



# OPTIONS PLUS LANJ

## BENEFITS

Plan Options	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Dental	✓	✓	✓	✓	✓
Vision	✓	✓	✓	✓	✓
Legal		✓		✓	
Telemedicine (\$0 copay)			✓	✓	
Pet Care					✓
<b>Monthly Cost (per family)</b>	<b>\$16.00</b>	<b>\$21.00</b>	<b>\$23.00</b>	<b>\$26.00</b>	<b>\$22.00</b>

Click on the underlined benefits or video icon to learn more!

## DENTAL

Smile brighter with big savings on dental services including cleanings, X-rays, fillings, root canals and even orthodontics and specialty care such as periodontics.

- Choose from 211,000\*\* dental practice locations nationwide with the Aetna Dental Access® Network (\*as of Dec 2016)
- Savings: 15% to 50% per visit. (\*\*Actual costs and savings vary by provider, service and geographical area.)

## VISION

Your eyes are the windows to your health. Seeing is believing, save big on the following:

- 20% to 60% off prescription eyewear including most frames and specialty items such as tints, coatings and UV protection, plus 10% to 30% off eye exams.
- Participating chains include LensCrafters, Pearle Vision, VisionWorks, JCPenny, Sears, Target and more.
- 40% to 50% off the national average cost of LASIK surgery.

## PET CARE

Caring for pets can be rrrrruff! Keep your pets happy and healthy with discounts on everything from toys and treats to boarding and eats! You can save on doggy daycare, house sitting, veterinary services and more.

## TELEMEDICINE

Need expert care quickly for a minor illness or injury? With on-demand exams from MeMD, adults and children can be treated 24/7 for routine health issues like:

- Allergies, itchy eyes, pink eye
- Cold, flu, sore throat, sinus infection
- Nausea, vomiting, diarrhea
- UTIs, abdominal pain
- Skin infections, rashes
- Travel medications
- Short-term prescription refills
- General advice and consultation

Our medical team includes MDs, DPs, NPs & PAs who average over 16 years of experience. They can give you a personalized treatment plan and send prescriptions right to your pharmacy.

## LEGAL SERVICES

Get legal answers from experienced lawyers at discounted rates. Attorneys help with traffic tickets, bankruptcy, divorce, and spousal and child support. Additional services are also available at no cost to you and \$125 an hour or 40% off their hourly rate for services not covered.

# DENTAL

## SMILE OVER SAVINGS!



The dental discount is provided by **Aetna Dental Access®** and gives you savings of **15% - 50% per visit\*** on most dental procedures. On average, members **save 34%!**



## IMPORTANT QUESTIONS

**IS THERE A LIMIT TO HOW MANY TIMES I CAN USE MY MEMBERSHIP?**

No. You and your family can take advantage of the savings any time throughout the year. You can also change providers within the network whenever you choose.

**WHAT ARE MY CHOICES OF PROVIDERS?**

There are 226,000 providers nationwide to choose from.

**WHAT IF MY DENTIST DOESN'T TAKE THE PLAN?**

No problem! Just call Customer Service to nominate them and we will take care of the rest. 877.783.0235.

**HOW DOES THIS WORK WITH MY INSURANCE?**

Insurance or no insurance, the savings is applied towards what is not covered. If certain procedures like orthodontia are not covered by your plan, you can use Options Plus for huge savings!

## SAMPLE SAVINGS!

PROCEDURE	AVERAGE COST*	OPTIONS PLUS COST	SAVINGS	PERCENTAGE SAVINGS
Comprehensive Orthodontic Treatment - Child	\$5,624	\$3,553	<b>\$2,071</b>	37%
Comprehensive Oral Exam	\$99	\$47	<b>\$52</b>	53%
X-Ray, Intraoral - Complete Series Including Bitewing	\$154	\$81	<b>\$73</b>	47%
X-Ray Panoramic Film	\$132	\$71	<b>\$61</b>	46%
Cleaning (Prophylaxis) - Adult	\$116	\$64	<b>\$52</b>	45%
Cleaning (Prophylaxis) - Child	\$84	\$47	<b>\$37</b>	44%

Disclosures: **This is not insurance.** This discount card program contains a 30-day cancellation period. Administrator: New Benefits, Ltd., Dallas, TX. Some state restrictions may apply. In certain situations, attorney liability may require plan attorneys to ask for a retainer prior to providing some of the free legal services.



