

## Learn More About Your PPC Benefits

Below is a detailed description of the benefits available to PPC members. Please consult your individual plan to determine which of these benefits apply to you.

### BASIC MEMBERSHIP BENEFITS

Welcome to Doc Wellbee!

Doc Wellbee is a dental discount plan – an affordable and easy-to-use Dental Care Savings Program, and more. PPC members have access to this network of thousands of dentists nationwide who have agreed to offer their services at a pre-negotiated discounted price.

Doc Wellbee cures more than dental costs! Members enjoy deep discounts on vision care, hearing, and other health services.

All PPC membership levels include membership in **Doc Wellbee's Dental and Teladoc Plan**. For complete information, visit <http://docwellbee.com/>

#### Dental

Members may take advantage of savings offered by an industry leader in 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.

- ✓ 20% savings on orthodontics including braces and retainers for children and adults
- ✓ 20% reduction on specialists' normal fees
- ✓ Specialties include: Endodontics, Oral Surgery, Pediatric Dentistry, Periodontics, and Prosthodontics where available
- ✓ Cosmetic dentistry such as bonding and veneers also included
- ✓ All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements
- ✓ Members may visit any participating dentist on the plan and change providers at any time

SERVICE	AVERAGE PRICE	AVG PLAN PRICE	AMOUNT OF SAVINGS	AVG % SAVINGS
Adult Cleaning	\$122	\$59	\$63	52%
Child Cleaning	84	42	42	50%
Routine Checkup	73	30	43	59%
4 Bitewing X-rays	60	38	42	52%
Composit (White) Filling	182	91	91	50%
Crown(porcelain fused to noble metal)	1,317	742	575	44%
Complete Upper Denture	1832	985	847	46%
Molar Root Canal	1312	718	594	45%
Extraction (single tooth)	222	100	122	55%

## Vision Care

Members save 20% to 40% off the retail price of eyewear. Members are eligible for discounts on exams, eyeglasses and contact lenses from more than 65,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, Sears Optical® Target Optical®, JCPenney® Optical, and most Pearle Vision® locations.

Replacement Contact Lenses by Mail – Members may order replacement contact lenses via the Internet and have them mailed directly to the member’s home. This service is for replacement contact lenses only. The initial pair of contact lenses must still be purchased from their eye care provider to ensure proper fit and follow-up care.

## QualSight LASIK

Members receive savings of 40% to 50% off the overall national average cost for traditional LASIK surgery through QualSight or receive significant savings on newer procedures like Custom Bladeless (all laser) LASIK.

QualSight has hundreds of locations, so members can choose the provider and the LASIK procedure that meets their vision care needs. QualSight is contracted with credentialed and experienced physicians who have collectively performed millions of procedures.

The QualSight program is not an insured program.

## Hearing

Members receive 40% off diagnostic services, including hearing exams and significant discounts on the price of hearing aid(s) at over 3,200 provider locations nationwide.

Members also receive 1 year of free batteries (80 cell per hearing aid).

Lowest Price Guarantee\*: If you find a lower price at another local provider, we'll gladly beat that price by 5%.

\*Competitor coupon required for verification of price and model. This offer is limited to manufacturers offered through the HearPO program. Local provider quotes only will be matched.

## Teladoc

Telemedicine is comprised of a national network of U.S. board-certified physicians who use electronic health records, telephone consultations and online video consultations to diagnose, recommend treatment and write short term, non-DEA controlled prescriptions, when appropriate.

Teladoc physicians are available 24 hours a day, 365 days a year. This allows members to conveniently access quality care from their home, work or on the go, as opposed to more expensive and time-consuming doctor's office visits or trips to the emergency room.

To ensure high quality physicians, credentials for physicians are conducted every two years. These physicians are also subject to a 10% random audit, which exceeds National Committee for Quality Assurance (NCQA) standards.

### **When Do You Use Telemedicine?**

When your Physician is not available

After hours or whenever you need non-emergency care

On vacation, or on a business trip

If you are considering a trip to the ER or Urgent Care Center for non-emergency care

### **Telemedicine is useful for non-emergency care such as:**

Cold or Flu

Sinus Infection

Allergies

Respiratory Infection

Bronchitis

Pink Eye

Urinary Tract Infections

Poison Ivy

## Roadside Assistance

This service has an important place in health care because it may prevent accidents and injuries to members while attempting to perform repairs on the road and in traffic.

- ✓ Towing – When a member's automobile is disabled as a result of a covered breakdown, we will arrange to have it towed to their home or the nearest qualified service facility.
- ✓ Flat Tire – If the member's vehicle has an operable spare tire, it will be installed to replace a flat tire. If the vehicle has two or more flat tires or it does not have an operable spare, the vehicle will be towed in accordance with the towing benefit.
- ✓ Fuel, Oil, and Fluid Delivery Service – If the vehicle runs out of fuel or fluids, we will provide for the delivery of fuel or other fluids needed at the disablement site. Specific brands or octane ratings cannot be promised. (Does not cover the cost of fuel or fluids).
- ✓ Battery Service – When a member's vehicle experiences battery failure, we will provide a jump-start.
- ✓ Lockout Assistance – When a member loses their key or locks them in their vehicle, service will be sent to gain entry. (Does not cover costs to reproduce keys). Winching/Vehicle Extraction – Customer vehicle will be winched if stuck in a ditch, mud or snow as long as it is accessible from a normally traveled roadway.

