

Consumer Driven Benefits Card

Information Packet



The Consumer Driven Benefits Card Includes:

- Telephonic Doctor's Office Visits
- Online Doctor's Office Visits
- Research Doctors and Hospitals
- Comprehensive Adult Wellness Program
- Personal Online Health Encyclopedia
- Online Long Term and Nursing Care Tools
- Employee Assistance Plan
- Identity Theft Plan
- Roadside Assistance Program
- Attorney Network



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Free Health, Inc.
www.FreeHealth.com
info@freehealth.com
12856 82nd Lane North, West Palm Beach, FL 33412
Telephone: (561) 792-4418

WELCOME!

We are delighted to welcome you to the Consumer Driven Benefits card. You can enjoy savings on your health needs immediately by using your new Benefits card which is enclosed with this information packet. Please keep your card in your wallet and this information packet in a safe place for future use. Please keep in mind that your benefits are not insurance.

Free Health, Inc. is available to assist you should you have any questions about your card. You may email us at info@freehealth.com. Within your information packet will be contact information and phone numbers for assistance.

Please keep in mind that your membership is NOT insurance, nor is it intended to replace insurance. The Consumer Driven card provides wonderful benefits and allows cardholders access to benefits such as: online doctor office visits, telephonic doctor office visits, an annual comprehensive adult wellness check, doctor background research and hospital price checker, as well as your own online personal health encyclopedia and personal health risk assessments. There are no claim forms, copays, deductibles, and pre-existing conditions. The Consumer Driven Benefits card can save you and your family thousands of dollars per year!

In order to maximize your savings, please take a moment to familiarize yourself with this information packet. The more informed you are, the more often you will remember to take advantage of the tremendous saving your new Consumer Driven Benefits card offers you, and the more money you will save.

All the best,

Your Team at Free Health, Inc.



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HOW TO USE YOUR CONSUMER DRIVEN BENEFITS CARD:



1. Read the enclosed description for each benefit
2. To access your consumer driven benefits, please visit the website or call the phone number provided on your consumer benefits card or in this fulfillment kit.
3. If you have any questions on how to use your Consumer Driven Benefits card, email us at info@freehealth.com

LOCATING PREFERRED PROVIDERS:

Following is information on your Preferred Providers. You may locate Preferred Providers either by phone or through the internet.

	NETWORK	PHONE	INTERNET
Telephonic Doctor Office Visit	Teladoc	(800)TELADOC (800) 835-2362	www.teladoc.com
Online Doctor Office Visit	eDocAmerica	(866) 525-eDoc (866) 525-3362	www.edocamerica.com
Research Doctors and Hospitals	HealthGrades	(561) 792-4418	www.freehealth.com/healthgrades
Comprehensive Adult Wellness Program	Direct Laboratory Services, Inc.	(800) 908-0000	www.directlabs.com
Personal Online Health Encyclopedia	ActivHealth	(561) 792-4418	www.freehealth.com/activhealth
Online Long Term Care & Nursing Tools	Care Options	(561) 792-4418	www.freehealth.com/careoptions
Employee Assistance Plan	Resources for Living	(866) 326-7177	www.rfl.com
Roadside Assistance Program	Roadside Protect	(888) 234-2211	www.roadsideprotect.com
Legal Services	Legal Club	(800) 305-6816	www.legalclub.com



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Telephonic Doctors Office Visits

Open 24 hours a day - 7 days a week - 365 days per year

Our telephonic doctors office service is a service that gives members unlimited phone access to Board Certified Medical Doctors 24 hours per day, 365 days per year for non-emergency health information. Up to 50% of the time this saves the need for a doctor or emergency room visit, saving money and hours that would have been wasted in drive time and waiting rooms. Our doctors will call in prescriptions to your local pharmacy.

