



DialCare
PHYSICIAN ACCESS[®]



2022

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DISCLOSURE: THIS PLAN IS NOT INSURANCE AND IS NOT INTENDED TO REPLACE HEALTH INSURANCE.

Physician Access

DialCare Physician Access is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. You have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more. Doctors are available 24 hours a day, 365 days a year, allowing students convenient access to quality care while studying and traveling in the U.S. When medically appropriate, a DialCare doctor may prescribe a short term, non-DEA controlled medication that you can pick up at the pharmacy of your choice. You are responsible for making sure the pharmacy chosen is part of your network. Please refer to your policy for information.

When to use DialCare Physician Access:

- For non-emergency medical issues, questions and concerns
- During or after normal business hours, nights, weekends and holidays
- If you live a significant distance from a primary care doctor
- When a primary care doctor is not available
- When traveling and in need of non-urgent medical care or advice

What conditions can be treated?

- Allergies
- Fever
- Respiratory infections
- Asthma
- Gout
- Sinus infections
- Bronchitis
- Insect bites
- Skin inflammations
- Cold & flu
- Sore throat
- Digestive issues
- Joint aches & pains
- Sports injuries
- Ear infections
- Rashes
- Urinary tract infections
- And more!

How to Access:

1. To register, follow the link you received in the confirmation email, download the DialCare mobile app or visit dialcare.com/verify. If you're having problems registering, you can call DialCare at **(855) 335-2255** for assistance.
2. Once registered, you can log in at member.dialcare.com or through the mobile app to begin requesting consults and to update your medical history. You can also call us at **(855) 335-2255**.

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State restrictions list is available at dialcare.com/states.

Terms & Conditions

Terms and Conditions: DialCare, LLC ("DialCare") is an affiliate company of Careington International Corporation. DialCare provides administrative services to DialCare clinicians. The Terms and Conditions define the obligations of DialCare, its authorized agents and yourself, and they establish the basic rules of safe and fair use of DialCare's public website, member website, and services (the "Services"). DialCare and its authorized agents reserve the right to immediately and without advance notice terminate the Services and deny access to individuals who do not abide by the Terms and Conditions. DialCare reserves the right to terminate plan members from its plan for any reason. Additional Terms and Conditions are located at www.dialcare.com.

Limitations, Exclusions & Exceptions: This plan is a telemedicine program offered by DialCare. DialCare is not a licensed insurer, health maintenance organization or other underwriter of health care services. This plan is not insurance. DialCare is not licensed to provide and does not provide health care services or items to individuals. Telemedicine consultations are provided by physician entities that are contracted with DialCare. Physicians contracted by DialCare are solely responsible for the professional advice and treatment rendered to members and DialCare disclaims any liability with respect to such matters. DialCare may not be available in all states, and certain methods of telemedicine consultations (e.g., phone, video) may not be available per state law. Consultation times are not guaranteed. Telemedicine consultations are not appropriate for emergencies or other medical issues requiring in-person care. You must immediately dial "911" or seek in-person treatment in the event of a medical emergency, or if instructed to do so by a DialCare physician. DialCare reserves the right to deny care for potential misuse of services. You are obligated to pay for all health care services resulting from consultations. Services and service providers may change or be discontinued at any time with notice as required by law.

Complaints Procedure: If you would like to file a complaint, you must submit your complaint in writing to:
DialCare, P.O. Box
2568, Frisco, TX 75034.

Disclosures: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careington.com. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

GBG is the marketing name for GBGI Limited including its subsidiary and affiliated companies. GBG does not administer the telemedicine program, and is not an affiliate, agent or principal of the program. The relationship between GBG and DialCare is that of independent contractors. Physician Access is a non-insurance service and is not part of the insurance underwritten by Crum & Forster SPC.



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