

## FAQS

### PROGRAM OVERVIEW

#### How do I become a member?

Find the subscription that best fits your needs here and complete the subscription form.

#### How much does it cost?

\$14.99 a month.

#### Do I get any incentive/rewards for subscription?

Yes, UnFranchise® Owners will receive 53% IBV upon subscription and after each billing every month. Your customers are also eligible for subscription. Your customer will receive 20% Cashback, and you will receive 20% IBV upon your customer's subscription. The Cashback and IBV are also awarded after each billing every month.

#### Is this just for UnFranchise Owners or can I sell it to my customers?

The program is available for both UnFranchise Owners and their customers.

#### What is auto-billing?

An auto-billing date is a recurring payment that occurs every month, starting from the membership activation date. To view your next auto-billing date, go to the Wellness or Pet Advantage program page. The membership status and the next billing date is available on the program page.

#### How do I cancel my subscription or membership?

To cancel a subscription or recurring payment, click the "Cancel Subscription" button on the Wellness or Pet Advantage program page, and then click "Confirm Cancellation" in the dialog box that opens. When the cancellation has been processed, we will send you a notification email that confirms the cancellation.

#### Do I get a refund after I cancel my membership?

No, the subscription program does not offer refunds or credits for subscription cancellations.

#### How can I edit my recurring payment method?

You can change the payment method that is associated with a subscription or recurring payment. To edit your payment

method, edit your card, expiration month and expiration year, and click on the "Update Subscription" button on the Wellness or Pet Advantage program page.

#### How do I reactivate my membership?

You can reactivate your membership by completing the subscription form and entering a valid payment method. You will be charged a subscription fee and the account is reactivated.

### ALTERNATIVE MEDICINE

Members save 10–30% on health and wellness needs with more than 40 specialties and 43,000 practitioners nationwide.

- Chiropractor
- Acupuncture
- Massage therapy
- Biofeedback
- Hypnotherapy
- Reflexology
- Popular exercise and movement specialties such as yoga, tai chi and Pilates

#### How do I locate a participating provider?

Members call or visit the website to find participating providers in their area.

#### How it works

- Once enrolled, members call the number listed on the back of the membership card or visit our website to find participating providers in their area.
- Members call the provider to schedule an appointment and present their membership card at the time of visit to receive a discount on the cost of services rendered.
- There are no limits on the number of times members may use this benefit throughout the membership year.

#### Who is the network of practitioners?

Tivity (formerly Healthways WholeHealth Networks) is the nation's leading Complementary and Alternative Medicine (CAM) company. Tivity offers a network of more than 35 CAM specialties, including: chiropractic, acupuncture, massage therapy, nutritional counseling, yoga, Pilates, personal trainers, mind/body therapies, spas, fitness centers and more. In

In addition to network management, the company also provides eligibility verification, utilization management, data reporting, credentialing, claims processing, provider relations and member services. Network practitioners are supported through the company's professional website, and members receive information and resources through Tivity's award-winning member education website. Today, Tivity is dedicated to serving more than 47 million members through collaborative relationships with health plans and providers nationwide.

**What is alternative medicine?**

Alternative medicine includes healing or treatment methods such as acupuncture, homeopathy, herbal medicine and more. These methods are not included in the traditional U.S. medical curricula.

**Why is alternative medicine needed?**

Many patients find alternative medicine has a great deal to offer, especially for treating chronic conditions where traditional medicine is not as effective. The majority of patients do not see traditional and untraditional treatments as mutually exclusive and make informed, personal choices to integrate both.

**What kind of problems does alternative medicine deal with?**

Alternative medicine is used to treat a variety of physical and emotional issues from back problems and anxiety to cancer and tumors.

**How much can I save with this benefit?**

The discount depends on the provider you choose. Providers offer discounts of 10–30% off their standard rates. Discounts cannot be combined with any other promotions. After you choose a provider, you should call the provider's office and ask what the discounted rate is.

**How many times can I use the alternative medicine benefit?**

There is no limit to the amount of times this benefit can be used.

