



Dear Insured,

Congratulations!

By participating in Allied National's Premium Advantage, No Deductible or HSA plans you now have access to the My Health Assistant program. My Health Assistant will help you manage your health care needs more cost effectively by giving you access to an array of services. The program is easy to use and is a free benefit with enrollment. This guide will help you understand how to best use each program in order to make the most of your healthcare decisions and dollars.

If you have any questions, please call 888-608-7577 Monday-Thursday, 7 a.m.-6 p.m. Central, or Friday, 7 a.m.-3 p.m. Central, and a Member Services representative will be happy to assist you.

We hope that you are as excited about the My Health Assistant program as we are to serve you!

My Health Assistant Customer Service

#### Disclosures

- My Health Assistant is not health insurance, and this program is not a health insurance policy.
- My Health Assistant does not make payments to the providers of medical services. Member is required and obligated to pay for all medical services.
- My Health Assistant and Access Plans USA are not responsible for medical advice given by providers and services provided by My Health Assistant are not intended to replace care by a personal physician.

**THIS IS NOT A HEALTH INSURANCE POLICY.**



# Quick Reference

For all services, your My Health Assistant ID is shown on your Insurance ID card as well as your certificate of insurance. If you are insuring family members, everyone uses the same member ID.

The following services are all available with your My Health Assistant benefits while you are insured with Allied. You can access each of them as shown below:

- **Nurseline** – 866-842-5365
- **eDocAmerica** – [www.edocamerica.com](http://www.edocamerica.com)
- **CallMD** – 866-568-6720
- **Patient Advocacy** – 800-399-8521
- **Health Information Library** – [www.edocamerica.com](http://www.edocamerica.com)
- **Organized Wisdom** – [www.organizedwisdom.com/MyHealthAssistant](http://www.organizedwisdom.com/MyHealthAssistant)

# Nurseline



Your membership includes access to a Nurseline — 24 hours a day, 7 days a week!

The Nurseline is perfect for those medical situations when you wonder what you should do: Do I need to see a doctor or go to the emergency room? When you and your family members have these questions, a 24-hour hotline that gives you professional advice will help tremendously.

Your Nurseline provides toll-free access to a registered nurse. A registered nurse will discuss your medical concern or problem and provide a recommended course of action, which may range from home care to immediate emergency care.

**Please remember that the Nurseline information is not a substitute for in-office medical care. Nurseline is in no way intended nor should it be construed to establish, replace or function as a substitute for a doctor/patient relationship. We encourage all users to maintain and rely upon a doctor/patient relationship with a community based primary care physician of their choice. The Nurseline does not prescribe medications.**

**HOW TO USE: Simply call 866-842-5365.**

**THIS IS NOT A HEALTH INSURANCE POLICY**

**Very Important! In life threatening emergencies, call 911  
or go directly to the nearest emergency room for treatment.**



# eDocAmerica

Your membership provides you free access to physicians, psychologists, pharmacists, dentists, dietitians and fitness experts 24 hours a day — from the convenience of your computer!

With this service, you may be able to avoid spending time waiting in a doctor's office for routine guidance and treatment only to learn you didn't need to be there.

Your eDocAmerica services include:

- Information on how best to handle medical issues
- Health decision support
- Access to psychologists for your behavioral questions
- Information on nutrition and fitness
- Links to other quality healthcare resources
- Health tips delivered every week
- Peace of mind for worrisome but non-critical medical issues
- Healthy lifestyle assessment

Your entire family is included in this service (all IRS-qualified dependents)!

After completing a simple, one-time registration and brief medical profile, you can log on to eDocAmerica as often as you like using the screen name and password you choose. You will simply submit an email with your medical concern. All emails directed towards physicians will receive a response within 24 hours — normally within two to three hours during standard business hours.

## **eDentist**

Have all of your dental questions answered via email by a board-certified Dentist. eDocAmerica can answer questions on:

- General dentistry
- Dentistry drug interactions
- Children and dentists
- Cosmetic dentistry

## **ePharm**

Have all your pharmacy questions answered by a board-certified Pharmacist via email. eDocAmerica can answer questions on:

- Drug interactions
- Generic drugs
- Side effects
- General medicine questions



## **eDietitian**

Have all your nutrition questions answered by a board-certified Dietitian via email. eDocAmerica can answer questions on:

- Diet plans
- Food for individuals with chronic conditions
- Low calorie meal plans
- Food intake for children/adolescents