# DENTAL BENEFIT INFORMATION

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## FAQ'S

### Q. How does the dental plan work?

A. Participating dental providers are listed in the membership fulfillment kit; members may also call the toll-free number located on the back of the membership card Monday through Friday, 7 a.m. to 7 p.m. and Saturday, 8 a.m. to 5 p.m. Central Time. When calling to schedule an appointment the member should identify him/herself as a member of the **Aetna Dental Access®** program. To receive the discount the member must present the membership card and pay the total discounted bill at the time of service.

### Q. Is there a limit to the number of times the card can be used?

A. No. Members and their families may take advantage of the savings any time throughout the year. Members may also change dentists within the network whenever they choose.

### Q. May this discount be combined with dental insurance?

A. In some cases, members may use both. If your insurance company allows you to submit claims after service, simply visit a participating dental provider, pay the discounted bill and submit the bill and claim to the insurance company. The net out-of-pocket cost will be lower because the insurance company would reimburse the member the percentage of the reduced bill as defined in their insured plan. If your insurance company does not allow the policyholder to submit claims, the discount dental can only be used for services not paid for by the insurance such as cosmetic dentistry or services after your annual maximum has been met.

### Q. Is there someone that can answer questions about the card and services offered?

A. Yes. Simply call the toll-free number located on the back of the membership card Monday through Friday, between 7 a.m. and 7 p.m. Central and Saturday between 8 a.m. and 5 p.m. Central. A member services representative is standing by to answer any questions.

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## HOW IT WORKS

- 1** Download **My Benefits Work** app, set up an account and locate a provider.
- 2** Present your card with the **Aetna Dental Access®** logo on the back.  
Before any work is done present your plan to your health care provider. Over 241,000+ providers have agreed to provide discounts to plan holders on most procedures.
- 3** **SAVE MONEY**  
There is no paperwork or reimbursements when using your savings plan. After the procedure you pay your health care provider at the time of your visit. It is that easy!

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## LOCATE A PROVIDER

DENTAL PROVIDERS

## QUALITY PARTNER

Aetna Dental Access®

[www.optionsplusplan.com/benefits/dental/](http://www.optionsplusplan.com/benefits/dental/)  
or visit download My Benefits Work app

# VISION

## SEE THE SAVINGS!



The vision discount is provided by Coast To Coast Vision™ and gives you **savings of 10% - 60% on eyewear, contacts, exams, and LASIK** at thousands of locations nationwide.



## IMPORTANT QUESTIONS

**IS THERE A LIMIT TO HOW MANY TIMES I CAN USE MY MEMBERSHIP?**

No. You and your family can take advantage of the savings any time throughout the year. You can also change providers within the network whenever you choose.

**WHAT ARE MY CHOICES OF PROVIDERS?**

There are over 20,000 providers nationwide to choose from.

**WHAT IF MY DOCTOR DOESN'T TAKE THE PLAN?**

No problem! Just call Customer Service to nominate them and we will take care of the rest. 877.783.0235.

**HOW DOES THIS WORK WITH MY INSURANCE?**

Insurance or no insurance, the savings is applied towards what is not covered. If certain procedures like LASIK are not covered by your plan, you can use Options Plus for huge savings!

