

# How WellCard works with Medical Insurance

## Understand the Different Ways to Use WellCard

Updated: 02/05/2016

For employees who don't have coverage through a medical, prescription drug, dental or vision plan, WellCard can save them money on: doctor office visits, prescription drugs, lab work, MRIs and X-rays, hearing and vision services, and more.

In most cases if an employee has insurance coverage, he cannot use the coverage and receive deeper discounts. However, if an employee's benefits are limited to a certain number of visits or products and he is responsible for paying out-of-pocket above that limit, then he could use the card to help get retail-level discounts. For instance,

- Some vision plans limit you to one pair of glasses per year. If you break your glasses and need to purchase replacements (out of your own pocket), then you could use the discount card when you purchase your replacement pair.
- Some benefit plans limit the number of chiropractic visits to 15 per year. If you needed more than 15 visits, you would pay for those visits out of your own pocket at the provider's charges. You could find a participating provider and get a discounted rate for those additional visits.
- Some insurance plans don't cover hearing aids and require you to pay out of pocket. If this is the case, you could find a participating WellCard provider and take advantage of discounted retail rates on hearing screenings and products.

### Using WellCard with High Deductible Health Plans

A high deductible health plan (HDHP) uses a high, annual deductible to keep monthly medical insurance premiums low. With a HDHP, an employee is responsible for paying for all costs incurred during the deductible (typically \$1,000 or more). After the deductible is met, then the medical insurance carrier begins cost sharing with co-pays and co-insurance. If an employee hasn't met his deductible, he may be able to use WellCard to get discounts and still receive credit toward meeting the deductible.

There are some insurance plans that allow employees to use WellCard and receive discounts. The employee is then responsible for submitting the claim to his insurance carrier. For instance:

- An employee could use the imaging network, pay \$650 for an MRI and submit the claim to the insurance carrier. In an instance where the member had a high deductible program, this may provide a substantial savings.

Some insurance companies have indicated members can use networks like those accessed through WellCard and that the insured can present both their insurance card and their WellCard to receive the "lesser of" pricing and submit the claim to the insurance carrier. Employees should talk to their insurance carriers to determine their options when using WellCard.

### Using WellCard with Prescription Drug Plans

Similar to medical insurance, if you have a prescription drug plan, you can't use WellCard at your pharmacy with your prescription drug card to receive deeper discounts. However, you could take the WellCard and your prescription drug card to the pharmacy to see which provides the "best of" pricing.

The WellCard Rx program also provides discounts on drugs that may not be covered on a Prescription Plan's Formulary. (i.e. If the drug isn't covered under the prescription drug program, you may be able to get discounts on the retail price you have to pay out-of-pocket.)

For examples of the discounts on prescription drugs, you can log-into [WellCard Savings](#) ([http://my.coloniallife.com/producers/Free Parking/External Pages/External Sites/Non Colonial Life/WellCard Savings](http://my.coloniallife.com/producers/Free%20Parking/External%20Pages/External%20Sites/Non%20Colonial%20Life/WellCard%20Savings)). Click on the "Pharmacy" and "Discount Pricing" tabs and enter the name of the drug you are searching for. All drug prices are approximate and may vary at time of purchase. For more accurate pricing, please contact your participating pharmacy as drug costs fluctuate based on timing, region, pharmaceutical vendor, etc.

### Questions?

Contact your Regional Marketing Programs Manager:

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# Discount Examples

## Available Discounts Through WellCard

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What kinds of discounts are offered is probably the first question a decision maker will ask, so be prepared to offer a few details about the discounts available. For more information on the products and services, go to the [Wellcard Savings \(http://my.coloniallife.com/producers/Free Parking/External Pages/External Sites/Non Colonial Life/WellCard Savings\)](http://my.coloniallife.com/producers/Free Parking/External Pages/External Sites/Non Colonial Life/WellCard Savings) website and register using the Group ID#: COLLIFE.

### **Medical Network\* - Save up to 25%**

- Savings at over 410,000 physicians and over 45,000 ancillaries (lab, x-ray, imaging, durable medical equipment, home health car).
- Participating providers include specialties such as: weight loss, infertility, pediatricians, family doctors, allergists, dermatology and internal medicine.

