure time and how to get "the most for your money" ... all through one web tool that you can use at your pace and on your schedule.



- ✓ **Child Care Resources.** A searchable network child care facilities based on your zip code, in addition to articles on babysitters, child care providers, schools, fitness centers and more on topics including adoption, child care, health & safety, grandparents, infancy, parenting, school-age children, starting a family, summer care and toddlers/preschoolers.
- ✓ **College and Education.** Find out information on financial aid, saving money, preparation tips for both parents and students. Learn about school selection and receive tips for your school-aged children.
- ✓ **Emergency Preparedness.** Access online articles on how to make a disaster supply kit and what should be in it.
- ✓ **Pets.** Learn more about adopting pets, pet care and more.
- ✓ **Worklife Library.** View a full list of links for a host of WorkLife Notes. All WorkLife Notes are written by our experienced communications staff of Master's-level, Licensed Clinical Social Workers and Therapists.
- ✓ **Military Life.** Find resourceful articles on deployment and returning home and find additional resources to help you cope with life as a Military family.
- ✓ **Online Webinars.** Free monthly webinars on a variety of topics from coping methods during our current economic state to health living and more.
- ✓ **Discount Center.** Save an average of 25% on over 3.5 million products and services.

*All of this and more is just a click away... anytime, anywhere!*

## Save BIG on Healthcare products & services

Our FREE prescription and healthcare discount card\* gives you and your family access to savings on a wide range of health care products and services, including prescription drugs, lab tests, vision care, and dental care. You'll save on all of these with ONE CARD. It's simple to use, and saves you time and money!\*

## An empowering health and wellness program

WellCard Health gives you and your family access to pre-negotiated discounts on prescription drugs and a wide range of health care services. WellCard Health gives you access to over 410,000 Physicians and 45,000 ancillary provider locations throughout the United States. Plus, over 59,000 nationwide pharmacies accept WellCard Health with availability for mail order and specialty pharmacy. And all services are available with no administrative fees to you or your family.

We call it WellCard, you'll call it EMPOWERING!



## How It Works:

- ❖ Register for your card at [www.wellcardhealth.com](http://www.wellcardhealth.com), and print out your card after registration is complete.
- ❖ Find a provider by clicking on the service that you need, then the 'Locate a Provider' tab for that service.
- ❖ Schedule your appointment with the provider you select.
- ❖ Go to your appointment and pay at the time of service.

## Save up to 50% on a Wide Range of Services

- ❖ **Doctor Visits – save up to 25%**  
Over 450,000 physicians and ancillary providers nationwide provide a full range of specialties and services. WellCard participants average savings of 20% at time service is rendered.
- ❖ **Dental – save up to 50%**  
WellCard is accepted at over 70,000 provider locations nationwide, and covers all dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use....more on the next page>>>

- ❖ **Vision – save up to 50%**  
WellCard is accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.
- ❖ **Surgical Centers – save up to 80%**  
Members have access to surgical centers of excellence throughout the United States at a savings of 30-80%. Professional Care Coordinators assist with scheduling, travel, and accommodations.
- ❖ **MRI & Imaging – save up to 70%**  
WellCard participants receive concierge appointment service and enjoy savings of 20% and more on MRI, PET, and CT scans, as well as other imaging services at over 3,900 locations nationwide.
- ❖ **Lab – save up to 60%**  
WellCard participants save up to 60% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-96 hours.
- ❖ **Prescription Drugs – save up to 65%**  
WellCard is accepted at over 59,000 pharmacies nationwide. Over 60,000 brand and generic drugs are included, with savings as high as 65%. WellCard may be used any time and with no annual limit.
- ❖ **Hearing – save up to 15%**  
WellCard participants receive a free hearing test and 15% discount on over 80 models at 1,350 Beltone locations nationwide, with a Lifetime Care Program included.
- ❖ **Diabetic Care Services – save up to 10%**  
A full line of diabetes testing supplies are delivered directly to the member's home. Members receive free access to a Certified Diabetes Educator and Envoy Health newsletter with tips on living with diabetes.
- ❖ **Vitamins – save up to 10%**  
A wide range of vitamin and mineral supplements are delivered directly to the member's home at discounted rates.
- ❖ **Daily Living Products – save up to 10%**  
A wide range of medical supplies, safety equipment, and health products are delivered directly to the member's home at discounted rates.
- ❖ **WellCard Rewards – get cash back**  
Cardholders receive a percentage of their purchase back as cash when shopping online with hundreds of merchants.

*Yup, it's that easy!*