

Compass Discount Plan Overview

Understanding the details and benefits of the **Compass Discount Plan**

DISCLAIMER

This is a brief description of coverage and is subject to the terms, conditions, limitations, and exclusions of the policy.
Please see the policy and certificate for complete details. Coverage may not be available in all states.

The Compass Discount Plan

- Affordable healthcare options through **Compass Discount**
- **Access to wellness specialists** for various situations
- **Prescription savings** and support tools
- **Telemedicine services** through 1-800MD
- **Diagnostic services** support

Key Features and Benefits

Cost Savings

Accessibility to Healthcare Services

Personalized Wellness Support (varies by plan)

Prescription Assistance through ImpaxRx



Cost Management Tools

Prescription Assistance Program (PAP)

Medical Bill Assist System

Wellness Programs Support

How Prescription Assistance Program Works

1. Enroll through **Compass Discount**
2. Access prescription resources
3. Coordinate with physicians
4. Receive medication pricing (**PAP**)
5. Save on prescriptions

Preventive Care and Wellness

- **Wellness Specialist** Services
- **Exercise Programs** and support
- **Life Extension** provides supplement discounts

Telehealth Services

- **24/7 Access** to doctors
- **Behavioral Health** support
- **Telemedicine Consultations** available
- **Convenient Access** to care

Advocacy and Support Services

- **Personalized** healthcare advocacy
- **Medical Bill** assistance
- **Prescription Assistance** options
- **Wellness Support** services

HAO Complimentary Wellness Benefits (1/2)

Personal Wellness Specialist

- Unlimited access
- Assistance with healthcare navigation
- Price shopping for medical services
- Scheduling medical appointments

Prescription Assistance Program

- Access to prescription resources
- Personal prescription advocate

Telemedicine Services

- 1-800MD access
- Behavioral health support

HAO COMPLIMENTARY WELLNESS BENEFITS

As a HAO member you will have unlimited FREE access to the following Wellness Programs and services as they are all included in your membership.



PERSONAL WELLNESS SPECIALIST

Allow our personal Wellness Specialist team to coordinate your journey to wellness for your lifetime. Your personal Wellness Specialist will help you navigate your lifestyle benefits to continuously make the most of your membership.

Our Wellness Specialists are dedicated to helping members save time and money by assisting with the most common health and wellness needs including:

- Locating a healthcare provider for treatment such as: Doctor, Dental, Vision, Hearing, Routine Checkups, or preventative care.
- HAO will work on the member's behalf to price shop doctors in your local area to find you the best and most affordable option!
- Scheduling those provider appointments
- Medical Imaging appointments such as CT Scans, MRI's, X-Rays, Ultrasounds and more call your specialist
- Locating medical equipment at the lowest possible price
- Locating and ordering medical Supplies
- Scheduling Blood Testing such as Cancer Screening & other preventative Tests
- Colonoscopy & Endoscopy Scheduling and price negotiations

Get started on your wellness journey today call your Personal Wellness Specialist at 1-855-700-WELL (9355)



PRESCRIPTION ASSISTANCE PROGRAM

ImpaxRx Prescription Savings is a comprehensive program that utilizes a network of prescription resources to find the lowest price available on your prescription medications. The ImpaxRx prescription team experts work on your behalf to provide a FREE detailed analysis of your available savings through the ImpaxRx Prescription Assistance Program.

HAO Prescription Assistance Program offers:

- Prescription Expert who works on your behalf as a personal prescription advocate
- Access to thousands of FDA approved medications
- FDA approved brand name prescription medications starting at \$25.00 per prescription per month service fee per eligible medication... and you make the decision if the value of your savings makes sense to you
- Access to substantial savings on eligible generic prescription medications
- No age or income limit to apply for the ImpaxRx Prescription Assistance Program
- No limit on the number of medications
- ImpaxRx prescription experts will personally communicate with your Doctors to obtain signatures

HAO Complimentary Wellness Benefits (2/2)

Mobile Diagnostic Testing

- X-ray, EKG, Ultrasound at home
- Quick turnaround times

Medical Bill Assist Program

- Negotiation and financial assistance

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HAO Members Only Priced Wellness Benefits (1/2)

Discounted Mobile Diagnostic Services

- Affordable pricing
- Available in most states

LabCorp Blood Testing Services

- No insurance required
- Wide range of tests

Prescription Savings Program

- Best retail prices
- Mail order delivery

- Prescription experts will assist in completion and submission of all paperwork directly to each pharmaceutical company and/or physician's office
- Adding or changing medications or dosages is fast and easy by just contacting your ImpaxRx prescription expert
- Prescription expert manages the process of your prescription re-order
- Prescription expert to manage your annual re-qualification requirements

Reasons to Utilize the HAO Prescription Assistance Programs:

1. Studies have consistently shown that 20 percent to 30 percent of medication prescriptions are never filled (High Cost Medication).
2. Approximately 50 percent of medications for chronic disease are not taken as prescribed are not filled.
3. 1/3 of patients take all their medicine, 1/3 take some, 1/3 don't take any at all (Rx prescription never filled cost).

How we make Prescriptions Easy for You!

PAP experts call each potential PAP member to review the information below.