## SAMPLE SAVINGS!

PROCEDURE	AVERAGE COST*	OPTIONS PLUS COST	SAVINGS	PERCENTAGE SAVINGS
Regular Exam (Ophthalmologist)	\$190	\$133	<b>\$57</b>	30%
Extended Exam (Ophthalmologist)	\$225	\$157.50	<b>\$67.50</b>	30%
Frames (Designer)	\$200	\$72.72	<b>\$127.28</b>	64%
Frames (Regular)	\$89.95	\$58.47	<b>\$31.48</b>	35%
Single Vision Lens (Plastic)	\$170	\$110.50	<b>\$59.50</b>	35%
Conventional Lasik	\$5,500	\$3,600	<b>\$1,900</b>	35%

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# VISION BENEFIT INFORMATION

## FAQ'S

### Q. What is the vision benefit? Does it include eye exams? Does it include contact lenses?

A. The vision benefit offers 10% to 60% discounts on eyewear and eye care at more than 20,000 vision providers throughout the United States. Providers include national optical chains such as LensCrafters, Pearle Vision, Visionworks and JCPenney, as well as regional chains and thousands of independent practitioners. Often many participating locations offer discounts of 10% on eye exams for both eye glasses and contact lenses. Additionally, the ophthalmology portion of the network offers 10% to 30% discounts on eye exams and surgical procedures, including the popular laser surgeries in select markets.

On average, members receive a 20% discount on replacement contact lenses (excluding disposable lenses) at retail locations. Members may elect to use the mail order service to purchase replacement contact lenses (including disposables) at a 10% to 40% discount.

### Q. Is Coast To Coast Vision (CTC) discount insurance?

A. No. While an insured plan is available, CTC is a discount eyewear and eye care program. There is no paperwork. The participating retail optical locations will give the discount at the time of the purchase.

### Q. Can members use CTC if they already have vision insurance?

A. Yes. In most cases CTC can be utilized to reduce out of pocket expenses. For example, once the insurance benefit has been exhausted, members may use their discount to buy additional pairs of glasses or contacts.

### Q. Is there a limit on the number of times the benefit can be used?

A. There is no limit on the number of times the member or family member can take advantage of the savings provided by CTC.

## HOW IT WORKS

- 1 Download **My Benefits Work** app, set up an account and locate a provider.
- 2 All you need to do to receive your discount is show the provider your membership card and tell them you are with **Coast To Coast Vision**. It is very important that you mention Coast
- 3 Receive your discount at the time of purchase

## LOCATE A PROVIDER

VISION PROVIDERS

## QUALITY PARTNERS



<http://www.optionsplusplan.com/benefits/vision/>  
or visit download My Benefits Work app

# TELEMEDICINE

## DON'T GO TO THE DOCTOR, JUST CALL ONE

Did you know you have access to **24/7 doctor visits** over the phone at no additional cost to you? It's true! And you can **get a prescription** written, if medically necessary and sent to any pharmacy nationwide.



## WHAT CAN BE TREATED?

- Allergies
- Cold & flu
- Bronchitis
- Sore throat
- Ear Infection
- Respiratory infection
- Sinus problems
- Urinary tract infection
- Pediatric care
- Poison ivy
- Pink eye
- and more...

## HIGHLIGHTS

- 24/7 access to a doctor by phone or video.
- Fast treatment. Doctors respond within 10 minutes, on average.
- Talk to a doctor from anywhere in the US: at home, work, or while traveling.
- Save money by avoiding expensive urgent care or ER visits

## ER/URGENT CARE v TELEMEDICINE

Drive to the doctor while sick or take the day off work to bring your child.



Request a consultation from your home or office.

Wait hours to see a doctor and get a prescription.



Get a call back within 10 minutes on average.

Pay high fees:

Office Visit	\$115
ER	\$750
Urgent Care	\$150



No cost to you:

	\$0
	\$0
	\$0

Disclosures: **This plan is NOT insurance.** This discount card program contains a 30-day cancellation period. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380, 855-647-6762. Some state restrictions may apply



# TELEMEDICINE BENEFIT INFORMATION

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## FAQ'S

### Do I talk to "real doctors"?

Yes. Telemedicine members only talk to actual doctors who are U.S. board-certified internists, state-licensed family practitioners, and pediatricians licensed to practice medicine in the U.S. and living in the U.S. When you request a visit, Telemedicine will connect you with a doctor licensed in your state.

