

## Frequently Asked Questions

**Q: Who is eligible?**

**A:** All dues-paying AFSCME members and retired members are eligible to participate in this program. Household family members - including spouses, children, parents - may be included. You can even include children living at college.

**Q: Will this program include my prescriptions and health care services for pre-existing medical conditions?**

**A:** Yes, everyone is accepted. AFSCME Advantage Health Savings program includes prescriptions and health care services. Note that this program is not insurance.

**Q: Are there providers in my area?**

**A:** This program has an extensive nationwide network of providers and is frequently adding to its list. Some program features, however, may not have a provider in your location. To find out if there is a participating provider in your area, call **1-877-570-4845**. Or go to **www.afscme.org** to search for participating physicians, hospitals, dentists, vision care providers, hearing care providers and podiatrists.

**Q: If I travel, can I still use my Health Savings card?**

**A:** Yes. Your AFSCME Advantage Health Savings card is welcomed at thousands of locations nationwide. And you can call customer service toll-free at **1-877-570-4845** from anywhere in the U.S. for the participating provider location.

**Q: Is the Health Savings Program insurance?**

**A:** No. This program is not an insurance product. And the program provider is not a health maintenance organization, or a health care administrator. Your Health Savings membership provides you with access to discounts, so you get much better prices with the program than you would on your own and significantly reduce your out-of-pocket spending on these items. You will pay for services at the program discounted price at the time services are received.

**Q: I have insurance, so why do I need this program?**

**A:** The AFSCME Advantage Health Savings program provides low cost health care services to those who may lack "complete insurance". The program can help meet the gaps for Medicare recipients, those with inadequate employer programs and others, by providing access to and reduced costs for prescriptions, vision, dental, foot, hearing, and diabetic supplies...items that may not be included by many insurance plans or Medicare.



Here's one more way it pays to be an AFSCME member...

## AFSCME Advantage Health Savings Program

- Savings for the entire family
- Risk Free trial membership
- 20% to 45% off physician care
- 20% to 25% off hospital care
- 20% to 50% off dental care
- 24 hour Nurse HelpLine
- Prescription savings
- 15% to 45% off vision care
- 20% to 50% off foot and ankle care
- 5% to 60% off hearing care
- 20% to 40% off medical and diabetic supplies

For more information, call **1-877-570-4845** toll free, or visit **www.afscme.org**

**AFSCME Advantage helps working families save every day with a wide range of discounts and services:**

- College scholarships
- Financial services
- Travel & recreational discounts
- And more

AFSCME Advantage discounts and services are offered exclusively to working families. Be sure to visit **www.afscme.org** often, because new programs are added all the time!

For more information, or to join the AFSCME Advantage Health Savings Program, call **1-877-570-4845** toll free, or visit **www.afscme.org**

*AFSCME Advantage® Health Savings is brought to you by*



AFSCME  
1625 L Street, NW  
Washington, DC 20036  
**www.afscme.org**  
TTY: 202-659-0446

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# Health Savings

Save on healthcare for the whole family



**1.877.570.4845**  
**www.afscme.org**

# Living well is the best benefit

Your health is precious, and medical expenses are not cheap, even when you have health insurance. But with this discount program, you can save on physician and hospital care, dental care, eye care, prescriptions and more for yourself and your family.

## Sign the whole family up

All AFSCME members are eligible, including retirees; and so are the rest of your family members living in your household! Spouses, children, even parents and other relatives and household members are eligible for this program, which offers discounts on out-of-pocket expenses that insurance may not cover.

### Disclosures:

1. THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.
2. The plan provides discounts at certain health care providers for medical services
3. The plan does not make payments directly to the providers of medical services.
4. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization.
5. Discount Medical Plan Organization and administrator: CAREINGTON International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Note to Texas Consumers: Regulated by the Texas Department of Licensing and Registration, P.O. Box 12157, Austin, Texas 78711; telephone 1-800-803-9202 or (512)463-6599 website: [www.license.state.tx.us/complaints](http://www.license.state.tx.us/complaints). \*The Standard, Premium and Premium Plus programs are not available in Montana and Vermont. The Prescription Card program is not available in New Hampshire.