## Prescription Drug Discounts

Members save 10% to 85% off prescription drugs from more than 60,000 pharmacies nationwide. All the major pharmacies have access via their computers to the pricing for members' drugs based on their health plan. Members' RX Bin Number, Group Number, and Plan Code are printed on their health ID card. There is also a helpline number for the pharmacist if there are any questions about the plan or prices.

## Health Club Membership

Physical fitness and exercise are an important part of health and wellness. PPC has made arrangements with various private clubs in its service areas to use their facilities for our members.

**Other services are available to members through their Doc Wellbee membership. Please visit <http://docwellbee.com/> for details.**

## Health Risk Assessments

Knowing about your health risks may not happen until you have already become ill. It is better to consult with your primary care physician and find out when you are well. In this manner, you might avoid episodes of sickness or injury. We provide, at no cost to you, a consultation with a nurse to collect some basic health information to help you in the selection of your primary care physician and the specialists you will use. Your information is saved into an electronic health record, which you access and control to share with your physicians.

We understand there are times when we need more than just a few minutes to discuss your health issues and concerns and often a visit to the doctor's office do not afford that opportunity. A cooperative is about helping each other in meaningful ways.

## Access to the PPC Provider Network

The listing of medical practices from which your primary care physician may be selected is found on the PPC website at [www.patientphysiciancoop.com](http://www.patientphysiciancoop.com)

CooperativePlus has many specialists for in-network referrals, and we're constantly expanding. You can see any of the specialists for reasonable prices. If you need to see a specialist outside of our network, our patient advocates will work with members to bring the costs down to fair and reasonable rates such as those paid by Medicare.

For assistance in finding a physician in your area, you may also call our helpline at: **866-549-4199**.

If you have a personal physician who is not in our cooperative and you want to nominate him or her to be part of the medical team, we will be glad to invite him or her to become a member.

## Lab Tests

Each member has lab services available with no copayment from **Clinical Pathology Laboratories (CPL) or Quest, depending on the choice of Primary Care Physician**

A simple blood test is necessary for the prevention or early detection of diseases. The earlier a problem is identified, the easier and more likely it is to be treated.

## Patient Advocacy

Patient Advocates members deal with important matters related to receiving healthcare services and resolving healthcare paperwork hassles and red tape. Having a professional patient advocate in settling bills and expenses in and outside the PPC network of providers helps give members peace of mind.

## CONCIERGE PLAN BENEFITS

Concierge Plan members receive all of the benefits in the Basic plan, plus the following:

### Primary Medical Care

Primary medical care services are provided to members with no co-payment and no health qualifications. Members choose their primary care physician (PCP) from the PPC Provider Directory, from among listed Family Practitioners, Internists, General Practitioners, Masters or Doctors of Eastern Medicine, and Naturopaths.

Each member signs a monthly payment plan agreement with his or her chosen PCP. This payment entitles the member to \$360 or \$600 of services per year from the PCP based on discounted prices. If during the year the \$360 or \$600 has been used then additional services are paid for at \$30 per visit. Typically, members do not exceed the \$360 or \$600 limit.

## CONCIERGE PLUS PLAN

Concierge Plus Plan members receive all of the benefits in the Basic and Concierge Plans, plus the following:

### Diagnostic Imaging

Selected medical imaging centers in several cities offer PPC members a monthly payment plan in which there is **\$0 copayment** at the time of service.

Diagnostic imaging centers are listed in the PPC Provider Directory under the Provider Directory <https://www.cooperativeplus.org/affordable-patient-physician-cooperative-healthcare-provider-directory/> .

## ADDITIONAL OPTIONS

**Buy-up options can be added to Basic, Concierge, or Concierge Plus plans. The buy-up options below are insurance products that can be purchased in addition to the PPC membership options.**

### **Group Hospital Indemnity Insurance**

Hospital confinement indemnity coverage is provided by Pan American Life Insurance on an Association Group Insurance Policy in which any member can become a certificate holder. It is designed to provide members with a fixed daily benefit during periods of hospital confinement resulting from a covered injury or sickness.

### **Stop Loss Coverage**

An Association Group Insurance Policy covering 90% of the expenses at Medicare Rates excess of \$50,000 up to \$5,000,000 is available to each member is issued by Partner's Re.

### **Employer-Sponsored ERISA Trusts**

Employers that establish a health plan for the benefit for their employees and their dependents can use the medical services of the physician members of PPC and the Group Indemnity Insurance and Stop Loss to create a plan that will conform to the Accountable Care Act. The plan has no deductibles but has \$25 copayments for professional services and \$500 per day copayment for hospital services. It has a maximum fees schedule for all claims based on Medicare rates.

There is a maximum out-of-pocket expense for individuals of \$6,350 per year and \$12,700 for a family per year not including charges that are above the maximum fees listed in the plan document.