Members Applying for a PAP medication need to:

1. Verify medication Name, Dosage and Frequency.
2. Have on hand all prescribing Physician Information, while also confirming the Physician's Office will accept shipments of medications if necessary.
3. Explain how medication will be serviced (Pharmacy Card, Medication Shipped to Home or Physician's Office, etc.).

Member expectations set for Length of Program, Enrollment, Re-enrollment Periods and other program information



3 WAYS TO SAVE

Easy to use prescriptions savings options to help save money. This includes buy-it-now options at the best price, as well as other savings available by working with the prescribing doctor.

1. Best Retail Price at your pharmacy
2. Mail Order Delivery
3. Prescription Savings Program

If you take prescription medications and have a hard time affording the cost, please contact an ImpaxRx Specialist today at 1-855-700-WELL (9355) to see how we can help!



BLOOD TESTING SERVICES



Laboratory Corporation of America

LabCorp offers unique blood test services to help you head off potential problems with hundreds of blood tests and comprehensive panels. In addition, they cost a fraction of what commercial blood labs charge, with no insurance required (or accepted)!

Take control of your own health with this innovative blood testing service.

- Remarkably affordable member prices
- No insurance required or accepted
- Nearby locations by Zip code

HAO Members Only Priced Wellness Benefits (2/2)

Life Extension Supplements Discounts

- 25%-50% savings
- Money-back guarantee

Pet Care Advice Access

- 24/7 availability

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Comparing the Plans

Feature	Complimentary Benefits	Members Only Priced Benefits
Personal Wellness Specialist	Yes	Yes
Prescription Assistance	Yes	Yes
Telemedicine Services	Yes	Yes
Mobile Diagnostic Testing	Yes	Discounted
Medical Bill Assist	Yes	Yes
Wellness Programs	Yes	Yes
Blood Testing Services	No	Yes
Supplement Discounts	No	Yes
Pet Care Advice	Yes	Yes

Definitions and Limitations

Exclusions

- Pre-existing conditions may not be covered
- Waiting periods for certain services
- Prescription limitations apply

Specific Limitations

- Blood testing services not available in Hawaii
- Telemedicine does not replace primary care

programs. Additionally, members hereby authorize HAO to use and/or disclose certain protected health information (PHI) about member to review members completed Health Wellness Assessment Survey and provide member with suggestions for prospective utilization of partners' products and services. This authorization will expire upon the date of termination of this Agreement. You have the right to revoke this authorization in writing except to the extent that HAO has acted in reliance upon this authorization. Your written revocation must be submitted to:

Health Access Options
791 Park of Commerce Blvd, Suite 201
Boca Raton, FL 33487

6. PRESCRIPTION SAVINGS PROGRAM (PSP): Eligible members that utilize the PSP program agree to pay the following: (i) Monthly administrative service fee for Individual or Family membership during the term of this Agreement and any renewals; and (ii) You agree to pay for pricing discussed in your voice recorded verification upon pharmaceutical manufacturer approval of your medication. HAO is not affiliated with any pharmaceutical companies and does not dispense medications. HAO does not receive payment from pharmaceutical companies, only from members as a service fee to complete administrative duties. HAO cannot determine eligibility until each pharmaceutical company has reviewed member's application and made an eligibility decision. HAO is not an insurance RX drug plan or any type of insurance. Doctor's participation and prescription is required for each application. Proper identification and documentation, i.e.: proof of income and US Government ID, may be required for each medication application. Please request the full Prescription Savings Program Terms and Conditions from your Wellness Specialist.

7. TELEMEDICINE SERVICES: Telemedicine does not replace a primary care physician and there is no guarantee that a prescription will be written. Telemedicine partners operate subject to State regulations and do not prescribe DEA substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Telemedicine physicians reserve the right to deny care for potential misuse of services. Co-pays associated with your telemedicine benefit are paid directly to telemedicine partners.

8. DISCLAIMER: As HAO is not an insurer, HMO or underwriter of healthcare services, HAO does not pay or reimburse providers' fees, nor does HAO make payments directly to providers of medical services. Participating providers may change without notice and programs may vary by state. This program and contract are not protected by any state Health and Life Guarantee Association. The member acknowledges that the provider networks may have access to personal information protected by Health Insurance Portability and Accountability Act (HIPAA) and approves the limited use of such information by the networks.

9. CHANGE IN TERMS AND CONDITIONS: Membership features and benefits may be modified, withdrawn and/or subject to additional terms and conditions at any time as the HAO program evolves. PA reserves the right to change or terminate any terms, conditions, services or benefits without limitation. Prior notice of any material change will be provided to you whenever possible, if required by law. Lifestyle and Wellness Features and Benefits availability are subject to state regulation.

10. LIMITATION OF LIABILITY: HAO does not warrant any professional services on behalf of participating providers and facilities which are solely responsible for their professional advice, services and treatment rendered to Members, and their affiliates and HAO expressly disclaim any liability with respect to such matters. HAO SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND HAO SHALL NOT BE LIABLE FOR ANY

Key Takeaways and Reminders

- **Flexibility** in service offerings
- **Cost vs. Coverage** balance
- **Next Steps:** Contact a Personal Wellness Specialist
- **Enrollment** required

Thank You!

Continue to be great!



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