

DON'T PAY FULL PRICE FOR HEALTH CARE ANYMORE!

Nolin RECC members have an opportunity to take advantage of a new benefit through the Co-op Connections program that will help make health care more affordable. It's called Cooperative Healthy Savings (CHS) and the monthly cost is just \$4.25. CHS is designed for the entire family with many types of situations in mind – from individuals who already have an insurance plan to those with no existing coverage.

Is the CHS Card insurance?

No, so it's simple and easy to use. Because this is not insurance, there is no paperwork to complete, no health restrictions or waiting periods. By presenting the card to participating providers you will receive an immediate discount.

Can I get the CHS Card if I have health insurance?

Yes. The card can be used along with many insurance plans. With rising deductibles and gaps in coverage, it may make financial sense for you to use your card to help minimize out-of-pocket expenses that are so common with health plans.

How do I find participating providers?

The card is accepted at thousands of providers-dentists, dental specialists, optometrists and hearing facilities - nationwide. You'll receive a membership kit that shows the providers closest to your home and you can locate more providers by calling the toll free number on the back of your card or searching online at www.locateproviders.com.

About the program

You and your family will receive the card and booklet containing benefit and provider information. CHS is an expansion of the discount pharmacy plan currently administered by New Benefits. CHS was expressly created to bring meaningful discount medical products to Co-op Connections cardholders on behalf of Touchstone Energy. This program is available to Co-op Connections members for only \$4.25 per month.

Hearing

The plan provides free hearing tests and savings of 15% on the retail cost of over 70 models of hearing aids at over 1,350 provider locations in the U.S. and Canada. Save 40% to 60% off average National Retail Pricing on over 100 makes and models of hearing aids through the mail order service.

Dental Care

Members save 15% to 50%* on everything from general dentistry and cleanings to root canals, crowns and orthodontia. Over 76,000** available dental practice locations nationwide. Save on routine dental services such as X-rays and fillings as well as on specialty care such as orthodontics and periodontics where available. * Actual costs and savings vary by provider and geographical area. ** According to the Aetna Enterprise Provider Database as of October 1, 2008. Dental Care is not available to VT residents.

Vision Care

Save 10% to 60% on eyeglasses and contact lenses at over 12,000 locations nationwide including most frames, lenses and specialty items. Save 10% to 30% on medical eye exams at select locations. Save 40% to 50% off the overall national average on LASIK surgery. Save 10% to 40% on most brands of replacement soft and gas permeable contacts including disposables, torics and bifocals through the mail order service. Vision Benefit is not available to VT residents.

Disclosures

This plan is NOT insurance. This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. **This discount card program contains a 30 day cancellation period.** FL, LA, ND, MD, OK, SC, SD and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date. AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309 Telephone number of Discount Medical Plan Organization: 800-800-7616. Internet website address to obtain participating providers, www.nolinrecc.com. 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. The discount medical card program makes available, before purchase and upon request, a list of program providers, including the name, city, state, and specialty of each program provider located in the cardholder's service area.

