

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 Discount 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 Discount 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 Discount 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 Discount 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 Discount 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 a union member...

AFSCME Advantage Health Discount Savings Program

- Savings for the entire family
- Risk-Free trial membership
- 20% to 45% off physician care
- 20% to 25% off hospital care
- Personal Health Advocate
- 20% to 50% off dental care
- 24 hour Nurse HelpLine
- Prescription savings
- 20% to 40% off vision care
- 20% to 50% off foot and ankle care
- 25% 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

Union Plus 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

AFSCME-BRO-RX-L0210



Health Savings
Save on healthcare for the whole family



1.877.570.4845
www.afscme.org

Exclusively for Union members, from Union Plus®

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 up the entire family

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.

Saving money is easy

- Call **1-877-570-4845** or visit **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 Discount Savings card to your participating health care provider and you will automatically receive the program's discounted rates.

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** to sign up online. We know you'll like the service, but if for any reason you don't wish to continue your membership 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. (prices are per family per year)

- **Vision Discounts Program:** \$14.95
- **Dental Discounts Program:** \$69.95
- **Physician & Hospital Discounts Program:** \$179.95 per year or \$17.95 per month.

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

Save on medical services at thousands of provider locations nationwide—includes doctors, hospitals, and ancillary service providers. Network doctors include generalists, pediatricians and just about any medical specialty. Participating providers of other services include laboratories, chiropractors, physical therapy and much more. (Hospital discounts are not available in MD and WV.)

Note: this program offers a special feature.

Members first call the program and a live representative will pre-certify that a physician or hospital provider is in network and accepting new patients, and confirm a provider is aware of how the program works. Many other programs do not offer this special feature. This feature helps eliminate errors and confusion at the time of service.

Personal Health Advocate

Get expert guidance on the healthcare and insurance systems, including answers to your questions about test results, treatments and medications, as well as help resolving insurance claims. Advocates are typically registered nurses, supported by a team of medical directors and administrative experts.

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 62,000 participating dental professionals and specialists.

24 hour Nurse HelpLine

Get access to a toll-free number, staffed by licensed registered 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 56,000 participating pharmacies nationwide. Get even greater savings when you use our mail-order prescription service. Sign up for your No Cost Prescription Card at **www.afscme.org**.

20% to 40% off vision care

Save 20% to 40% off the retail price of eyewear. Enjoy savings on frames, glasses and contact lenses at more than 40,000 providers nationwide. The program also offers discounts on exams and laser vision correction surgery.

	Prescription Card	Vision Discounts Program	Dental Discounts Program	Physician & Hospital Discounts Program
	No Cost	\$14.95/year per family	\$69.95/year per family	\$179.95/year per family or \$17.95/month
Prescription Drugs	✓	✓	✓	✓
Vision Care		✓	✓	✓
Dental Care			✓	✓
Hearing Care		✓	✓	✓
Medical & Diabetic Supplies		✓	✓	✓
Foot & Ankle Care		✓	✓	✓
Nurse Hotline			✓	✓
Doctor & Hospital Care				✓
Health Advocate				✓

20% to 50% off foot and ankle care

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

Discounts on hearing care

Discounts on hearing evaluations and exams. Save an average of 25% on all hearing aids at any HearPO provider. Services provided by highly credentialed professionals at more than 1,800 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.

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)	\$1,070	\$577	\$493
Prescriptions (monthly)	\$108	\$84	\$288
New glasses (1 pair)	\$285	\$165	\$120
Sample Annual Savings Total:			\$1,261

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

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

THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN*.

This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. 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. You may access a list of participating health care providers at UnionPlus.org/HealthSavings. Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This program is not available in Montana and Vermont. *Medicare statement applies to MD residents when pharmacy discounts are part of program. The Vision Discounts, Dental Discounts and Physician & Hospital Discounts programs are not available in Montana and Vermont.