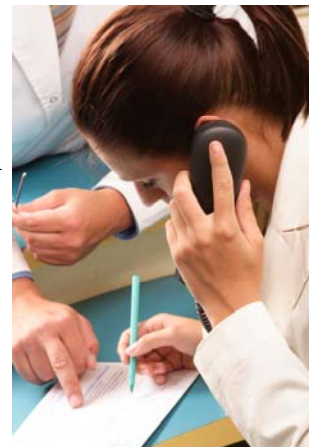
Frequently Asked Questions for Telephonic Doctor Office Visits

Q. Why do we use Board Certified physicians?

- A. A Board Certified physician has completed his or her mandatory training and subsequently passed rigorous examinations in his or her specialty area. Beyond their initial training and testing, Board Certified physicians also are required to regularly participate in rigorous continuing education programs, equipping them with the most current medical information and knowledge of the latest medical advances. Only 40 percent of the doctors in the U.S. are Board Certified, proof that these physicians have pursued – and continue to pursue – the standards to represent the best our nation has to offer.

Q. How does a physician diagnose over the telephone?

- A. Our physicians are instructed NOT to make a diagnosis or offer any type of treatments. However, when a caller asks a question, our physicians can provide them with specific answers to their concerns. For example, if the person calls about a fever and wants to know if they need to be seen by a doctor, the physician does not diagnose based on symptoms, but offers information on why fevers could be a concern and how they are generally handled. The American Medical Association has reported that as many as 70 percent of all doctor's office visits are informational only. Telephonic Doctor Office Visits complements physicians by empowering the consumer to make wiser healthcare decisions while, at the same time, giving the caller peace of mind.



Example 1:

An mother had an extremely sick child and was convinced that the best plan of action was going to the emergency room to find out what was wrong. However, she couldn't reach her pediatrician; she only could get his answering service. Before leaving for the ER, the mother called our 24 Hour Telephonic Doctor Office Service and had a Board Certified physician on the phone within 30 seconds. The doctor was able to inform her that, based on the information she provided on the phone, it would be safe to wait to call the child's pediatrician the next morning as long as the child continued to take Acetaminophen or Ibuprofen. The following day, the mother took her child to her regular doctor, who diagnosed and treated the child. The mother said it made her feel better talking to a knowledgeable doctor during the "crisis." And it put her mind at ease that she simply could care for her child at home and wait until she could schedule a regular doctor's office visit the next day.

Example 2

A patient was prescribed medicine for cold sores she had around her mouth. She was unsure of how to take the medication because the prescribing doctor had a waiting room full of patients and did not take time to fully explain the medication's use. The patient called our 24 hour telephonic doctor service after she got home from work and was informed of the proper way to take the medicine to relieve the discomfort and understood other ways to prevent outbreaks. Information on how to avoid transmission of the virus also would be available from our physicians.

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ONLINE DOCTOR OFFICE

SERVICES INCLUDE:

- ◆ Professional input on treatment for illness or accident
- ◆ Medical information from board certified physicians
- ◆ Access to psychologists for your behavioral health questions
- ◆ Information concerning nutrition and fitness
- ◆ Links to other quality health care resources
- ◆ Health tips delivered every week
- ◆ Peace of mind for those worrisome but non-critical medical issues
- ◆ Healthy lifestyle assessment
- ◆ Personal health record

And . . . Services cover all members of your immediate family.

Using our online doctor office is so easy. After completing a simple, one-time registration and brief medical profile, you can email a doctor using the password you choose. Contact our online doctor office whenever you wish. There is no limit to the number of times you may use our online doctor office. All of your medical information, questions and replies remain completely private and confidential.

Because of the convenience of our online doctor office, you may find it is easier to address some concerns earlier, catching problems before they become more serious. Fewer office visits also reduce the difficulty of arranging time off from work or other commitments.

Most importantly, you get extra peace of mind knowing that you can ask a highly qualified physician about medical issues that concern you, at any time that is convenient to you.

To contact a doctor today:

Follow these 3 (three) easy steps:

1. Enter our website at www.edocamerica.com
2. Click on "Register"
3. Select FreeHealth.com from the drop down menu and follow the online instructions.

