

National Discount Network Overview

Understanding the discount benefits of:

Better Complete Health, Better Dental, Better Guard, Better Rx, Better Telemed, and Better Vision.

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.

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Introduction to National Discount Network

National Discount Network (NDN) offers a series of discount benefit products designed to provide savings on health, wellness, and protection services.

NDN Products Available:

- Better Complete Health
- Better Dental
- Better Guard
- Better Rx
- Better Telemed
- Better Vision

Providing discount benefits for **health, dental, vision, prescriptions, telemedicine**, and more.

Membership through **Health Access Options (HAO)**.



Association Discount Benefits through HAO

Health Access Options Overview

- Membership designed to address everyday health and wellness needs with highly trained Personal Wellness Specialists

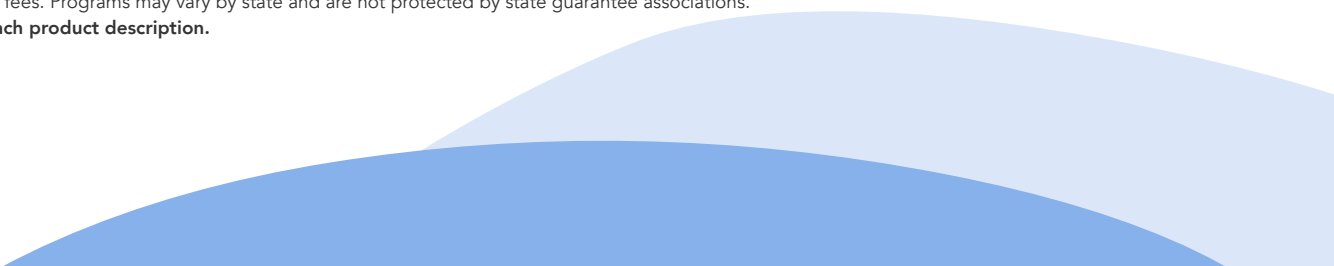
Key Benefits Include:

- **ImpaxRx Prescription Savings:** 3 ways to save on prescriptions with FREE detailed analysis
- **LabCorp Blood Testing:** Hundreds of tests at fraction of commercial lab costs, no insurance required

Additional Services:

- **1-800MD Telemedicine:** FREE 24/7 physician consultations by telephone
- **Mobile Diagnostic Services:** At-home X-rays, ultrasounds, EKGs (\$199/test)
- **Behavioral Health & Medical Bill Assistance:** Tele-behavioral services and bill negotiation support

Disclaimer: HAO is not an insurer and does not pay provider fees. Programs may vary by state and are not protected by state guarantee associations. For full list of association discount benefits, **please review each product description.**



NDN Products Breakdown

Choose the **Better Product** that best fits your needs. Each product offers **different combinations** of discount benefits.

Benefit	Better Complete Health	Better Dental	Better Guard	Better Rx	Better Telemed	Better Vision
Discount Dental	✓	✓	✓	–	–	✓
Discount Vision	✓	✓	✓	–	–	✓
Discount Medical	✓	–	✓	–	–	–
Telemedicine	✓	–	✓	–	✓	–
Walk-in Pharmacy Rx	✓	✓	✓	✓	–	✓
Mail Order Rx	✓	✓	✓	✓	–	✓
Discount Labs	✓	–	✓	–	–	–
Chiropractic Savings	✓	–	✓	–	–	–
Hearing Savings	✓	✓	✓	–	–	✓
24/7 Nurse Help Line	✓	–	✓	–	–	–

NDN Products - Core Health & Medical (1/3)

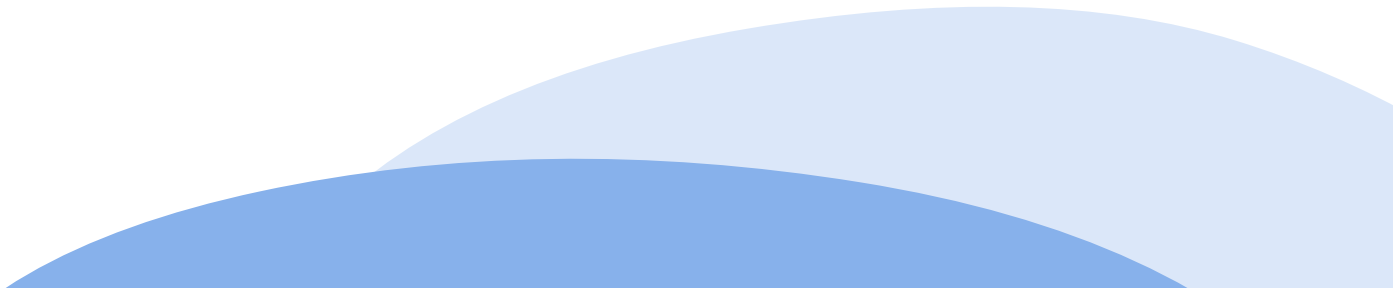
Discount Medical (ValuePoint by Multiplan)

- **Average 39% savings** off medical services for doctors, specialists, hospitals, and medical facilities
- Access nationwide network of participating providers

Telemedicine

- **\$0 Consult Fee** with U.S. board certified doctors
- **24/7/365 availability** for medical issues

24/7 Nurse Help Line

- **24/7 access to registered nurses (RN)** for health questions
 - Services in **over 100 languages**
 - Not available in New York
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NDN Products - Dental, Vision & Prescriptions (2/3)

