



For over 30 years now, Design Benefits has had the privilege of helping thousand of clients with their insurance needs. We have a full staff of experienced employee's to assist you with any insurance questions, or needs you might have. We are also a member of the Better Business Bureau, and carry an A+ rating.

Major Medical

Critical Illness

Accident Coverage

Life Insurance

Short Term

Medicare Supplements

Dental and Vision

Cancer/Heart/Stroke

Car Insurance

Home Insurance

GOALS

1. Reduce your premium
2. Improve your benefits
3. Show you how to utilize your benefits to their fullest

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PREVENTATIVE CARE

- ✘ PPACA became law in the United States on March 23, 2010. PPACA provides for comprehensive changes to the country's regulation of health insurance and the delivery of health care generally. Certain changes apply immediately to all health insurance plan/policies impacted by the legislation, which are purchased on or after September 23, 2010. The biggest change is the fact that preventative care is covered first dollar now under individual and group policies

Service Covered for Adults

- Colorectal cancer screening for Adults over 50
- Cholesterol screening for adults of certain ages or at a higher risk
- Blood Pressure Screening for Adults
- Immunization vaccines for adults –doses, recommended ages, and recommended populations vary

Service Covered for Women

- Breast cancer mammography screenings every 1 to 2 years for women over 40
- Cervical cancer screening

Service Covered for Children

- Immunization vaccines for children from birth to age 18—doses, recommended ages, and recommended populations vary
- Vision screening for all children
- Hearing screening for all newborns
- Height, weight and body mass index measurements for children



PPO Re-Pricing

P1064013006

IHC Health Solutions, Inc.
P.O. BOX 39119
PHOENIX, AZ 85069-9119

Customer Service Number
(815) 986-2414

201208061307

Electronic Service Requested

1632 0.3584 AT 0.371 3-DIGIT 670

 16
 GARDEN PLAIN, KS 67050-9553

Claim No.: 2012215-RZR-002
 Adj Claim#:
 Participant:
 ID No:
 Patient:
 Patient#: 36159155
 Date: 08-02-12
 Group: MADISON NATIONAL INDIVIDUAL
 Network: PROVIDRS CARE NETWORK



1 OF 1
ENV 1632

Patient Responsibility

Not Covered:	0.00
Co-Pay:	100.00
Deductible:	1820.16
Co-Insurance:	0.00
Total:	1920.16

Explanation of Benefits for services provided by:
WESLEY MEDICAL CENTER

Policy underwritten by:
See Below

Line No.	Date(s) Of Service	Service	Amount Billed	Network Discount	Not Covered	Co-Pay	Deductible	Covered Expenses	Paid At	Paid by Plan	Co-Insurance
1	06/25/2012	OUTPT FAC	10015.71	8095.55		100.00	1820.16	0.00	0%	0.00	0.00
TOTALS			10015.71	8095.55	0.00	100.00	1820.16			0.00	0.00

Deductible

2012 PPO Deductible 2057.05

Comments

*** Please review the important comments that follow:

OPTIONAL BENEFITS

- ❑ Office Visit Co-Pays

- ❑ Prescription Co-pays

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- Some Families go to the doctor more than others and prefer to have a co-pay , some families hardly go at all and would benefit from saving money on their premium by not having a co-pay for office visits

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❑ Prescription Co-pays

- There's a lot of medications now that are on the \$4 generic list at most retail pharmacy's, so most individuals are not using their RX co-pays in today's environment

COMPLIMENTARY RX CARD

PHARMACY

One card automatically covers all family members. Instantly receive average savings of up to 65% on drug prices.

Over 59,000 pharmacies, including major chains and community pharmacies.

Actual savings may vary depending on the medication and the pharmacy. Average savings is 20% off the regular retail price of your prescription drugs.

VISION

Over 10,500 optical centers offer average discounts of up to 50% off the regular retail price of eyeglasses, contact lenses, sunglasses, and corrective surgery (Lasik, RPK, etc.).

Mail-order contact lens program.

100% guaranteed satisfaction for 30 days.

DENTAL

The dental discount plan offers significantly reduced fees saving members an average of 20% to 50% off of almost all General

Dentists' and Specialists' standard fees.

RX DISCOUNT CARD EXAMPLE

Rx#	*New Rx*
Safety Caps	01/28/2011
X	
NETCARD SYSTEMS-	\$11.75
Counseling:	RPH: _____ REL: _____
Received: <input type="checkbox"/>	Declined: <input type="checkbox"/>

PATIENT SIGNATURE:

TEAR/CUT OFF HERE

TEAR/CUT OFF HERE

MEDICAL CONDITIONS:

IT IS VERY IMPORTANT THAT YOU TAKE OR USE THIS EXACTLY AS DIRECTED. DO NOT SKIP DOSES OR DISCONTINUE UNLESS DIRECTED BY YOUR DOCTOR.

THIS DRUG MAY IMPAIR THE ABILITY TO DRIVE OR OPERATE MACHINERY. USE CARE UNTIL YOU BECOME FAMILIAR WITH ITS EFFECTS.

TAKE THIS MEDICATION 1/2 HOUR BEFORE A MEAL. READ LABEL CAREFULLY FOR HOW MANY TIMES TO TAKE EACH DAY.

COUNSELING MESSAGES:
WARNING: DO NOT USE IF YOU ARE PREGNANT, SUSPECT THAT YOU ARE PREGNANT, OR WHILE BREASTFEEDING. CONSULT YOUR DOCTOR OR PHARMACIST.