Online Doctor Office is for routine medical service. It does not replace your family doctor. It is a fast, convenient secure new way to deal with common, non-emergency medical situations that arise.

“No Copays”



“No Deductibles”

HOSPITAL PRICE CHECKER & DOCTOR BACKGROUND RESEARCH TOOL

A service that allows employees and their families find the best possible doctor, best possible hospital, and to check based upon hospital pricing.

Quality Ratings:

Helps members compare and select physicians and hospitals that meet their healthcare needs. Physician and hospital profiles include quality indicators as well as cost estimates for common procedures and conditions. Members can research physicians and hospitals throughout the entire United States.

Research Hospitals: Research over 5,000 hospitals nationwide

The hospital quality tool allows you to search hospitals by name, location, procedure/condition or overall quality. Ratings and cost estimates are easy to understand with side by side comparisons and detailed profiles. Use this tool to manage your healthcare costs and avoid complications associated with poor care.



Research Physicians: Research over 600,000 physicians nationwide.

The physician quality tool allows you to search physicians by name, location and specialty. Physician profiles include key quality indicators such as education, board certification, sanctions and malpractice, along with estimated treatment costs, affiliated hospitals, and patient satisfaction survey results. Compare physicians with easy to understand side by side comparisons or use the detailed profiles.



To begin researching Hospitals and Physicians:

1. Go to www.FreeHealth.com
2. Enter your username and password
3. Select HealthGrades
4. Select "Research a Hospital or a Physician"

Comprehensive Adult Wellness Program

Wellness Tests Valued at over \$400

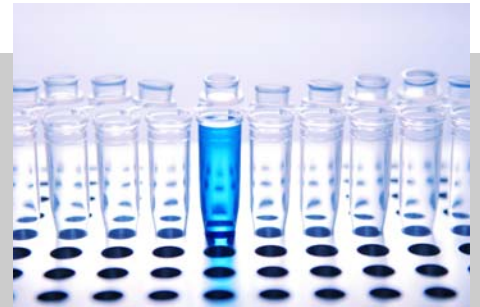


A simple inexpensive blood test could save your life.
Disease prevention saves lives.
And it is now made even simpler:
a Doctor's appointment is no longer necessary.

Confidential results mailed directly to you within a few days.

The Comprehensive Wellness Profile (CWP) includes blood panels and profiles on all major organs of your body as shown below with over 50 blood test results:

- Complete Blood Count (CBC)
- Liver Profile
- Kidney Panel
- Thyroid Profile w/Thyroid – stimulating Hormone (TSH)
- Lipid Profile (Cholesterol) w/Tryglycerides
- Diabetes
- Bone and Minerals
- Fluids and Electrolytes
- Adult Wellness Test



Once each calendar year, you and your spouse (if covered) may take advantage of a no-cost Annual Wellness Test valued at over \$400 and includes:

- Comprehensive Wellness Profile (CWP) - liver, kidney, lipid panels, cbc's, electrolytes, glucose, bones and minerals
- Thyroid w/TSH (women)

Lab tests must be scheduled through Free Health.com and performed by participating Free Health.com affiliates. Lab tests performed in a doctor's office are not covered under this plan.

- Free Health.com is not responsible for any lab test(s) ordered "STAT" by a Member's physician. Laboratory tests ordered STAT may be processed only at local hospital laboratories and therefore "Out of Network".
- The Lab benefits do not cover "cultures", mammograms, x-rays, or EKG's. Contact Free Health.com Member Services for more details.
- The Lab costs and proximity to participating labs are subject to change without notice. The above lab benefits are not insurance products.

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PERSONAL ONLINE HEALTH ENCYCLOPEDIA

The Personal Health Development (PHD) Network is a premier health education program that takes a comprehensive approach to health and wellness. The focus is on prevention through awareness, education and improvement - helping you discover your health risks. Our goal is to provide important health and wellness information about your health needs to improve your quality of life. You will be assigned a "Personal Wellness Program" tailored to meet your needs based on specific risk factors for a variety of health concerns. This comprehensive Health Management System - The PHD Network - helps guide you down the road to better health and wellness. Through a simple four-step process, you will use the PHD Network to develop and achieve your own health goals.

