



Family Care
Discover the Advantage™

Brochure

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PROGRAM DISCLOSURES

The discount healthcare services being offered to NAPP members are **NOT INSURANCE**. The discount services being offered to NAPP members are marketed by Association Health Care Management, Inc. d/b/a Family Care, a licensed discount medical plan organization.

Discount Service Disclosures

- Discount Services are NOT insurance.
- Discount Services are provided from certain healthcare providers who provide healthcare or medical services to members.
- AHCM and Family Care do not make payments directly to the providers or refund member payments, for medical services.
- The plan member is obligated to pay for all discount healthcare services, but will receive a discount from those healthcare providers who have contracted with the discount medical plan.
- AHCM, located at 11111 Richmond Ave, Suite 200, Houston, TX 77082, is the discount medical plan organization.
- AHCM's telephone number is **(800) 323-4057**, and website address is **www.FamilyCareCard.com**.

WELCOME TO THE NAPP ASSOCIATION

The National Association of Preferred Providers (NAPP) is a Texas non-profit association founded in 1983 by a group of physicians with a purpose to promote the well-being of its members by providing education about their health, profession, and trade. NAPP represents its members by influencing legislation that will affect them and their families to facilitate better outcomes and lower healthcare costs. NAPP also provides grants and school scholarships to members and their families. NAPP supports grassroots organizations that strive to improve the communities of its members by, among other things, providing its members with health care plans and supplemental benefits that best fit their needs.

Today, NAPP is run by its Board of Directors, which is elected by its members. The Board Members serve the Association at no salary.

Membership Packet & ID Cards?

Pending approval of their application, members will receive a confirmation email at time of purchase, with information on how to access their certificate of insurance and membership benefits.



Dining Savings

Make your dining experience more affordable. We provide certificates for thousands of great restaurants that bring you the fun and pleasure of eating out while spending less.

Worried that the restaurant might not honor your certificate? Our restaurant partners want you to be happy. After all, that's the whole point, to bring in and keep a new customer. You have an unconditional guarantee. If something isn't right with your certificate, just contact Member Services by phone or email and we'll take care of it right away. We want you to come back over and over again.

Movie Tickets

By being a member in our program, you can save up to 40% (with an average discounted price of \$7.50¹) On movie tickets nationwide!²

Participating Theaters:

- Regal Cinemas
- United Artist Theaters³
- Edwards Theater³
- AMC Theaters
- Loews Theaters
- Star Theaters⁴
- Magic Johnson Theaters⁴

Events & Activities Savings

Discounts on Theme Parks; Water Parks; Zoos and Aquariums; Fairs, Festivals and Events; Museums; Plays & Shows; Ski Resorts; Sporting Events; Travel and Adventure; and More!

Fitness Program

We have arranged for members and their families to take advantage of a unique Fitness Program. Instant membership! You have nothing to lose except the weight. Unlimited use.

Since 2000, FreeTrainers has provided over a million individuals with custom exercise programs and weight loss diet plans to aid and guide them in reaching all of their health and fitness goals fast! We provide a free personal training service because we believe that everyone has the right to reach their dreams.

Vitamin Savings

Save up to 75% off vitamin products you use everyday! Our vitamin savings service is committed to bringing our members the lowest possible prices on vitamin products.

Categories of Vitamins Include:

- Antioxidants
- Fitness & Energy
- C Vitamins
- Joint Health
- Calcium/Bone Health
- Immune Support
- Minerals
- Childrens Health
- Men's Health
- Womens Health
- And Many More!

Travel Savings

Wyndam Hotel Savings — Save up to 15% on your next stay at any Wyndam Hotel.

Choice Hotel Savings — Save up to 15% on your next stay at any Choice Hotel.

Vehicle Savings

Jiffy Lube Savings — Save \$5 on Jiffy Lube's Signature Service oil change at any participating Jiffy Lube location in the United States.

Auto Purchasing — Have an expert do all the work for you in purchasing or leasing all types of vehicles, including automobiles, RV's, farm equipment, boats, etc.

Auto Rentals — As a member, you can get up to 25% off car rentals at Hertz, Budget and Avis!

Newsletter

Members of NAPP receive a periodical newsletter that covers a broad range of topics, including, health, news and practical information, savings, and entertainment.

- 1) Price includes a \$0.50 shipping and handling fee. Surcharges at ticket counters may apply in certain areas when redeeming tickets.
- 2) Maximum six (6) tickets per order.
- 3) An upgrade or surcharge may apply in certain areas. These tickets can be used any time after the first 12 days of a picture's release and any day of the week thereafter, including holidays and weekends.
- 4) Special engagements are excluded (special engagements are noted at the box office and are typically removed after the second weekend of the movie's release) good at any theatre nationwide, excluding Canadian theaters. Subject to surcharge in the Digital 3D, Premium and IMAX locations.