## Saving money is easy

- Call 1-877-570-4845 or visit [www.afscme.org](http://www.afscme.org) to:
- find participating dentists, pharmacies, vision care providers, physicians, hospitals and more.
  - ask a question about the program.
  - sign up for the program.
  - Receive your membership materials with your membership identification cards in the mail within about 10 days.
- Present your AFSCME Advantage Health Savings card to your health care provider and you will automatically receive the program's discounted rates. Note, the physician and hospital discounts offer a **special feature**. To use these networks members first call the program. A live program representative will pre-certify that a provider is in network and accepting new patients, confirm a provider is aware of how the program works, and even schedule an appointment. Many other programs do not offer this special feature. This feature helps eliminate errors or confusion on either the member's or doctor's part at the time of service.

## Risk-free 45-day trial membership

Call 1-877-570-4845, (Monday through Friday, 9:30 a.m. – 6:30 p.m. Eastern time. Se habla español.), for more information or to sign up for a RISK-FREE 45-day trial membership. Or visit [www.afscme.org](http://www.afscme.org) to sign up online. We think you'll like the service, but if you don't wish to continue your membership for any reason, just call us to cancel, no questions asked.

## Select the program that's best for you

Choose from four levels of savings for the one that best suits your needs. The Prescription Card Program is FREE, but you can only sign up online, just go to: [www.afscme.org](http://www.afscme.org). The **Standard Program** is \$14.95 per family per year, or if you register using your AFSCME Advantage Credit Card there is no annual charge, just a one-time processing fee of \$4.95. The **Premium Program** is \$69.95 per family per year. The **Premium Plus Program** is \$159.95 per family per year (or \$15.95 per month).

	Prescription Card	Standard Program	Premium Program	Plus Program
Physician and hospital care service				✓
Dental care			✓	✓
Nurse HelpLine & Health Library			✓	✓
Retail & mail order prescriptions*	✓	✓	✓	✓
Vision care		✓	✓	✓
Foot and ankle care		✓	✓	✓
Hearing care		✓	✓	✓
Medical and Diabetic supplies		✓	✓	✓

## 20% to 45% off physician and ancillary providers; 20%-25% off hospital care

Save on medical services at over 1,500,000 provider locations nationwide—includes doctors, hospitals, and ancillary service providers. Network doctors include generalists, pediatricians and just about any medical specialty. Participating providers of ancillary services include laboratories, imaging centers (X-rays, MRIs), chiropractors, physical therapy and much more. (Hospital discounts are not available in Maryland and West Virginia.)

## 20% to 50% off dental care

Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns. Select from over 54,000 participating dental professionals and specialists.

## 24 hour Nurse HelpLine

Get access to a toll-free number, staffed by trained nurses 24 hours a day, ready to provide expert health care advice.

## Prescription savings\*

Save an average of 15% off brand name drugs and 40% off generic drugs at more than 53,000 pharmacies nationwide. Get even greater savings when you choose to use our mail-order prescription service. (Discounts available at participating pharmacies only.)

## 15% to 45% off vision care

Save 15% to 45% off the retail price of eyewear. Enjoy savings on exams, frames, glasses and contact lenses at more than 40,000 providers nationwide. The program also offers discounts on laser vision correction surgery.

## 20% to 50% off foot and ankle care

Save 20% to 50% when you visit one of our 3,500 podiatrists nationwide.

## 5% to 60% off hearing care

Save 30% on hearing evaluations and exams. Save 5% to 60% on all hearing aids at any HearPO provider. Services provided by highly credentialed professionals at more than 1,600 locations nationwide.

## Savings on medical and diabetic supplies

Save 20% to 40% off retail prices on disposable medical supplies, including disposable diabetic supplies such as needles, syringes, test strips and more. Also receive discounts of 20% to 30% on durable medical equipment.

*\*Please keep in mind AFSCME Advantage Health Savings is a discount program, not insurance. Health Savings can sometimes reduce out-of-pocket costs under some prescription programs, but it is not a replacement for a prescription drug insurance program.*

## Savings Summary

The examples below are just some of the ways you can cut the cost of high-quality healthcare for your family.

Service/Product	Regular Price	Special Member Price	Your Annual Savings
Doctor visits (4/year)	\$480	\$360	\$120
Dental Check-up (4/year/family)	\$486	\$246	\$240
Dental (1 crown)	\$1,032	\$577	\$455
Prescriptions (monthly)	\$108	\$84	\$288
New glasses (1 pair)	\$285	\$165	\$120
<b>Sample Annual Savings Total:</b>			<b>\$1,223</b>

*For illustrative purposes only. Regular price and member prices will vary based on location and services provided.*