Discount Dental (Aetna Dental Access® Network)

- **15-50% savings** on cleanings, x-rays, fillings, root canals, crowns
- **Specialty care** including orthodontics and periodontics
- **No exclusions** for pre-existing conditions, no benefit maximum, no waiting period

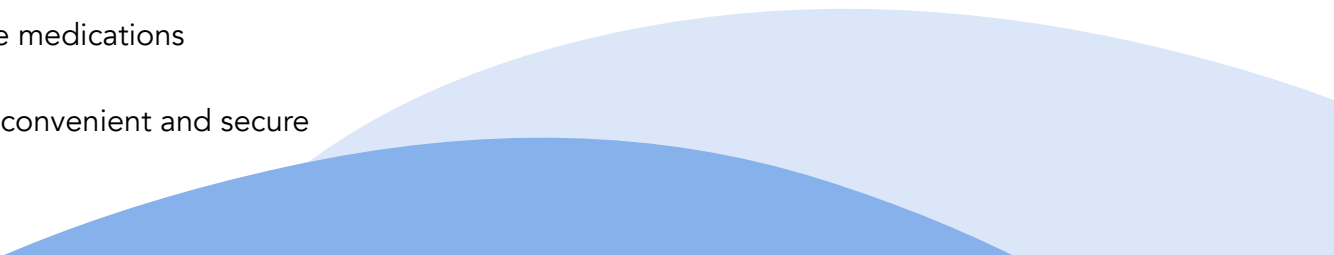
Discount Vision (Outlook Vision)

- **10-50% discounts** at over **12,000 optical centers**
- Savings on eyeglasses, prescription sunglasses, contact lenses, corrective surgery
- Major chains and independent eye care centers

Walk-in Pharmacy Prescription Savings

- **55% average savings** on generic medications
- **15% average savings** on brand-name medications

Brand-Name Mail Order Prescription Savings

- **Up to 80%** savings on brand-name medications
 - **Up to 45%** off insulin medications
 - International mail order program - convenient and secure
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NDN Products - Labs & Specialty Care (3/3)


Discount Labs (DirectLabs®)

- **Direct access** to major clinical labs across the USA
- **CLIA-certified** accredited labs used by physicians
- Blood, fecal, urine, saliva, hair tests at discounted prices

Chiropractic Savings

- **5-50% discounts** off routine charges through over **5,000 provider locations**
- **50% off** initial exams, consultations, diagnostics, and in-house x-rays
- **25-30% off** spinal adjustments

Hearing Savings (Start Hearing)

- **Free hearing consultations** and exclusive discounts on latest hearing aid technology
 - Bluetooth®, rechargeable hearing aids, and sophisticated tinnitus products
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State Availability & Exclusions

Available in ALL 50 States

- **Better Telemed**
- No state restrictions for telemedicine services

Available For Select States:

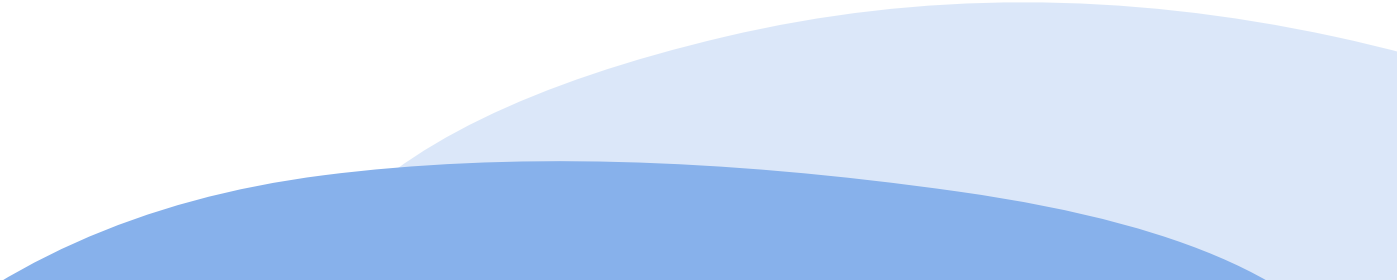
- **Better Complete Health, Better Dental, Better Guard, Better Rx, Better Vision**
- **Excludes:** Alaska (AK), Montana (MT), Rhode Island (RI), Utah (UT), Vermont (VT), Washington (WA)

Additional Service Restrictions:

- **Discount Labs:** Not available in New Jersey (NJ), New York (NY), Rhode Island (RI)
- **Quest Lab Services:** Not available in Arizona (AZ)
- **24/7 Nurse Help Line:** Not available in New York (NY)

****Important Disclaimer:**** This program is NOT INSURANCE. It is not a substitute for insurance nor does it qualify under the Affordable Care Act (ACA) or any state mandated provision. You must pay for services at the time they are rendered and you will receive a discount from participating providers. Availability, plan features and options may vary by state. Please refer to the program details for full discount benefit details.

Key Takeaways for National Discount Network

- **Core Health & Medical:** 39% medical savings, \$0 telemedicine, 24/7 nurse access
 - **Dental & Vision:** 15-50% dental savings (Aetna Dental Access® network), 10-50% vision savings (12,000+ centers)
 - **Prescriptions & Labs:** Up to 80% mail order savings, 55% generic savings, DirectLabs® access
 - **Specialty Care:** 5-50% chiropractic savings (5,000+ locations), free hearing consultations
 - **Better Products** complement existing coverage with valuable discount benefits
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Thank You!

Continue to be great!



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