Step One: Online "Personal Health Assessment" Questionnaire

The first step is to complete a confidential online questionnaire, developed to help identify your health risk factors. No physical exam is required, and your privacy is protected by a private username and password.

Step Two: Health Awareness via Personalized Wellness Program

We will provide you with a series of reports, including health risks, concerns, and suggestions for improvement. Once the personal health assessment questionnaire is complete, the system automatically ascertains relevant health risk factors and selects a series of educational lessons geared to your specific needs.

Step Three: Access and Participation

Once a Personal Wellness Program is created, you can access the program 24 hours a day, 7 days a week, from any location in the world. It's like having a personal trainer at your fingertips. You can take classes, update your health profile, review related health news, and monitor your own progress - all in an easy to follow self directed format. The PHD Network contains a rich library of information on virtually every subject related to health and wellness. Plus the information is periodically updated as new information and medical findings emerge.

The PHD Network educational lessons are organized around the five essential elements of wellness:

1. **Health Education** - about disease conditions and symptoms
2. **Stress Management** - to reduce health risks
3. **Nutrition** - including proper dietary guidelines and healthy recipes
4. **Exercise and Fitness** - demonstrating proper form and promoting individual progress
5. **Personal Development** - designed to improve interpersonal relationship and communication skills

In addition to your Personal Wellness Program, you have access to the entire Lesson Library of health and wellness topics created by experts at Duke University!

Step Four: Automatic Tracking and Feedback Reports

ActiveHealth monitors your participation and produces regular progress reports. These reports track participation, indicate improvement and areas still in need of attention, then summarize key health indicators in an easy to understand format. The Personal Health Summary Report is a great tool for monitoring your health progress over time.

To begin your "Personal Health Program":

1. Go to www.FreeHealth.com
2. Enter your username and password
3. Select ActivHealth
4. Fill out your personal health assessment questionnaire



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ONLINE LONG TERM CARE & NURSING TOOLS

The Online Long Term care & Nursing tool is an interactive consumer-driven care planning system created to help adults of all ages in planning for financial and care needs related to wellness, disability, eldercare, short or long term care and caregiver issues.

COOL assists with:

- planning care for a loved one across town or across the country.
- locating low or no cost services in the community.
- finding the right physician or hospital.
- calculating costs of care now and in the future and loss of income due to caring for a loved one, disability, or illness.
- locating care facilities and service providers throughout the nation complete with quality of care ratings.
- researching health, wellness and disability concerns.
- creating advance directives such as living wills and power of attorney for healthcare documents.

Additional Benefits include:

• **Cost of Care Calculators -**

Collect and maintain care costs for in-home nursing services, home healthcare, chore services, assisted living and nursing home facilities.

• **Loss of Wealth Calculators -**

Help users understand the financial impact of several common situations, including:

- reducing a work schedule to care for a loved one
- leaving the workforce
- short or long-term disability

• **Search for Resources Online -**

We maintain more than one million complete records which are updated frequently.

• **Medical Reference System -**

The information and articles in the database are updated quarterly.

• **Health and Wellness Center -**

Our Health and Wellness center content is provided by a nationally recognized and peer reviews provider of health and wellness information.

• **Browse the Library -**

Medicare Information • Staying Healthy and Independent • Where Long-term Care Takes Place • Checklist for Interviewing Care Providers, Facilities and assessing Home Safety • Reasons for Care • Diseases and Conditions • Mental Health • Substance Abuse • Articles to help informal caregivers cope

• **Health Assessments -**

Gives users the advantage of taking or giving a functional, behavioral or cognitive assessment in private and when it is convenient for them.

• **Create a Living Will/Advance Directive**

• **Create a Care Plan**



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EMPLOYEE ASSISTANCE PLAN

The Employee Assistance Program covers the full spectrum of challenges that may effect individuals and their families—whether at home or in the workplace.