**DENTAL DISCOUNTS**

Members can use their card over and over again to save throughout the year at more than 200,000 available dental practice locations nationwide. Members just present their card with the Aetna Dental Access® logo and pay the discounted price at the time of service. In most instances, members save 15–50% per visit.\*\* Dental Video: <https://youtu.be/bQQLVvxSRdk>

**How do I locate a participating provider?**

Members call or visit the website to find participating providers in their area. <http://www.newbenefits.com/providers/?id=AW>

**How does it work?**

- Once enrolled, members call or visit our website to find participating providers in their area.
- Members present their membership card with the Aetna Dental Access® logo at participating locations to receive savings on their procedures.
- The total discounted fee must be paid at the time service to receive a discount.

We've got you covered! Simply log in to our website, locate a participating retail pharmacy and compare prescription prices by clicking the "Get Drug Prices" button.

**Important Information**

Pharmacy discounts are not insurance and are not intended as a substitute for insurance. The discount is only available at participating pharmacies.

Mail Order service includes a Patient Assistance Program that helps qualifying individuals receive free or low-cost prescriptions. Participating retail pharmacies include Walgreens, Target, CVS and many other independent, national and regional chains. Even if you have insurance, you can present both cards at the pharmacy or research online to receive the lowest price.

**SAMPLE SAVINGS CHART\*\***

Dental Service	Average Cost**	Average Cost With Aetna Dental Access**	YOU SAVE
Periodic Oral Exam	\$68	\$34	\$34
Comprehensive Oral Exam	\$106	\$50	\$56
X-Ray Panoramic Film	\$137	\$76	\$61
Cleaning (Prophylaxis) – Adult	\$121	\$67	\$54
Cleaning (Prophylaxis) – Child	\$89	\$50	\$39
Filling – 1 Surface Resin (White) Filling, Front (Anterior) Tooth	\$195	\$101	\$94
Crown – Porcelain Fused to High Noble Metal (i.e., gold)	\$1,273	\$755	\$518
Root Canal Front Tooth (Anterior) Excluding Final Restoration	\$838	\$524	\$314

\*\*Actual costs and savings may vary by provider, service and geographic location. We use the average of negotiated fees from participating providers to determine the average costs, as shown on the chart. The select regional average cost represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City, as displayed in the cost of care tool as of 9/1/2017.

## Who is the benefit provider?

Aetna is one of the nation's leading diversified healthcare benefits companies located in Hartford, Conn., serving approximately 27.9 million members with information and resources to help them make better informed decisions about their healthcare. Aetna offers a broad range of traditional and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life, long-term care and disability plans, and medical management capabilities. Its customers include employer groups, individuals and college students, part-time and hourly workers, health plans and government-sponsored plans. For more information, please go to [www.aetna.com](http://www.aetna.com).

## Important Information

The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

## VISION BENEFIT

Members and their family can see better savings at more than 20,000 vision providers nationwide, including chains and local retailers. Members save 10–60% on glasses, contacts, laser surgery, exams and even designer eyewear. Vision video: <http://youtu.be/Z9nnpwQI1Qk>

## What are the savings?

- 20–60% off prescription eyewear, including most frames, lenses and specialty items such as tints, coatings and UV protection
- 10–30% off eye exams
- Participating chains include LensCrafters, Pearle Vision, Visionworks, JCPenney, Sears, Target and more
- 15–50% off eyeglasses and sunglasses through FramesDirect.com
- 40–50% off the national average cost of LASIK surgery
- 10–40% off contact lenses through America's Eyewear mail order service

## How do I locate a participating provider?

Members call or visit the website to find participating providers in their area.