### What are some of the common conditions Telemedicine treats?

Common conditions include sinus problems, respiratory infection, allergies, urinary tract infection, cold and flu symptoms and many other non-emergency illnesses.

### Can Telemedicine handle my emergency situations?

Telemedicine is designed to handle non-emergent medical problems. You should NOT use it if you are experiencing a medical emergency.

### Can I speak with a specialist?

You cannot request to speak with a specialist directly, but our doctors may be able to provide guidance on the type of specialist you should see.

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## HOW IT WORKS

- 1** Download **My Benefits Work** app, set up an account and follow instructions to speak with a doctor.
- 2** Request a consult through your telemedicine account and a doctor will call you right back.
- 3** Receive a free consultation and even get prescriptions sent to a pharmacy of your choice.

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## TALK TO A DOCTOR

JUST CALL PROVIDED NUMBER

or download My Benefits Work app

# LEGAL SERVICES

## HIGH LEGAL FEES, I OBJECT!

Have legal questions and are afraid of the high prices? With our legal service benefit, take advantage of free services, and many deeply discounted services!



### FREE SERVICES

- phone consultations
- attorney-written letters
- one-on-one consultations
- review of legal documents
- attorney-made phone calls
- welfare assistance
- INS assistance
- assistance in small claims court
- a free Living Will completed

### COMMONLY DISCOUNTED SERVICES

LEGAL SERVICE	AVERAGE COST	MEMBER COST	SAVINGS
Traffic Tricket Defense	\$199	<b>\$89</b>	55%
Name Change	\$1,100	<b>\$155</b>	85%
Simple Will w/ Minor Trust	\$530	<b>\$250</b>	53%
Chapter 7 Bankruptcy	\$1,500	<b>\$750</b>	50%
Non-Support (Spouse/Child)	\$1,490	<b>\$275</b>	82%
Simple Divorce	\$1,100	<b>\$275</b>	75%
Corporation (Regular)	\$585	<b>\$295</b>	50%
Personal Real Estate Closing	\$675	<b>\$250</b>	63%

### 40% OFF

For complicated matters, our attorneys will charge only \$125 per hour (or 40% off their usual rate - whichever is greater)

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# LEGAL BENEFIT INFORMATION

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## FAQ'S

**Q. Can I change attorneys for whatever reason?**

A. Yes. Call the number on the back of your membership card for a new referral to a participating attorney anytime.

**Q. What areas of law are available?**

A. All areas of law are eligible for the discounts; including but not limited to, simple traffic offenses to more complicated custody, criminal and civil suits.

**Q. Are family members eligible to receive these services?**

A. Yes. This benefit may be used by you, your spouse and legal dependents.

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## HOW IT WORKS

- 1** Download **My Benefits Work** app, set up an account follow directions to speak with a lawyer.
- 2** Call the number provided on the back of your membership ID card to be connected to your designated local attorney.
- 3** Receive free and discounted services in several areas of law.

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## LOCATE A PROVIDER

CALL PROVIDED NUMBER

or download My Benefits Work app

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## QUALITY PARTNERS



# PET CARE

## WE TREAT PETS LIKE FAMILY

There are approximately **120 million cats and dogs in the US whose owners spend \$1,800 each year**, on average on pet expenses like veterinary care, pet services, and supplies. Our Pet Care product, established in 1995, is the **#1 alternative to pet insurance**.