	Healthy Living Find in-depth information and assessment tools on a variety of health issues, including fitness, nutrition, and weight loss, as well as lifestyle suggestions for disease management and prevention.
	Self Mastery Discover effective ways to handle difficult emotions, conquer anxiety or depression, optimize stress and stay motivated. Learn how to resolve conflict, manage anger, and tap into your creative potential.
	Family Care Find tools and resources to identify childcare, adoption, and eldercare options in your area. Get tips for managing pregnancy, improving parenting skills, and building stronger families.
	Relationships Tap into a wealth of information to improve relationships with your spouse, family members, and friends. Gain insight on how to work through conflict and develop healthy social interactions.
	Everyday Matters Get information, tools, and resources for daily living, including home maintenance, pet care, housing options, relocation, and travel.
	At Work Find articles and resources to help you become more successful at work. Get tips on how to balance work and family, improve career options, enhance leadership skills, and develop effective workplace communications.

Key Features of our Program

- Free and Confidential Services Available 24/7/365
- Services Available in English and Spanish
- Masters Level Licensed Counselors
- Information and Referral Services Available
- Educational Materials and Web Access to Information available at www.rfl.com

CALL: (866) 326-7177

ROADSIDE PROTECT



Sign & Drive Roadside Assistance Includes:

- ◆ Three covered occurrences per year of one of the following Roadside Assistance benefits (maximum of \$150/occurrence):
 - ◆ Towing
 - ◆ Tire Change - with your spare
 - ◆ Jump Start
 - ◆ Fuel Delivery - cost of fuel not included
 - ◆ Lockout Service
 - ◆ Vehicle Extrication
- ◆ You will also have access to Roadside Protect's online travel agency for travel services benefits, including:
 - ◆ Airline reservations
 - ◆ Car rental reservations
 - ◆ Vacation packages
 - ◆ Flight delay information
 - ◆ Trip routing
 - ◆ Concierge services, including:
 - ◆ Event tickets
 - ◆ Golf trip packages
 - ◆ Golf tee times
 - ◆ Flower deliveries
 - ◆ Hotel reservations
 - ◆ Cruises
 - ◆ Honeymoon registry
 - ◆ Travelers' health information
 - ◆ World time-zone calculations
 - ◆ Passport/visa assistance

Whenever you are in need of Roadside Assistance, simply:

1. Call the toll free number on the front of your membership card.
2. A live agent will ask you for your name and address provided during enrollment
3. Once verified as active, a dispatch agent will ask you several questions necessary to process your service including vehicle make, model, location, etc.
4. Please remain with the vehicle until service is performed.

Roadside Protect Roadside Assistance

Membership Number:

Available through Free Health, Inc.
1-888-234-2211

NAME GOES HERE

www.roadsideprotect.com



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ROADSIDE PROTECT

Roadside Assistance Service Includes:

- ◆ Telephone roadside dispatch twenty-four hours a day, seven days a week handled by a live agent.
- ◆ Three claim limit per year for each active customer.
- ◆ Maximum benefit of \$150 per claim.
- ◆ Full road and towing services for all self-propelled, four-wheeled vehicles, trucks and RV's with a carrying capacity of up to one ton (2000 pounds) designed, licensed, and used for private, on-road transportation up to fifteen miles from hook up to nearest service facility.
- ◆ Partial road services for recreational vehicles and trucks with more than four wheels and/or a carrying of more than one ton consisting of starting and gasoline/diesel fuel delivery service only.
- ◆ Motorcycles are provided service

Roadside Assistance Service Excludes:

- ◆ Service if member is not with the disabled vehicle.
- ◆ Transportation for the member to the vehicle for service or from the vehicle to another destination after service has been rendered
- ◆ Service will not be rendered in areas not regularly traveled, such as vacant lots, beaches, open fields or other places which would be hazardous for service vehicles to reach.
- ◆ Towing of a vehicle off a boat dock or marina.
- ◆ Delivery or Repair of tires.
- ◆ Installation or Removal of snow tires and chains nor dismounting, repairing or rotating tires.
- ◆ Vehicle's storage charges.
- ◆ Cost of Parts, installation, products, materials, impounding and additional labor relating to towing.
- ◆ Service of any kind on vehicles used for commercial purposes or using dealer tags. (Note: All trucks in New York have commercial license plates whether they are used for business or private use. If the truck is used for private use, we will dispatch.)
- ◆ Service for taxicabs, tractors, boats, trailers, dune buggies, or vehicles used for competition, or stolen vehicles.
- ◆ Service for unlicensed vehicles
- ◆ Service for vehicles with expired safety inspection sticker, license plate sticker, and/or emission sticker(s) where required by law.
- ◆ Service for vehicles illegally parked or impounded.
- ◆ Repeated service calls for a car in need of routine maintenance
- ◆ Service when a vehicle is snowbound. We do not hoist, winch or shovel vehicles from unplowed areas, snow banks, snowbound driveways or curbside parking.

How to Obtain Your Benefit Reimbursement:

- ◆ Obtain itemized receipts for the expenses incurred.
- ◆ Please send the original paid receipts (not photocopies) and a copy of the accident report filed with the police or your insurance company, within 60 days of the accident to:

Roadside Protect
Attn: Claims Department
2401 Hassell Road, Suite 1515
Hoffman Estates, IL 60169

LEGAL SERVICES

Quite often, legal issues are accompanied or precipitated by other personal or financial issues. The Family Protection Plan (FPP) has all the necessary benefit components embedded in it to deal with these issues. Anchored by the Family Legal Plan the FPP is comprised of five major components;

1. Legal care
2. Financial education
3. Tax return preparation & advice
4. Personal counseling
5. Identity theft restoration service

Benefits Summary

Free & Discounted Legal Care

Plan members and their families will have access to a nationwide network of over 20,000 plan attorneys. These attorneys have contracted with Legal Club to provide our members with free and Discounted legal services. Upon enrollment, members will be referred to a plan attorney that speaks their language, practices the area of law required and is conveniently located.

Each attorney will provide Legal Club members with: Nine Free Services

1. Unlimited phone consultations for each new legal matter
2. Unlimited face to face consultations for each new legal matter
3. Review of important legal documents (6 page max per document)
4. A free simple will with free annual update
5. A web based free living will form
6. Help representing yourself in small claims court
7. Assistance in solving your problems with government programs
8. When appropriate plan attorneys will write letters on the members behalf
9. When appropriate plan attorneys will make phone calls on the members behalf



Financial Education Program

This component of the Family Protection Plan provides consumers with personalized services 24 hours a day, 7 days a week. We provide access to counseling and financial education through a variety of delivery methods including telephone, online tools and live chat sessions. Whether you are renting or buying a home, having problems with debt, or setting up a trust. There are legal and financial ramifications associated with each. This financial education program is designed to provide individuals and their families with the tools they need to make better financial decisions. Personal financial guidance and education is provided by over 1,000 experienced financial counselors.

The following is an outline of the FREE services included with this program:

Free Credit Counseling & Financial Planning Services

- Free Consultations
- Financial Assessments
- Complete Credit and Debt Analysis
- Credit & Debt Counseling by Certified Credit Counselors
- "Ask Susan" Online Counseling Sessions
- Housing Advisory Services
- Online Tools & Articles
- Money Choices

Additional Financial Services Requiring a Small Fee



Identity Theft Restoration & Insurance

Identity theft is the fastest growing financial crime in America - striking thousands of victims each year. In a matter of seconds, personal information such as a social security number, a credit card number and/or an address can be stolen and used to obtain a new mortgage, line of credit or additional credit cards.

Benefits & Features

Members will have 24/7 access to Identity Theft Restoration Advocates who will provide them with comprehensive, personalized recovery services.

Identity Theft Insurance

Each Member will also receive up to \$25,000 worth of insurance coverage. This coverage will help offset some of the cost of restoring their identity to its original status.

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