



Heartland Alliance of America

"The Association for Rural Americans"



Red Steagall

Executive Director & National Spokesman

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Heartland Alliance of America

"The Association for Self-Employed & Retired Americans"

Savings & Security With Your Heartland Membership!

Silver



Celebrating More Than 25 Years of Service – Established 1992

Discount programs and services include:

- *Telemedicine
- *Prescription Drug Discounts
- *Dental Plan
- *Lasik Vision Correction
- *Vision Plan

***Disclosures: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.** This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.heartlandamerica.org. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Vermont and Washington.

Heartland programs and services include:

- \$5,000 Group Term Life Insurance
- Emergency Roadside Service
- Travel Assistance
- Hospital Confinement Program
- Hearing Services
- 24 – Hour Nurse Helpline
- Vitamin Discounts
- Diabetes Care Program
- Medical Supplies and Equipment
- Car Rental Savings
- Theme Park Discounts
- Movie Ticket Discounts
- Membership Referral
- Active Duty Program



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How to Contact



PHONE: 1-800-992-8044



WEBSITE:
www.heartlandamerica.org



MEMBER SERVICES OFFICE:
16476 Wild Horse Creek Road
Chesterfield, MO 63017

AND MORE!

Heartland Alliance of America is an Association—Not Insurance. Heartland programs adhere to all appropriate state and federal regulations. Some member programs may not be available in all states.

*Services are provided by a registered Discount Provider Organization (DPO) where required.

Silver Membership

Monthly Dues:

29.90 per Month with one time 29.90 Application Fee

Let's review... The Highlights of the programs of the Silver Membership

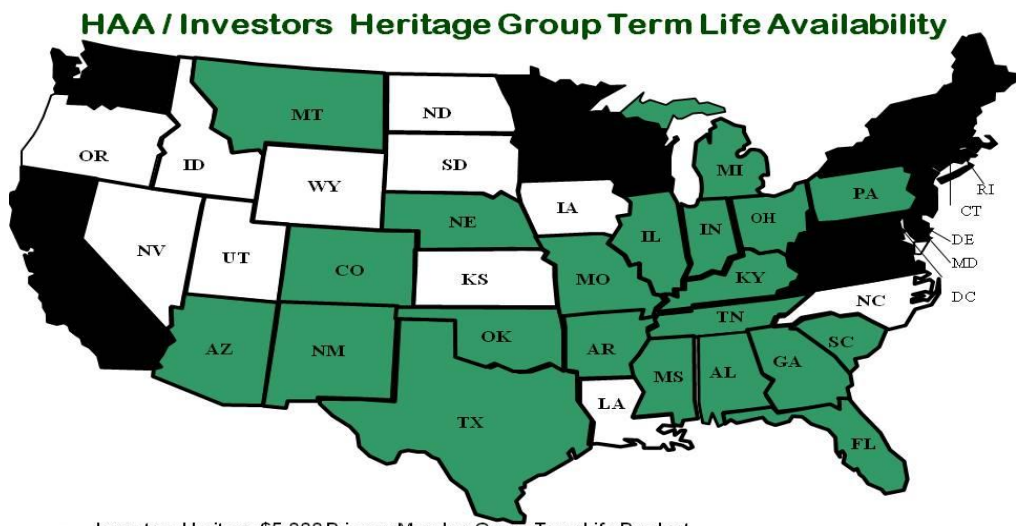
\$5,000 Group Life Insurance



Primary Member - (Ages 18-65) **18-70 Effective 1-01-2019**

180 waiting period / Not available in all states

Guaranteed Convertible (No Health Questions) at age 65



8-15-18

Underwritten by Investor's Heritage Life Insurance Company
(Not Available In All States)



ROUND-THE-CLOCK Physician ACCESS
when you **NEED** it most!
Using your computer, tablet or phone

Transforming Healthcare One Consultation at a Time

At MyTelemedicine, the goal is simple. They believe that doctors seeing patients online and by phone is the only way to help make healthcare work. Patients are struggling to get access to care when they need it and healthcare systems are eager to find ways to bring modern solutions to the equation. Every day, more and more people in need of simple care are being forced to either go without treatment or seek care settings like the ER and urgent care clinics that are not appropriate settings for their needs. By offering new care and cost settings practical for **payers, providers, patients** and the **employers and groups** they work with, they are transforming the economic equation of care. MyTelemedicine has been involved in the telemedicine space for years now. They have the tools, the technology and the know-how to efficiently connect patients and providers by phone, email and video for secure, efficient and high-quality care.