## WHAT CAN BE TREATED?

### INCLUDED BENEFITS

- 25% off all in-house medical services at participating veterinarians
- \$50 credit to Rover.com for boarding, sitting and walking (new users only)
- 15% off all purchases from PetCareRx.com, including prescriptions and preventatives
- 24/7 Lost Pet Recovery Service, with pet tags for each enrolled pet

- Dental Cleanings
- Dental Exams and X-Rays
- Spays & Neuters
- Routine Care & Vaccines
- Diabetes Management
- Cancer Care
- Hospitalization
- Wellness Visits
- Surgical Procedures
- Allergy Treatments
- Sick Visits
- Emergency Care
- Tumor Removal
- Ultrasound
- Parasite Screenings

### SAMPLE SAVINGS

PROCEDURE	AVERAGE COST	25% DISCOUNT	MEMBER COST
Veterinary Service	\$1,231	-\$307.75	\$923.25
Emergency Sick Visit	\$120	-\$30	\$90
Heartworm Testing	\$32	-\$8	\$24
Mass Removal	\$999	-\$249.75	\$749.25
Puppy Vaccines	\$42	-\$10.50	\$31.50
Routine Well Visit	\$45	-\$11.25	\$33.75
Skin Abscess	\$458	-\$114.50	\$343.50
Tooth Extraction	\$829	-\$207.25	\$621.75

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# PET CARE BENEFIT INFORMATION

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## FAQ'S

### Q. How do I receive a discount?

A. You must confirm the provider is in the Pet Assure network before buying products or services. Present your membership card with the Pet Assure logo at the time of service to receive your discount and pay the discounted price.

### Q. Are there any products or services not included?

A. A veterinarian may reduce or eliminate the discount on promotions or specials, food and flea products, routine boarding and grooming, services provided by a third party and low-margin pharmaceuticals.

Veterinarians are not required to discount non-medical services such as routine grooming and boarding, outsourced services such as blood work sent to a lab or an outside specialist, mileage fees, and products you take home such as medications and food. However, Pet Assure members get an additional 25% discount off the already discounted prices at [www.PetCareRX.com](http://www.PetCareRX.com) on all products, including pet food, prescriptions, flea & heartworm preventatives, and more.

Please note: You cannot combine the discount with other discounts or service packages.

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## HOW IT WORKS

- 1 Download **My Benefits Work** app, set up an account, and locate a provider.
- 2 Locate a provider and set up an appointment. Present your card at the time of service showing you have a **Pet Assure** membership.
- 3 Pay the discounted rate at the time of service.

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## LOCATE A PROVIDER

PROVIDER LOOKUP

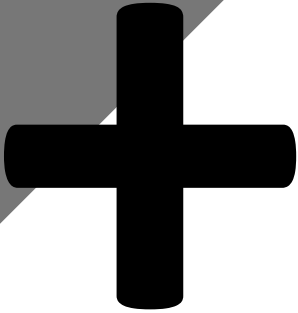
or download My Benefits Work app

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## QUALITY PARTNERS



# EMPLOYER INFORMATION





# WHY OFFER VOLUNTARY BENEFITS?

## INTRODUCING VOLUNTARY BENEFITS IN THE WORKPLACE

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### INCREASE YOUR APPEAL

The acquisition of skilled and dedicated workers will help create a strong foundation for any business. To bring these individuals on board, it helps to have some tangible benefits that differentiate a business from their competition. Rather than offering the bare minimum; or no benefits at all, introduce employees to voluntary benefits like critical care, dental, vision, telehealth, pet care etc to make your business a more attractive place to work.

### MINIMIZE YOUR TURNOVER RATE

It's difficult for a business to make serious progress when employees are constantly coming and going. When this happens, it's hard to establish a veteran team of experts, and the overall talent level will lack. Fortunately, offering benefit packages is often enough to make employees stick around for the long run. By supporting employees with access to benefits, it shows that you have their best interests in mind and value their job performance. This can help build a tight-knit team of professionals that will stay for years.

### BETTER MORALE

Another advantage of offering benefits is the boosting of employee morale. By understanding and addressing the needs of your workforce, it's likely that employees will be dedicated and take their jobs more seriously. Showing that you care about your workers is a natural way to increase loyalty and often to get their best work in return. Nothing can put a damper on productivity quicker than a bad attitude. By offering quality, voluntary benefits, you can help keep employees happy.

