

Included Benefits



Medallus Medical Membership

- \$10 co-pay per visit
- Free Telemedicine 24/7
- On-site x-ray and lab
- Locations throughout Utah

Urgent Care

- Acute Illness
- Acute Injuries Primary Care
- Chronic Care
- Wellness Visit
- Common Procedures

Accidental Injury Coverage--pays cash to you for injuries resulting in; emergency room visits, Dr. office visits, hospitalization, physical therapy, fractures, dislocations, cuts, injuries that require surgery, accidental death and dismemberment.



Adult Claim Example 1 – Broken Finger

| Benefit | |
|----------------------------|-------|
| Fracture (finger) | \$250 |
| Emergency room services | \$500 |
| Physician visit (2 visits) | \$100 |
| Total | \$850 |

Adult Claim Example 2 – Broken Leg

| Benefit | |
|---|---------|
| Fracture (leg) | \$2,000 |
| Emergency room services | \$500 |
| Ambulance (ground) | \$250 |
| Hospital confinement (1 day) | \$500 |
| Medical appliances (crutches) | \$125 |
| Physician visit / Physical therapy (2 visits) | \$200 |
| Total | \$3,575 |

HOSPITAL COVERAGE IS DESIGNED TO PAY BENEFITS DIRECTLY TO YOU FOR A HOSPITAL CONFINEMENT.

| 1 st night in hospital | \$1,500 |
|-----------------------------------|--------------------------|
| After first night in hospital | \$200/day of confinement |

| Hospital Coverage Example: 4 Day Hospital Confinement | | |
|--|------------------|--|
| 1 st Day of Hospital Confinement Additional Days of Confinement @ \$100/day | \$2,000 \$300 | |
| Total Cash Payment To You | \$2,300 | |





Dental/Vision/Prescription Discounts

Dental Services

The Dentist Direct network has over 200,000 dentists you can access. This component is a discount plan. There are no extra monthly premiums to pay and no deductibles to satisfy.

Preventive. Routine exams: cleanings, fluoride, and x-rays. Fee reduction of 20% to 60%. No waiting period. **Basic.** Fillings, oral surgery, endodontics. Fee reduction of 20% to 60%. No waiting period.

Major. Crowns, bridges, dentures, and periodontics. Fee reduction of 20% to 60%. No waiting period. **Deductible.** None.

Orthodontia. Children and adults. Fee reduction of approx. 20%.

Specialists. Fee reduction of 10% to 30% (or more).

Maximum Benefit. Unlimited

| Procedure | Typical Price | Discount Price | Savings | Discount % |
|---------------|---------------|----------------|---------|------------|
| White Filling | \$167 | \$74 | \$93 | 56% |
| Root Canal | \$934 | \$505 | \$459 | \$48 |

Vision Services

71% of the working population requires some form of vision correction.40,000+ participating providers nationwide15% to 20% Discounts

Rx Services

| Prescription Drug Discounts – Up to 90% Savings1 | | | | |
|--|----------------------|----------------|----------|------------|
| Medication | Typical Price | Discount Price | Savings | Discount % |
| Crestor | \$194.80 | \$19.48 | \$175.32 | 90% |
| Lexapro | \$116.60 | \$23.32 | \$93.28 | 80% |
| Nexium | \$236.27 | \$61.43 | \$174.84 | 74% |