75%
of most practices are closed after 6pm

21
Average number of days to schedule Dr. appt.

4hrs
Average time in emergency waiting room

66%
of ER visits are non-emergency

JUST IMAGINE You wake up one morning with sudden cold-like symptoms: stuffy nose, cough, congestion. You have trouble getting an appointment with your existing doctor and you don't want to miss time at work by sitting in an urgent care or ER waiting room.



CONNECT

Patient calls or logs on to their member portal to schedule a consultation with a physician licensed in their state.



TRIAGE

Member speaks to a Care Coordinator who will triage and update the patient's Electronic Health Record (EHR) along with all symptoms.



CONSULT

Member consults with Physician who recommends a treatment plan. If a prescription is necessary, it's sent to the pharmacy of your choice.



CARE CONTINUITY

The doctor will update the member's EHR immediately after the consultation. The patient has 24/7 secure access to their member portal.

Telemedicine Benefits

SAVES TIME

Online doctor visit convenient, immediate and saves time. No long waits to get in to see a doctor and no time off of work.

SAVES MONEY

Telehealth reduces costly and unnecessary office visits, urgent care visits and emergency room visits. Online consultations are usually lower than a co-pay.

EASIER ACCESS

For people who travel, work in rural locations or live in underserved cities, Telehealth can sometimes mean receiving care or not.

MORE OPTIONS

Patients have more options with Telehealth. They can speak to a physician, a pediatrician, or even a behavioral therapist.

NOTE: MyTelemedicine does not guarantee that a prescription will be written. MyTelemedicine does not prescribe DEA controlled substances. MyTelemedicine physicians reserve the right to deny care for potential misuse of services. Telemedicine is NOT available in AR. Video consults are NOT available in AR & TX. ONLY video consults are available in ID.

Heartland is an Association—Not Insurance

Dental Program



Go to:
www.careington.com/heartland
 to access the online provider search
 in your area!

Look at these examples of savings:
 These are example and not Guaranteed savings.

◇ 20% - 50% Savings	Description	*Regular Cost	**Plan Cost	Savings
◇ More than 31,000 participating dental care providers nationwide	Adult Cleaning	\$ 114	\$ 52	54%
	Child Cleaning	79	38	52%
	Routine Checkup	64	26	59%
	Four Bitewing X-rays	74	35	53%
◇ Savings on routine and preventative care	Composite (White) Filling	175	86	51%
	Crown (porcelain fused to noble metal)	1,301	676	48%
	Complete Upper Denture	1,763	899	49%
◇ No claim forms	Molar Root Canal	1,270	622	51%
	Extraction (single tooth)	219	89	59%

MAS Benefits

JOIN THE MY ASSOCIATION SAVING BENEFITS PERKS PROGRAM!

My Association Saving Benefits provides members with exclusive perks and over \$4,500 in savings on everything from pizza and the zoo, to movie tickets, oil changes, hotels, and car rentals!

Popular Features Include:

- Nearby Offers: Use our show & save mobile coupons to quickly access savings on the go.
- eTickets On Demand: Save up to 40% with no hidden fees.
- Show times: Find movies, watch trailers, and save up to 40% at a theater near you.
- Monthly Giveaways: Win cash, movie tickets, electronics and more with our monthly contests.

And, with over 102,000 available discounts across 10,000 cities in the United States and Canada, you'll never be far from savings!