## **eFitness**

Have all your fitness questions answered by a certified Fitness Trainer via email. eDocAmerica can answer questions on:

- Physical activity for children/adolescents
- Personal fitness regimen
- Exercises to target certain muscle groups
- Specific workout plans aimed at top weight loss

*Please remember that eDocAmerica information is not a substitute for in-office medical care. We provide medical information to help you become a better-informed consumer and healthier patient. The information received from eDocAmerica's physicians is in no way intended nor should it be construed to establish, replace or function as a substitute for a doctor/patient relationship. We encourage all users to maintain and rely upon a doctor/patient relationship with a community based primary care physician of their choice. eDocAmerica does not prescribe medications.*

## **FIRST TIME USERS:**

1. Enter our website at [www.eDocAmerica.com](http://www.eDocAmerica.com).
2. Click on the "Register Here" button.
3. Choose Access Plans USA from the My Employer/My Benefit Provider drop down list.
4. Enter your last name and your Member ID. You can find your Member ID conveniently located on your insurance ID card and on your Certificate of Insurance.
5. Follow the online instructions.

## **RETURNING USERS:**

1. Enter our website at [www.eDocAmerica.com](http://www.eDocAmerica.com).
2. Fill out your screenname and password (set up during your first visit).

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# CallMD™



## Physician Consultation by Telephone

When your doctor is not available to handle your **non-emergency** medical needs, CallMD can provide answers.

## **CallMD – 866-568-6720 for a non-emergency doctor consultation available 24 hours / 7 days per week.**

- CallMD provides a nationwide network of medical doctors available for consultation and to issue non-DEA controlled prescriptions (when appropriate) at any time of day or night.
- CallMD members have access to doctors for routine medical needs without having to take the time to make an appointment and wait in line at the doctor's office.
- CallMD — in conjunction with FileMD — maintains its members' electronic medical records (EMR) in a highly secured, HIPAA-compliant environment. Your medical data is available to a CallMD physician quickly prior to your consultation. You also can access your records and request them to be released to a medical facility by calling CallMD at 866-568-6720.
- CallMD is staffed with registered nurses to speak with members regarding their non-emergency medical needs and to arrange consultations with CallMD doctors 24 hours per day / 7 days per week.

How does the CallMD program work?

1. Call the Toll Free number listed above.
2. A registered nurse verifies your membership in the CallMD program.
3. A registered nurse documents information about your medical history.
4. A registered nurse documents your current medical concern or issue.
5. Medical information is sent to a licensed doctor in your state of residence.
6. Doctor will contact you within three hours to complete your doctor consultation.
7. Doctor will complete a diagnosis form that is available in your EMR for future use.
8. Doctor can write a non-DEA controlled prescription (where allowed by law and when sufficient medical history is available).
9. Doctors may write one 30-day supply prescription, plus one additional 15-day supply refill of any non-DEA controlled medicine.

CallMD is a product of Americare Services, Inc. Americare Services, Inc. contracts with licensed medical doctors to provide medical advice. Neither Americare Services, Inc. or its affiliates take responsibility for the medical advice given. Medical advice is not meant to replace treatment and consultation with the member's primary physician.

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**Very Important! In life threatening emergencies, call 911  
or go directly to the nearest emergency room for treatment.**



# Patient Advocacy

**A valuable feature of your program is access to the services of a Patient Advocate.**

Our personal Patient Advocates are a highly trained staff of administrative experts. When you call for assistance you will be assigned a personal Patient Advocate who will take responsibility for helping you. We're just a phone call away!

**800-399-8521**

**Patient Advocacy gives you an array of value-added services, by providing assistance with:**

- Negotiating lower prices or payment schedules on hospital, doctor and other medical bills.
- Assisting in finding hard to reach specialists, critical illness providers and medical institutions.
- Identifying specialist physicians and medical institutions.
- Solving billing and related administrative issues.
- Coordination of medical record transfers.
- Accessing community resources.

Our team always does the legwork. We make the phone calls and assist in making all of the necessary arrangements. Simply put, we help to make sure that you get the most from your program. Patient Advocacy offers you the confidence that you have a strong and knowledgeable advocate on your side. **By calling Patient Advocacy BEFORE scheduling your medical care, you help us assist you in several ways:**

- Save you time and money.
- Reduce hassles and frustrations typically encountered when dealing with the healthcare system.
- Assist you in finding doctors, hospitals and other healthcare providers.
- Cut through the red-tape and effectively solve problems.