Members Receive

- Access to over 11,500 optical provider locations and approximately 14,750 total providers
- LASIK surgery discounts included in the program
- Minimum discounts are 10% and can go up to 50%, with an average savings of 28% to 39%
- 90-day Lowest Price Guarantee or any difference will be refunded
- User friendly search engine
- Toll free 800 number for questions or how to find providers

Actual Member Survey of Savings

LOCATION	ITEM	RETAIL	MEMBER'S PRICE	SAVINGS - %
Exact Eye Care Kearney, NE	Frame Single Vision w/ Polycarbonate	\$129	\$90.30	\$38.70 (30%)
		\$297	\$207.90	\$89.10 (30%)
LensCrafters Mesa, AZ	Frame Single Vision w/ Photo Flexint	\$149.95	\$104.96	\$44.99 (30%)
		\$225	\$157.50	\$67.50 (30%)
JC Penney Michigan	Frame Single Vision w/ Polycarbonate & AR Contact Lenses	\$229.95	\$149.47	\$79.98 (35%)
		\$208	\$100	\$108 (52%)
		\$90	\$72	\$18 (20%)
Pearle Vision National City, CA	Frame Single Vision w/ Scratch Coat	\$59.95	\$30	\$29.95 (50%)
		\$109	\$55	\$54 (50%)
EyeMasters Henderson, NV	Frame Single Vision w/ Polycarbonate	\$99.95	\$69.96	\$29.99 (30%)
		\$149.98	\$104.99	\$44.99 (30%)

Listing of Some of Our Providers

- Pearle Vision
- J.C. Penney Optical
- Sears Optical
- Target Optical
- LensCrafters
- Sterling Optical Eyeglasses.com
- TLC Laser Vision Centers
- Visionworks
- American Vision Center
- Bard Optical
- Budget Optical of America
- Cohen's Fashion Optical Centers
- Doctors Valuvision
- EyeMasters
- H. Rubin
- Ideal Optical
- Shopko Optical
- Nationwide Vision Center
- Site for Sore Eyes
- Stein's Optical
- Texas State Optical
- Uhlemann Optical
- Hour Eyes
- *Plus thousands of independent vision centers nationwide!*

How to Use

You may call **(800) 323-4057** or visit our online provider search by going to **www.myfamilycareplan.com** and click on the vision services link. When you visit the participating provider of your choice, you will simply present your member ID card with the Outlook logo or they may contact Member Services to verify eligibility. Preferred prices will automatically be calculated. In addition, you and your family can use the vision care services as often as you need.

Outlined below is a list of questions and answers which we think will give you all the information necessary to make your decision on who will be your vision care provider.

- 1. Program Description** *(includes all available specialties and products)* Outlook Vision is a “point of purchase” discount plan that allows members to access over 11,500 optical providers to purchase eye-wear (eye exams and surgery procedures where approved) at savings up to 50% off the regular retail price. One membership ID card covers the entire family (spouse and children). Members may purchase as often as they like with no restrictions or limitations. Outlook guarantees the lowest price (or any difference will be refunded) and a 30 day, 100% satisfaction guarantee or the entire purchase price will be refunded to the member.
- 2. Network Provider(s)** Providers include, but not limited to: Sears Optical, JC Penny Optical, Pearle, Lens Crafters, Target, Eye Masters, Wal-Mart, Nationwide, Site for Sore Eyes, and several other regional chain stores and independent optical centers. Minimum discounts are 10% and can go up to 50%, with an average overall discount of 28% to 39%. Please see table on previous page for “actual” savings from Outlook members.
- 3. Provider Network Size** *(including participating national and regional chains and guaranteed minimum network size if applicable)* Current provider locations are 11,500 actual centers (approximately 14,750 total providers). Please see b) above.
- 4. Provider Discount Levels** *(including any guaranteed minimum discounts, average discount levels, any past fluctuations in discount levels, and usage or mystery shopping reporting capabilities)* Minimum discounts of 10% are basically from Wal-Mart vision centers and a few others. Outlook’s mid-range discounts are 30% from LensCrafters, and Outlook’s higher discounts (average 30%-50%) are from retailers like Sears, Pearle, JC Penny Optical, and other “mall” type locations.

5. Frequency of Network Provider Database Updates *(including ability to remove providers whose licenses have been revoked or suspended)* Outlook's network is actually updated on a daily basis. A provider can be removed from Outlook's database instantly, upon entering the deletion. Additionally, Outlook can add a new provider to the data base the moment it receives a contract from that provider. Outlook provides a monthly update of current providers.