### BETTER JOB PERFORMANCE/ DECREASED ABSENTEEISM

By offering voluntary benefits, you give employees more of a reason to care about your company and remain loyal. As a result, they should be willing to work harder, which can lead to greater productivity and higher quality. Your business will be poised to acquire true professionals who are in it for the long haul. This will help create a stable workforce and position your business as an industry leader. Many voluntary benefits today, such as telemedicine, offer employees a more cost effective way to manage their healthcare. Zero dollar and low copay options give your employees phone and web based access, 24/7 to physicians for everyday illnesses such as cough, cold, allergy, skin conditions and more. Physicians will even call in a prescription when necessary. Employees can use this benefit rather than taking sick time to visit their family doctor.



# OPTIONS PLUS SET UP FOR LANJ

## 1 EXPLORE PLANS AND BENEFITS

Visit the LANJ benefits website and take a look at the benefits and plans now available to your and your employees as an exclusive partnership with Options Plus.

Visit: [LANJ.OptionsPlusPlan.com](http://LANJ.OptionsPlusPlan.com)

## 2 CHOOSE AN ENROLLMENT OPTION

As an employer, you have the option to pay for your employees or to pass this on as a voluntary enrollment. Payroll deduction is also an option. To learn about the advantages of offering benefits to your employees, please see “Why Offer Voluntary Benefits” Page!

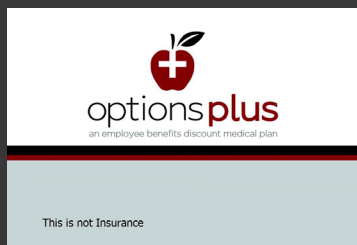
EMPLOYER PAID	EMPLOYEE PAID
<ul style="list-style-type: none"> <li>• Submit Group App</li> <li>• Submit Census (will be provided)</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals enroll through:               <ul style="list-style-type: none"> <li>• Individual application</li> <li>• Website (<a href="http://LANJ.OptionsPlusPlan.com">LANJ.OptionsPlusPlan.com</a>)</li> </ul> </li> </ul>

## 3 USE CARD AND SAVE MONEY!

Once the member has been enrolled, they will receive their card and booklet in the mail within 7-10 business days. They will then download My Benefits Work app on their phone to search providers and find instructions on using each of their benefits.



SAMPLE CARD AND BOOKLET



This plan is NOT insurance.

EASY AND CONVENIENT MEMBER EXPERIENCE

1. Receive Card and Benefit Booklet
2. Download My Benefits Work app (instructions included in booklet)
3. Look up providers in your area
4. Pay discounted rate at the time of service to **SAVE BIG**



# GROUP APPLICATION

Agent: \_\_\_\_\_ Group ID: \_\_\_\_\_ Date: \_\_\_\_\_

*Internal Use Only*

*Member of: LANJ*

EMPLOYER INFORMATION	CONTACTS
Company: _____ Address: _____ Address 2: _____ City: _____ State: _____ Zip: _____ Phone: _____ - _____ - _____ FEIN/TAX ID #: _____	<b>BILLING CONTACT</b> Name: _____ Title: _____ Email: _____ ..... <b>ELIGIBILITY CONTACT</b> <input type="checkbox"/> <i>Same as above</i> Name: _____ Title: _____ Email: _____ ..... <b>HR CONTACT</b> <input type="checkbox"/> <i>Same as above</i> Name: _____ Title: _____ Email: _____
CARD PROGRAM	
Effective Membership Date: ____ / ____ / ____ Number of Eligible Employees: _____ ..... <b>Send Membership Kits To:</b> <input type="checkbox"/> Employees (EE) <input type="checkbox"/> Employer (ER)	

## PACKAGE SELECTIONS

Plan Name	Benefits	ER Paid Price	EE Paid Price
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

## CONFIRMATION

Signature: \_\_\_\_\_ Today's Date: \_\_\_\_\_

Print Name and Title: \_\_\_\_\_ Agent Name: \_\_\_\_\_