

# Total Wellness Program Including CAPER™

(Confidential Assistance Program for Emergency Responders)



Powered by:  
**healthPERX**  
BENEFITS REIMAGINED

**YOU can provide the support that our nation's first responders need.**

With a one time donation YOU will provide an unbeatable level of physical, mental, and financial support. The job is demanding, Total Wellness has their back with no cost behavioral health, telemedicine, and financial wellness consults.

**The time is now.**

- ✓ Support a first responder in need
- ✓ Covers first responder's family
- ✓ Save a life, marriage, or career
- ✓ Have their back when others don't

## BRONZE

130 Responders & Their Families For One Year

## SILVER

265 Responders & Their Families For One Year

## GOLD

555 Responders & Their Families For One Year

## PLANTINUM

1,450 Responders & Their Families For One Year

## DIAMOND

6,000 Responders & Their Families For One Year

## Total Wellness

- \$0 Telemedicine**
- \$0 Behavioral Health**
- Financial Wellness**
- Prescription Discounts
- Diabetic Supplies
- Hearing Aids
- Fitness Advantage
- MRI & CT Scans/Lab Testing



L U M B E E  
— G R O U P —

## What's in it for the responders?

- ✓ Behavioral health support from the comfort of an officers home. No stigma, completely confidential
- ✓ 24/7 access to board-certified doctors from anywhere
- ✓ Visits for responder and family are always \$0
- ✓ Save thousands every year on healthcare expenses

For more information, please contact:  
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## Why Are Responders Embracing Behavioral Health?

The job can be draining, now they aren't in it alone

- ✓ Establish an ongoing relationship with a licensed therapist through video or phone sessions
- ✓ Get support for anxiety, depression, stress/PTSD, panic disorder, grief, family & marriage issues, and more
- ✓ Prescriptions are sent to your local pharmacy, when medically necessary
- ✓ Confidential sessions without leaving home



## Why Are Responders Embracing Telemedicine?

### Officers Save Time & Money

Telemedicine gives members 24/7 access to board-certified physicians by phone or video who can diagnose illnesses, recommend treatment, and even call a prescription to a local pharmacy when medically necessary. By using telemedicine instead of going to an urgent care clinic or ER, members cut unnecessary out-of-pocket costs and time wasted in crowded waiting rooms.

#### Time Savings



**With heathPERX:**  
Average call back time from doctor **<10 min**

#### Cost Savings

##### Average cost per episode

- +** ER Visit: **\$1,917**
- +** Office/Urgent Care Visit: **\$150**

**With heathPERX:**  
**\$0** for you + your family

\*Episode of care: Includes initial encounter and any subsequent utilization of follow-up office visits, hospitalization, or ER utilization, resulting from initial encounter within a 30-day window for same and related diagnoses. Data is from third party research conducted by Veracity Healthcare Analytics, using claim data from over 1.8M Telemedicine beneficiaries.

Sources: Association of Medical Colleges 2018. Willis Towers Watson, 2017. Harvard Medical School 2015.

## Health Benefits



### Telemedicine

#### Quality Care When and Where It's Needed. Anytime. Anywhere.

73% of Americans have trouble receiving timely medical care without having to visit the emergency room. Help your members save time and money with 24/7 access to a doctor by phone or online video consult—anytime, anywhere in the U.S. with no consult fee. Doctors offer a diagnosis, treatment options and prescription if necessary. By using Telemedicine instead of going to an urgent care clinic or ER, employees cut unnecessary out-of-pocket costs and time wasted in crowded waiting rooms.



### Behavioral Health Peace of Mind On Your Time

Behavioral health counseling helps improve productivity and mental health with convenient, affordable access to therapy by video, mobile app, or phone.



### Financial Wellness Live More, Worry Less

Achieve financial wellness and take on major life changes with live one-on-one coaching from accredited financial counselors and independent learning through online resources.



### Fitness Advantage Live A Healthier Lifestyle

Guaranteed lowest membership rates at over 14,000 fitness centers nationwide. One Week FREE pass at all participating clubs. To see if there's a fitness club near you, either call 800 866-8466 and tell them you have the Fitness Advantage benefit or go to <https://preventure.com/ifcn-fitness-advantage/> Enter password "FIT"



### Prescription Discounts Save BIG on Your Medications

Members save 25% to 90% on most prescriptions at 65,000 pharmacies nationwide including CVS, Walgreens, Walmart, Rite Aid and more. As a member, you have access to savings at retail locations and the ability to save even more through our exclusive Home Delivery program.



### Diabetic Supplies

#### Get what you need delivered to your house plus savings and free glucose meter

Diabetes can be hard to manage—big savings on supplies can make life easier.



### Hearing Aids Hear more for less

Want to save big on hearing aids? You'll save 35% off the suggested retail price (MSRP) for at thousands of retail locations nationwide.



### Lab Testing Know Your Numbers!

Help monitor your health with 10% to 80% off typical costs of routine lab work.



### MRI/CT Scans Savings You Can See

Save 40% to 75% on usual charges for MRI, CT Scans and more at thousands of credentialed radiology centers nationwide.

#### Disclosures:

This plan is NOT insurance. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. It contains a 30 day cancellation period, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. UT, AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. Member shall receive a reimbursement of all periodic membership fees if membership is canceled within the first 30 days after the effective date. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com. Not available to FL, KS, UT, VT or WA residents. Telemedicine operates subject to state regulation and may not be available in certain states. Lab benefit not available in MD, NJ, NY and RI.