Please contact Member Services at **(800) 323-4057** if your ID card does not have the Outlook Vision logo to request replacement cards.

DENTAL CARE

This Program¹ utilizes the Aetna Dental AccessSM network and is a discount program that can save you money on most of your dental needs.

The final cost of treatment will depend upon the type of dental work performed as well as your geographic location.

How to Use

As a member, visit any participating dentist as often as you like and enjoy dental savings of 15-50%² per visit off the usual and customary fees. The program provides for almost all forms of required dentistry including: routine check-ups, cleaning, fillings, crowns, orthodontics, and more. Savings are calculated instantly! There are no limits on how often you and your family can use your card to receive services.

The Aetna Dental AccessSM network has over 226,000³ available dental practice locations to choose from nationwide. Each dentist is credentialed and re-credentialed on an ongoing basis. Because Aetna has such a large network of participating dentists, chances are you'll be able to find a dentist who participates in the program no matter where you work or live in the United States. To search for a provider, visit **www.myfamilycareplan.com** or call Member Services. Present your membership ID card to a participating dentist and ask him or her to provide you with the discount applicable to the Aetna Dental AccessSM network indicated on the card.

The Dental Discount Program provides access to the Aetna Dental Access[®] network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the Dental Discount Program, and is not an affiliate, agent or principal of Family Care. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care and is not responsible for outcomes.

Examples of Dental Savings

PROCEDURE	USUAL FEE ¹	DISCOUNTED FEE ²	MEMBER SAVINGS
Periodic Oral Exam	\$68	\$34	\$34
Comprehensive Oral Exam	\$106	\$50	\$56
X-Ray, Intraoral – Complete Series Including Bitewing	\$162	\$86	\$76
X-Ray, Bitewings – Four Films	\$78	\$41	\$37
X-Ray Panoramic Film	\$137	\$76	\$61
Cleaning (Prophylaxis) – Adult	\$121	\$67	\$54
Cleaning (Prophylaxis) – Child	\$89	\$50	\$39
Sealant Per Tooth	\$70	\$36	\$34
Filling – 1 Surface Resin (White) Filling, Front (Anterior) Tooth	\$195	\$101	\$94
Crown – Porcelain Fused to High Noble Metal (i.e. gold)	\$1,273	\$755	\$518
Restorative Crown – Porcelain Fused to Noble Metal	\$1,213	\$789	\$424
Root Canal Front Tooth (Anterior) Excluding Final Restoration	\$838	\$524	\$314
Root Canal Premolar Tooth (Bicuspid), Excluding Final Restoration	\$950	\$628	\$322
Root Canal Molar, Excluding Final Restoration	\$1,189	\$846	\$343
Osseous Surgery, Four Or More Contiguous Teeth – Modifies Bony Support of Teeth	\$1,178	\$825	\$353
Scaling/Root Planing Four or More Contiguous Teeth	\$264	\$162	\$102
Periodontal Maintenance for Patients Who Have Been Previously Treated For Periodontal Disease.	\$163	\$90	\$73
Complete Upper Denture (Maxillary)	\$1,386	\$1,007	\$379
Extraction of Erupted Tooth or Exposed Root – Includes Local Anesthesia and Suturing If Needed	\$214	\$98	\$116
Comprehensive Orthodontic Treatment Child	\$5,954	\$3,588	\$2,366
This is a partial listing of dental procedures. For a more complete listing, please call (800) 323-4057 .			

- 1) This program is not available in Vermont. Actual prices and savings vary by provider and geographic area.
- 2) Actual prices and savings vary by provider and geographic area.
- 3) According to the Aetna Enterprise Database as of September 2017.
- 4) The select regional average fee represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago, and New York City as calculated by Aetna's Proprietary "Estimate the Cost of Care" tool as of October 2017.
- 5) Aetna's Dental AccessSM discounted fee is the average of the above referenced city's negotiated fees for the same procedure.

HOSPITAL PATIENT ADVOCACY CENTER

Your advocate in the event of a major illness, we will attempt to negotiate with the providers to make your medical bills more affordable and manageable.

Hospital Patient Advocacy Center¹ (PAC) believes that a patient should not be subjected to the additional stress and anxiety of battling over the terms of his or her healthcare services. PAC is a non-adversarial, mediation-based center that works on behalf of the patient for the best possible discount.

For the best possible/negotiated discount, call our PAC staff at **(866) 238-6597** before you are admitted to the hospital. In the event of an emergency, however, you should notify us within 90 days from the date you are released.