TEAR OFF THIS PANEL BEFORE RELEASING TO PATIENT



4747 S BROADWAY WICHITA, KS 67216
PHONE: (316) 524-4228 STORE: 61500033

DATE: 01/28/2011

NCPDP: 1710169

12/20/77

NEW

RX# [redacted] TX: 0000391121 DAW: 0

GEMFIBROZIL 600 MG TABLET

NDC: 00093-0670-05 QTY: 60 DAYS: 30

NETCARD SYSTEMS- AUTH #: 110283586618015

1.00 REFILL OF 60 UNTIL 01/26/2012

PRICE: \$11.75

YOUR INSURANCE BENEFIT SAVED YOU: \$57.84

334 W. 6TH
HAYSVILLE, KS 67060
PHONE: (316) 390-2763

PRESCRIBER:
S KOCHER/C AGUSTIN
NPI: 1457682296

RPH: LL
D.E. : BK



DUPLICATE RECEIPT

4747 S BROADWAY
WICHITA KS 67216
PH: (316)524-4228 NCPDP:1710169
DATE:01/28/2011

GEMFIBROZIL 600 MG TABLET

NDC: 00093-0670-05 QTY: 60

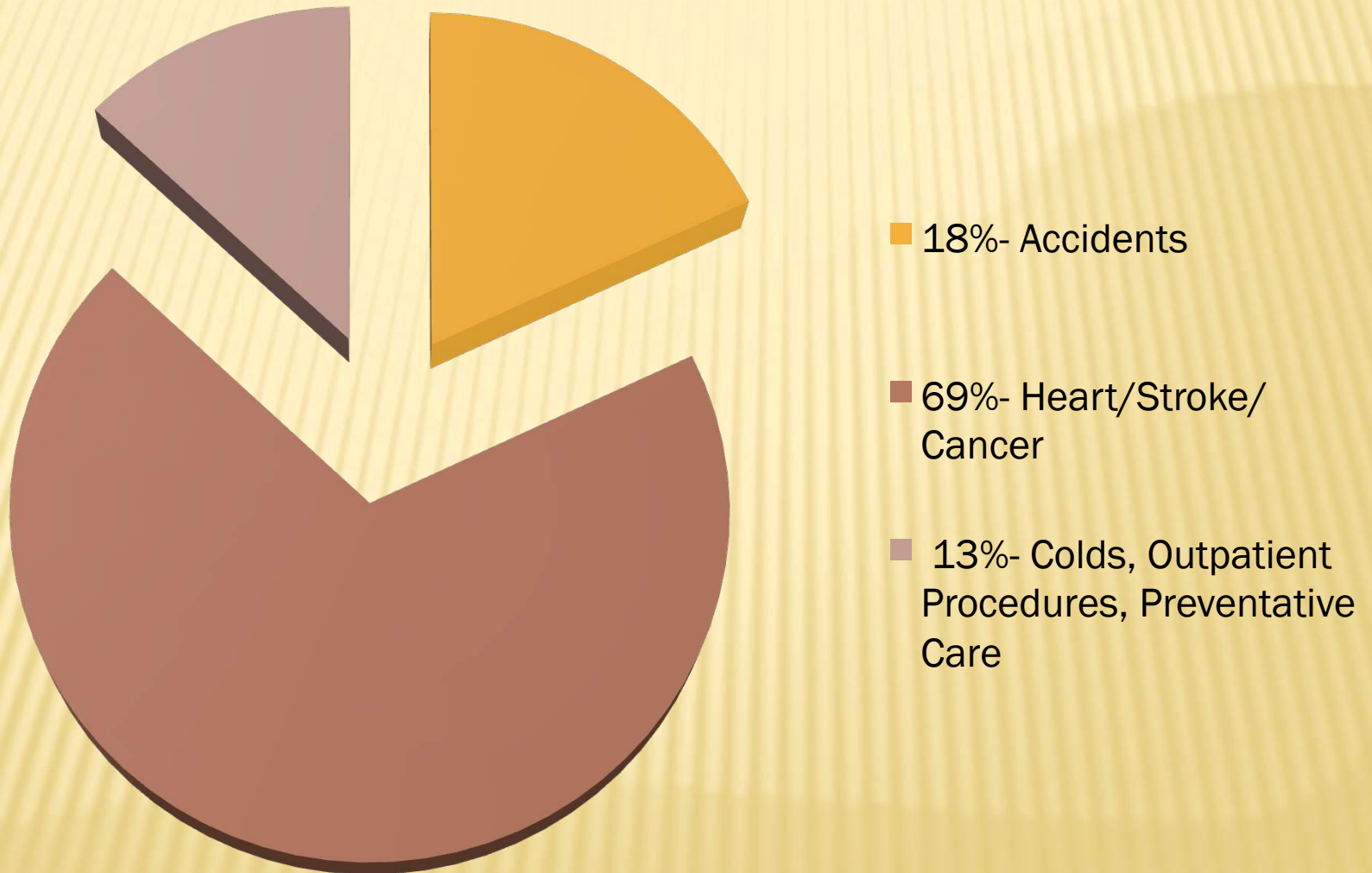
RX# **6146582** TX: 0000391121

PRESCRIBER: **S KOCHER/C AGUSTIN**

PRICE: \$11.75

NEW

87% of all Major Claims involve Heart, Stroke, Cancer, and Accidents



THE TRI-FECTA APPROACH

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- ✘ Reduce your deductible down to \$250 or less on Accidents, or give you immediate cash benefits to help reduce your out-of-pocket on claims

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Question's??