### **Pharmacy discounts (with mail order)\* - Save up to 65%**

- Over 59,000 pharmacies (including top retailers such as CVS, Rite-Aid and many supermarket chains);
- Mail order program saves an average of 20 percent

### **Vision & LASIK\* - Save up to 50%**

- Over 10,500 providers (top retailers such as: Sears Optical, JC Penney Optical, Target Optical, LensCrafters, Eye Masters, For Eyes Optical, WalMart Vision and most Pearle Vision locations).
- Average discounts of up to 50 percent off on frames, prescription lenses and sunglasses.
- Mail-order contact lenses replacement program.
- LASIK surgery discounts.

### **Medical Bill Help - Save up to 30%**

- Auditors review medical bills for accuracy. They also negotiate any claim which has a patient balance exceeding \$500.

### **Hearing\* - Save up to 70%**

- Free Annual Health Screening - find out if you have hearing loss, what type of hearing loss, and does it need medical attention.
- Savings on hearing aids at over 2,200 providers nationwide.

### **Dental\* - Save up to 50%**

- Discounts off of almost all General Dentists' and Specialists' standard fees.
- Get access to nearly 70,000 credentialed Dentemax dentists nationwide for: Preventive & Diagnostic (Oral Exams, Cleanings, X-Rays). Restorative (Fillings, Inlays and Crowns), Endodontics, Periodontics, and Prosthodontics, Oral Surgery, Orthodontics.

### **24/7 Doctor - Save up to 50%**

- Unlimited telephone consultations are available to the consumer 24/7 for a \$35 per consult fee.

- For Frequently Asked Questions about this service, [click here](http://my.coloniallife.com/producers/Marketing/Get Working Conditions/WellCard Program/WellCard FAQs) (<http://my.coloniallife.com/producers/Marketing/Get Working Conditions/WellCard Program/WellCard FAQs>) to learn more.

#### **MRI & Imaging\* - Save up to 70%**

- Network of 3,900 facilities nationwide — MRI, CT or P.E.T. Scan at reduced prices.

#### **Lab Savings\* - Save up to 50%**

- Average of 40 percent savings on routine blood tests.

#### **Diabetes Care & Supplies\* - Save up to 70%**

- 3 to 5 day UPS Ground Residential Home Delivery - No More Pharmacy Trips.

#### **Vitamins\* - Save up to 5%**

- Vitamins and mineral supplements including additional items traditionally available at your local drugstore with home delivery at discounts off of average retail prices.

#### **Daily Living Products\* - Save up to 10%**

- Ten percent off assistive aids: bath safety items, mobility aids, home health care, low vision aids, exercise therapy, etc.

#### **Family Savings\***

- WellCard Cardholders now can save money on Entertainment Benefits, like savings at Disney, Universal Studios and other top theme parks nationwide, top Las Vegas & New York Broadway Shows, discounted movie tickets, hotels, rental cars and more.  
(<http://my.coloniallife.com/producers/-/media/Colonial/Extranet/Producers/Marketing/Marketing Programs/WellCard Discount Program/Member Only Product List 2015-Entertainment Benefit.pdf?la=en>)
- WellCard Cardholders can also save through WellCard Savings Rewards; a free program designed to help you save and pay for your healthcare expenses simply by providing cash rewards for your everyday purchases made through our network of merchants.

*\*Discount card cannot be used in conjunction with insurance coverage. See [How it Works with Medical Insurance](http://my.coloniallife.com/producers/Marketing/Get Working Conditions/WellCard Program/How WellCard works with Medical Insurance) (<http://my.coloniallife.com/producers/Marketing/Get Working Conditions/WellCard Program/How WellCard works with Medical Insurance>) for detailed information.*

#### **Questions?**

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# WellCard FAQs

**See below for answers to some of our frequently asked questions on WellCard.**

Updated: 05/20/2016

## **Is the WellCard considered insurance?**

- No, this is not insurance. WellCard provides discounts at certain healthcare providers for medical services and products at point of sale.

## **Can an entire household use the discounts?**

- An employee and his family can enjoy the WellCard discounts. One card serves the entire household.