Important Features

The hospital patient advocacy service is a very important feature of your program because:

- ▶ **We will attempt to work with all hospitals; when selecting a hospital we suggest that you use the hospital that your doctor recommends.**
- ▶ **The first step is negotiating to lower your hospital bill.**
- ▶ **Then we work to get an affordable payment plan for the balance the patient might owe.**
- ▶ **Plus, in case the member is unable to pay the bill, we look for special programs available in your state or at the hospital that will help you with all or part of your bill.**

We make every effort to lower your medical bills and make your hospital stay more affordable and manageable. This service has been very successful. Of course, though most hospitals participate, there is no guarantee of the amount of discount that a hospital will give.

Maternity Care Assistance

In addition to being your advocate in the event of a major illness, the Hospital Patient Advocacy Center (PAC) will also assist you with your maternity care. Your PAC Specialist will work and negotiate with the providers to make your maternity costs and bills, both affordable and manageable.

1) **Maryland Residents:** Hospital discounts are not available due to state law. However, negotiating for affordable payment plans and looking for additional financial assistance programs are available.
California Residents: PAC will attempt to negotiate on behalf of California members, who do not financially qualify for the hospital discount and charity program under California law.

24-HOUR NURSE HOTLINE

Members have 24-hour access to a registered nurse to answer any questions on family health issues, in English and Spanish.

You can call anytime day or night, and qualified professionals are there to answer any questions you may have about any health issue. When you need help determining whether or not you or a family member needs to see a doctor, or when no one else is available to give you medical advice, our professional nurses are there to help. They can help with symptom assessment and can direct you to the best resource for your healthcare needs.

This Service Provides:

- Peace of mind and convenience
- Stress reduction
- Cost-effective quality of care improvement
- Reduction of unnecessary ER and physician visits
- Ease of access to answers for health-related questions
- Encouragement of early treatment
- Help in preventing a small problem from becoming a large one

How to Use

Call **(888) 746-3128**, 24 hours a day, 7 days a week, to speak to a nurse.

If you have an emergency, call 911.

TERMS & CONDITIONS OF MEMBERSHIP

Healthcare Program

I understand that the Family Care plan I am enrolling in is an Association Healthcare Program, **NOT COMPREHENSIVE HEALTH INSURANCE**.

Effective Dates

Billing and Renewal

Your Family Care plan renews automatically by continuing payment of the monthly dues. There is no renewal fee. In addition to paying monthly, the fees can be paid quarterly, semi-annually, or annually.

Provider Availability

Family Care contracts with providers to allow members to receive pre-determined discounts on the provider's services. Family Care members may visit any network provider, and will be given a discount when payment to the provider is made. Family Care makes no warranties, express or implied, regarding the provider's services. All matters between members and healthcare providers are handled directly between members and the healthcare providers, without participation by Family Care.

All services available to Family Care members are provided by third parties, not by Family Care. Member agrees to look exclusively to service providers and that Family Care is neither responsible for nor liable for the acts and omissions of any service provider. Family Care continues to seek the most experienced and capable service providers at the lowest member cost and will provide member assistance in processing inquiries, complaints, and service requests of service providers.

All Family Care member service providers are fully licensed in their applicable states of service to provide the specified services to Family Care members. Family Care is not an insurer nor does it provide payment or indemnity to members nor is it licensed to provide nor does it provide life insurance, medical insurance, dental insurance, or any related form of preferred provider service.

Family Care is not a discount buying service organization. The goods and services made available to Family Care members may be available from time to time in member's locale from the same or similar service providers and at the same or lower cost. Family Care strives at all times, but does not guarantee, to provide the lowest cost to its members from the service providers.

Cancellation

Members who cancel their plan during the first thirty (30) days from the enrollment date, plus five (5) days, will receive a refund of monthly plan fees paid. If an

enrollment fee is charged, it will be held as a non-refundable processing fee. Members should allow at least ten (10) business days for their refund. Members who cancel their plan at any time after the first thirty (30) days; collection of dues will stop once a cancellation request is received. If a payment is in process, a refund will be issued within five (5) business days.

Membership Satisfaction

Your complete satisfaction is very important to us. If for any reason you are dissatisfied or have a complaint, please file a complaint under Family Care's complaint resolution process regarding availability of contracted discounts or services or other matters relating to members, or call **(800) 323-4057** Monday through Thursday from 8 AM - 7 PM and Friday 8 AM - 1 PM, CST. You may also write us at: **Family Care, 11111 Richmond Ave., Ste. 200, Houston, TX 77082**, or fax your dissatisfaction/complaint to **(866) 365-5828**. You may also contact the appropriate regulating authority in your state.

Changes to Agreement

Family Care reserves the right to change the Terms & Conditions of Membership at any time given a thirty (30) day notice.



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