

## FREQUENTLY ASKED QUESTIONS

### GENERAL

**Q. Is this insurance?**

A. No, this is not insurance. Discount plans provide discounted prices on a wide range of health care services and products when you utilize specific contracted providers. With WellCard Health, you pay reduced rates for many out-of-pocket health care services you would otherwise purchase at full price.

**Q. Is there a monthly fee or a registration fee for this program?**

A. No, the card is free. Members pay only for services they receive.

**Q. How soon can I use my card to start saving money?**

A. There's no waiting period. Your card can be used immediately.

**Q. How do I receive a discount?**

A. Saving money on health care expenses is easy. First, log in to [www.WellCardHealth.com](http://www.WellCardHealth.com) and use the provider locators to find participating providers near you. Or, if you're not registered on the website, call the toll-free phone number on the card. Show your membership card at the time of service. You are responsible for paying all fees directly to the provider.

**Q. Are all members of my household covered by the WellCard Health program?**

A. Yes, your card can be used by every person living at the same address.

**Q. Can I use my membership when I travel away from home?**

A. Yes, your discount plan can be used at any participating provider in the United States.

**Q. How do I replace a lost card?**

A. Log in to [www.WellCardHealth.com](http://www.WellCardHealth.com) and select the tab "Print Your Card Now" for a replacement card.

**Q. How do I get more information about WellCard Health?**

A. You can visit our website at [www.WellCardHealth.com](http://www.WellCardHealth.com) for more information. Or, you can call 800-562-9625.

### PHARMACY

**Q. Do I need to present my card each time I buy a prescription or see a participating provider?**

A. Yes, present your card every time you buy a prescription or visit a participating physician, dentist, or health care provider.

**Q. Can I go to any pharmacy or health care provider?**

A. To ensure you receive your WellCard Health discounts, you need to visit a participating pharmacy or health care provider. Please log in to [www.WellCardHealth.com](http://www.WellCardHealth.com) to find a participating pharmacy or provider near you, or call the toll free phone number on the card.

**Q. Is my information kept private?**

A. Yes, WellCard Health is HIPAA compliant.

### MEDICAL

**Q. What doctors can I go to?**

A. You can find participating providers by logging in to [www.WellCardHealth.com](http://www.WellCardHealth.com) and visiting the "Locate a Provider" web page or calling the toll free phone number on the card.

**Q. Can I see a provider that does not participate in the program and still receive a discount?**

A. No. Discounts are only given by participating providers. You may nominate a provider to consider becoming a participating provider by clicking on the tab "Nominate a Provider" on the website at [www.WellCardHealth.com](http://www.WellCardHealth.com).

**Q. Do I need to fill out paperwork and reimbursement forms?**

A. No, you pay the discounted rate at the time of purchase or service. There is no paperwork to fill out or reimbursement forms to file.



For more information, visit [www.WellCardHealth.com](http://www.WellCardHealth.com) or call 800-562-9625

**This is Not Insurance.** It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. WellCard Health does not qualify for essential coverage under the Affordable Care Act (ACA-ObamaCare). Cardholders are responsible for paying the discounted cost at the time of service from participating providers. The DMPO does make available a list of all program providers which includes their name, city and state, and medical specialty prior to purchase, upon request. WellCard Health has no membership fee nor is participation in any organization or purchase of any good or service required to obtain or use WellCard Health. WellCard Health will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, [www.accessonedmpo.com](http://www.accessonedmpo.com). This program is not available to residents of Montana, but may be used by non-residents at participating Montana providers. Other state residents: visit [www.WellCardHealth.com](http://www.WellCardHealth.com) for full disclosure statement.