## **Can WellCard be used in conjunction with insurance? For instance, can an employee go to a doctor or pharmacy where he has a co-pay or co-insurance and present the card for a lower rate?**

- If an employee has insurance coverage, he cannot use the WellCard and receive deeper discounts. However, if an employee's benefits are limited to a certain number of visits or products and he is responsible for paying out-of-pocket above that limit, then he could use the card to help get retail-level discounts. Please see [How it Works with Medical Insurance](http://my.coloniallife.com/producers/Marketing/Get%20Working%20Conditions/WellCard%20Program/How%20WellCard%20works%20with%20Medical%20Insurance) (<http://my.coloniallife.com/producers/Marketing/Get Working Conditions/WellCard Program/How WellCard works with Medical Insurance>) for more information.

## **If an employee hasn't met his deductible in a high-deductible health plan, can he use WellCard to get discounts and still receive credit toward meeting the deductible?**

- If an employee hasn't met his deductible, he may be able to use WellCard to get discounts and still receive credit toward meeting the deductible. There are some insurance plans that allow employees to use WellCard and receive discounts. The employee is then responsible for submitting the claim to his insurance carrier. Please see [How it Works with Medical Insurance](http://my.coloniallife.com/producers/Marketing/Get%20Working%20Conditions/WellCard%20Program/How%20WellCard%20works%20with%20Medical%20Insurance) (<http://my.coloniallife.com/producers/Marketing/Get Working Conditions/WellCard Program/How WellCard works with Medical Insurance>) for more information.

## **How will employees know if their pharmacy or provider participates in the WellCard network?**

- Employees can go to [www.wellcardsavings.com](http://www.wellcardsavings.com) [<http://www.wellcardsavings.com>] or call 877.827.8680 to find a participating provider located near them.

## **How does 24/7 Doctor telephonic service work?**

- 24/7 Doctor telephonic service provides on-demand 24/7 telephone and e-mail access to US-based, licensed physicians. You can connect instantly with a network of physicians for information, advice and treatment including prescription medication, when appropriate.

You would use this service when your primary care physician is not available or accessible, requesting prescription medication or a refill after normal business hours, nights and weekends, for non-emergency medical issues, questions, or concerns, or when traveling and need medical advice

Common conditions treated include: sinus infections, allergies, pink eye, respiratory conditions, bronchitis, cold and flu, urinary tract infections, headaches/migraines, stomachache/diarrhea, etc.

### **How do consumers access the 24/7 Doctor services?**

- All states *EXCEPT* Idaho and Puerto Rico:
- Arkansas is *consultation only*-no prescriptions.
- To access contact CallMD at 855-290-2220.

### **How much does the CallMD telephonic service cost?**

- At \$35.00 per consultation, U.S. based board certified physicians can consult, diagnose and if medically appropriate, prescribe medication.

### **How do you pay for the 24/7 Doctor services?**

- Each consult is \$35. Payment is made at the time of requesting consult.

### **How do I learn more about 24/7 Doctor services?**

- There is a variety of information about 24/7 Doctor on [www.wellcardsavings.com](http://www.wellcardsavings.com) [<http://www.wellcardsavings.com>]. After you click on "24/7 Doctor" you can click on the different tabs to learn more.

### **How do we know what providers participate in the different vendor networks?**

- Go to [www.wellcardsavings.com](http://www.wellcardsavings.com) [<http://www.wellcardsavings.com>]. After you log in, you will be able to see discount information on each product/service. Click on "Find a Provider" tab and you will be able to find a participating provider by entering your location or zip code.

### **Is the WellCard website available in Spanish?**

- Yes, the website is available in Spanish and many other languages. The translation is powered by Google Translate. If you go to [www.wellcardsavings.com](http://www.wellcardsavings.com) [<http://www.wellcardsavings.com>], you will see the translation function in the upper right-hand corner of the screen.

### **Are the WellCard sales materials available in Spanish?**

- Yes, the Employee WellCard Savings Discount Card with pre-printed WellCard membership ID is available in Spanish. Visit the [Marketing Materials](http://my.coloniallife.com/producers/Marketing/Get Working Conditions/WellCard Program/WellCard Marketing Materials) (<http://my.coloniallife.com/producers/Marketing/Get Working Conditions/WellCard Program/WellCard Marketing Materials>) page for more information.

### **Can Colonial Life sales agents use WellCard Savings?**

- Yes! In fact, you should use the discounts so you can tell employers and employees about your personal savings experience with WellCard.

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