



Ellwood City Area

Chamber of Commerce

"Small Town, BIG Living"



5 Tips to Lower Healthcare Costs For Individuals

2

Resolve common medical issues without missing work.

FACT

Employees miss an average of **4 hours of work** for a typical doctor's appointment.¹

With \$0 telehealth visits included in this program, you can get the quality care you and your family deserve anytime, anywhere in the U.S.

1

Get care for minor illnesses and injuries without the cost of an unnecessary doctor, urgent care or ER visit.

FACT

72% of doctor visits are for non-emergency care for common conditions easily treated by telehealth.¹

Telehealth offers 24/7 access to physicians by phone or online video who can diagnose illnesses, recommend treatment, and even call in a prescription when medically necessary.

3

Save money on out-of-pocket healthcare expenses before you reach your deductible.

FACT

Employees pay an average of **\$3,600 in out-of-pocket** healthcare costs each year.²

This program offers an exclusive package of benefits designed to help consumers save money on out-of-pocket healthcare expenses.



1. Teladoc Overview PDF, Page 3.

http://www.teladoc.com/wp-content/themes/teladoc_theme/static_content/Emp-Union-Teladoc-Overview.pdf
2. 2013 Milliman Index. http://insight.milliman.com/article.php?cntid=8359&utm_source=milliman&utm_medium=web&utm_content=MMI-mktg&utm_campaign=Healthcare&utm_terms=Milliman+Medical+Index

For Individuals

4

Get the most out of your health benefits.

FACT

The average hospital stay in the **U.S. costs \$9,700.**³

With this program, you have access to advocates who can help you navigate the healthcare system. Industry experts can also review, explain and resolve insurance claims and billing issues.

5

Take advantage of discounts on dental and vision care.

FACT

An unexpected root canal could **cost you \$1,170.** You could **save an estimated \$441** on this procedure.⁴

With this program, you can get dental & vision care for you and your family more affordably. Even if you have insurance, this program offers savings once you reach your annual maximum and on products and services not typically covered by insurance.

**Ready to start saving?
Log on to NFP558.PHECard.com today!**

This is not insurance nor is it intended to replace 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. For a full list of disclosures, please visit MyMemberPortal.com. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475.

Telehealth operates subject to state regulation and may not be available in certain states.

3. Healthcare Cost and Utilization Project. <http://www.hcup-us.ahrq.gov/reports/statbriefs/sb146.pdf>

4. DentalPlans.com Sample Savings for Aetna Dental Access. <http://www.dentalplans.com/dentalplans/aetnadentalaccess>