## AMERICA'S EYEWEAR SAMPLE SAVINGS CHART:

Series	America's Eyewear	1-800 Contacts	VisionDirect.com	Coastal.com
1-DAY ACUVUE (30-pack)	<b>\$24.50</b>	\$36.99	\$27.49	\$26.49
ACUVUE ADVANCE for ASTIGMATISM	<b>\$30.95</b>	\$47.99	\$39.99	\$36.89
ACUVUE OASYS (12-pack)	<b>\$67.50</b>	\$67.98	\$67.50	\$67.50
ACUVUE OASYS for ASTIGMATISM	<b>\$30.95</b>	\$47.99	\$40.00	\$40.00
AIR OPTIX for ASTIGMATISM	<b>\$44.50</b>	\$59.99	\$57.99	\$55.99
AIR OPTIX AQUA	<b>\$30.65</b>	\$44.99	\$36.99	\$39.95
AIR OPTIX MULTIFOCAL	<b>\$56.35</b>	\$81.99	\$68.49	\$80.89
BIOFINITY	<b>\$34.12</b>	\$49.99	\$34.99	\$34.95
BIOFINITY TORIC	<b>\$42.95</b>	\$69.99	\$55.99	\$59.99
DAILIES AQUA PLUS (90-pack)	<b>\$42.95</b>	\$59.99	\$57.49	\$50.95
PROCLEAR TORIC	<b>\$41.00</b>	\$69.99	\$46.99	\$45.50
PROCLEAR MULTIFOCAL	<b>\$42.01</b>	\$82.99	\$54.99	\$57.99
PUREVISION MULTIFOCAL	<b>\$42.01</b>	\$79.99	\$46.99	\$59.99

### How does it work?

- Members call or visit the website to find participating providers in their area.
- Members present their membership card with the Coast to Coast Vision logo at participating locations to receive savings on their procedures and vision products.
- The total discounted fee must be paid at the time service in order to receive a discount.
- Members can also visit our website to access discounts on contact lenses through America's Eyewear and eyeglasses and sunglasses through FramesDirect.com.

### Are there any exclusions?

Coast to Coast Vision™ is not available in Vermont. Coast to Coast Vision providers may exclude the following from discounts:

- Exclusive frame lines like Cartier, which contractually prohibits a retailer from discounting their products
- Marketing promotions/sales
- Promotional package pricing
- Disposable contacts (Cole Vision Retail Stores offer a 10% discount on disposable contact lenses. Members may also purchase disposable contacts through the mail order service.)

## DISCOUNT MEDICAL SUPPLIES

From walkers and wheelchairs to diabetic supplies and fitness equipment, it's almost impossible to find all these items in one store. However, now you can easily purchase health and personal care products online or by phone at discounts of 20–50% off the retail price.

### How do I order?

Members can log in to the website, click on "medical supplies" and follow the link to order, or they can call the 800-number located on the website.

### What products are offered?

Shopping categories	Maternity care
Bariatric	Mobility scooters
Bathroom assists	Ostomy supplies
Canes	Orthopedics
Catheters	Pain relief
Children/pediatric	Patient care
Crutches	Personal care
Cushions/covers/backs	Personal protection
Daily living aids	Ramps
Defibrillators	Respiratory therapy
Diabetes supplies	Sexual well-being
Diagnostic products	Shoes
Dietary supplements	Shower chairs
Electrotherapy	Skin care
Exercise/fitness	Surgical supplies
Exam gloves	Syringes
Handcycles	Treatment furniture
Hospital discharge favorites	Walkers
Impotence	Wheelchair accessories
Incontinence	Wheelchairs
Infusion/IV supplies	Wound care
Lift chairs	

Note: **The health and personal care products program is NOT insurance** and is not intended as a substitute for insurance.

## RX DISCOUNTS

Save 10–85% on most prescriptions at 60,000+ retail pharmacies nationwide and on mail-ordered, 30+-day supply prescriptions shipped directly to your home, with free standard shipping.

### How do I save?

Once enrolled, members will log in to the website and set up their mail order pharmacy account, search for the medication and placed their order.

### How quickly does my medication arrive?

Allow 10–14 days for Mail Order Pharmacy to retrieve the prescription, fill it, and deliver it in the mail

### What if I prefer a retail pharmacy?

We've got you covered! Simply log in to our website, locate a participating retail pharmacy and compare prescription prices by clicking the "Get Drug Prices" button.

### Important Information

Pharmacy discounts are not insurance and are not intended as a substitute for insurance. The discount is only available at participating pharmacies.

Mail Order service includes a Patient Assistance Program that helps qualifying individuals receive free or low-cost prescriptions. Participating retail pharmacies include Walgreens, Target, CVS and many other independent, national and regional chains. Even if you have insurance, you can present both cards at the pharmacy or research online to receive the lowest price.