REGISTER & LOG IN <https://masb.abenity.com/login>

HEARTLAND IS NOT INSURANCE

Heartland Alliance complies with all State and Federal Regulations

Services are provided by a registered Discount Medical Provider Organization (DMPO), where required.

Emergency Roadside Assistance

First \$50 Covered

24-hours a day, 365-days a year

Emergency Tow and Road Service

Mechanical Assistance

Locksmith Services

Battery Service

Fuel Delivery

Tire changing and Repair

Auto Rental Reimbursement

Theft and Hit & Run Protection

Emergency Travel Service

Lost Key or Lock Out

Lost Credit Card Assistance



Vision Program

EyeMed

- ◆ 15% Discount off retail or 5% off promotional price for LASIK or PRK procedures
- ◆ 20% - 60% discount on eyewear
- ◆ \$5 - \$10 Discount on eye exams
- ◆ Competitive pricing on replacement contacts
- ◆ Over 40,000 participating Eye Care Providers Nationwide



Retail Pharmacy Discounts

MedImpact & Sav-RX

- ◆ Access to savings of 15% to 60% or more off normal retail prescription drugs with the highest savings on generic drugs



- ◆ National network of over 45,000 participating pharmacies including: CVS Pharmacy - Sam's Club - Drug Emporium - Target - Eckerd - Walgreens
- ◆ Convenient Mail-Order Pharmacy

Hearing Discount Program

HearPO

Access to discounts on hearing care services and products at over 3,200 locations throughout the nation.



- ◆ 40% discount on Diagnostic Service
- ◆ Lowest Price Guarantee - will beat any price by 5%
- ◆ Finance options up to 12 months NO INTEREST
- ◆ 60-Day no-risk trial period
- ◆ 3 year warranty
- ◆ 1 year free batteries
- ◆ Discounts on batteries mailed to your home
- ◆ Over 90% customer satisfaction

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Hospital Confinement

Any Heartland Alliance of America Member who has been in good standing for 12 consecutive months and is confined to a hospital for 5 or more consecutive days will be reimbursed for one year of Heartland membership dues.

This service is designed to help the Member with the many non-covered expenses related to a hospital confinement



24-Hour Nurse Line

Helps Members become more informed about their healthcare. Members receive unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year.

- ♦ Guidance & Info dealing with common ailment
- ♦ What to expect during medical test
- ♦ Questions answered regarding:
 - ♦ Diagnostic and surgical procedures
 - ♦ Recently diagnosed medical condition
 - ♦ Prescription and over-the-counter medication information



Active Duty Program

As a way to say thank you for your service, Any Heartland member or their dependents called to active duty in the armed forces will be reimbursed one year's membership dues.



Referral Program

If a member refers a non-member to the Heartland Alliance of America, and his or her application for first-time membership is submitted (naming the referring Member) and remains in force for at least 90 days, the referring Member will receive one month of association membership FREE



The referring Member must submit a written request to Heartland Member Services to access the program.

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Travel Assist



When traveling more than one hundred miles from home this pre-arranged service provides air medical transportation.

Emergency Evacuation
Medically Necessary Repatriation
Transportation of Mortal Remains
Transportation of Traveling Companion
Family Visitation
Transportation of Dependent Children
Vehicle Return

PLUS MANY, MANY MORE...

Savings on Chiropractic Services

Savings on Lab Services

Savings on Imaging Services

Pet Care Program

This is just a quick review of the highlights of Heartland Membership

There are many additional programs!

Go to Heartland website to
www.heartlandamerica.org

Familiarize yourself with the website
and the many programs of
Silver Membership Level

Please note that this is not insurance, and Heartland does not make payments directly to service providers. You are obligated to pay for all healthcare services. This is a discount program, and discounts are available at participating providers.

For a list of participating providers, please call (800) 992-8044, or visit www.heartlandamerica.org.

The program is administered by CAREINGTON International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034. The program and its administrators are not responsible for providing service, nor do they guarantee the quality of service."