

Provide health and wellness discounts with WellCard

WellCard can help employees and their families with out-of-pocket costs that health insurance doesn't cover. To receive discounts, your employees simply present the card at a participating pharmacy or health care provider.

How does it work?

If the employee's benefits are limited to a certain number of visits or products, WellCard discounts can help with out-of-pocket costs if the employee exceeds the limit.

Other discount programs often require a monthly fee for each member to access services that may or may not be used. WellCard offers discounts at the point of service when the employee chooses to make a purchase, so employees aren't paying for services they aren't using.

WellCard can benefit your business and your employees whether you offer a health care plan, offer a high-deductible plan or are unable to offer health insurance.

Additional WellCard features include:

■ 24/7 telemedicine

Accessing MyIdeal Doctor, a 24/7 telemedicine service, could help prevent employees from having to leave the worksite for doctor's office visits. It could also help them with out-of-pocket costs, such as travel expenses and multiple co-pays. Unlimited telephone consultations are available to the employees 24/7 for a \$45 per consult fee when they mention they have WellCard.

■ Medical bill advocate

At no charge, experienced auditors review medical bills for accuracy and help employees organize and understand medical expenses. They also negotiate any claim that has a patient balance exceeding \$500. Most services cost between \$95 and \$895.

■ Cash rewards and entertainment benefits

With WellCard Savings Rewards, cardholders can get help paying for their health care expenses through cash rewards from everyday purchases made through a network of merchants. Cardholders can also save money on entertainment benefits, with discounts on Disney™ and Universal Studios™ theme parks, Las Vegas and New York Broadway shows, movie tickets, hotels and rental cars.



The WellCard program offers health and wellness products and services from brand-name vendors nationwide:

Pharmacy (retail and mail order)
Vision care and LASIK
Hearing
Dental
Medical network
MRI and imaging
Lab savings
24/7 doctor telephone consult
Medical bill help
Diabetes care and supplies
Vitamins
Daily living products
Cash rewards and entertainment benefits
Fitness

Contact your Colonial Life benefits counselor today to learn how WellCard can enhance your benefits package.

This discount program is powered by AccessOne Consumer Health, Inc.
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This is not a Part D Medicare prescription drug program. This is not insurance and is not intended to replace insurance. Discounts are only available at participating pharmacies and providers. Payment must be made at the time of service to receive discounts from participating providers. Void where prohibited by law.

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