Members are responsible for payment of specific services arranged on a fee-for-service basis that are not covered by an insurance plan. Patient Advocacy does not recommend treatment, nor is it a replacement for any health insurance plan. Patient Advocacy does not make any payments for services.

**THIS IS NOT A HEALTH INSURANCE POLICY**



# Health Information Library

This service provides access to a medical library containing over 2,000 medical related topics.

You can easily access the Health Information Library through our website!

**If you choose to access the Health Information Library online, please visit [www.edocamerica.com](http://www.edocamerica.com) and log in. For log in information, please review the eDocAmerica page included in this member guide.**

**HOW TO USE: Visit [www.edocamerica.com](http://www.edocamerica.com).**

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# Medical Search Engine



## **OrganizedWisdom Health — Physician-guided searches for popular health information**

OrganizedWisdom Health provides well-organized, reviewed search results for the most popular health search terms and phrases. Physicians, with the help of knowledgeable guides, hand-craft unbiased search results pages, called WisdomCards, that contain only high-quality information links to the very best health resources on the Web.

The goal of OrganizedWisdom Health is to provide the best search service in the world for health by hand-crafting search results that physicians and consumers will recommend to their family and friends.

### **Save Time**

OrganizedWisdom Health will save you from wasting hours of your precious time searching the Web for health information, forced to sift through unorganized search results, clutter and index spam. Our WisdomCards contain only high-quality, diverse links to the very best expert and user-generated health resources on the Web.

### **Discover Great New Links**

Many of the links we find are extremely difficult or impossible to find on Google or Yahoo!. We search dozens of resources to find only the links you need. People who experience OrganizedWisdom often find links that they would never have discovered using an ordinary search engine, despite spending hours searching.

### **Easy to Use**

Spend time reading content instead of looking for it! People spend a lot of time on traditional search engines just looking for information. With OrganizedWisdom Health, you can spend your time reading the information instead of searching for it. No index spam, useless or irrelevant content, or deceptive sites trying to sell you things you don't need.

### **Use OrganizedWisdom today!**

**Simply visit [www.OrganizedWisdom.com/MyHealthAssistant](http://www.OrganizedWisdom.com/MyHealthAssistant) and search!**

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# Terms and Conditions



1. This Agreement is between the Member and Access Plans USA (“AUSA”), the administrator of the My Health Assistant program.
2. The My Health Assistant Program is NOT basic health insurance or major medical coverage and is not designed as a substitute or replacement for basic health insurance or major medical coverage. The program does not make payments directly to the providers of health care services. The member is required and obligated to pay for all health care services. This program does not warrant professional services, nor is it responsible for the quality of services received. This program makes no warranties express or implied concerning services provided. Services are not available where prohibited by law. Programs may vary or may not be available in all states/areas.
3. My Health Assistant and Access Plans USA are not responsible for medical advice given by providers, and services provided by My Health Assistant are not intended to replace care by a personal physician.

# Access Plans USA



## Privacy Notice

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY. ACCESS PLANS REFERS TO ACCESS PLANS USA. ACCESS PLANS USA PROVIDES ADMINISTRATIVE SERVICES FOR YOUR PROGRAM AND MAINTAINS YOUR CONFIDENTIAL HEALTH INFORMATION.**

**EFFECTIVE APRIL 14, 2003**

At ACCESS PLANS, we respect the confidentiality of your health information and will protect your information in a responsible and professional manner. We are required by law to maintain the privacy of your health information and to send you this notice.

This notice explains how we use information about you and when we can share that information with others. It also informs you of your rights with respect to your health information and how you can exercise those rights.

When we talk about “information” or “health information” in this notice we mean Personal Health Information including individually identifiable health information, which relates to your past, present or future health, treatment or payment for health care services.

## HOW WE USE OR SHARE INFORMATION

The following are ways we may use or share information about you:

- We may use the information to help negotiate lower medical bills for you.
- We may share your information with your doctors or hospitals to arrange services or to help them provide medical care to you.
- We may share your information with others who help us conduct our business operations. **We will not share your information with these outside groups unless they agree to keep it protected.**
- We may use or share your information to give you information about alternative medical treatments and programs or about health related products and services that you may be interested in.
- We may use or share your information to share information with an employee benefit plan through which you receive health benefits. **We will not share detailed health information with your benefit plan unless they promise to keep it protected.**

There are also state and federal laws that may require us to release your health information to others. We may be required to provide information for the following reasons:

- We may share information with a health oversight agency for certain oversight activities (for example, audits, inspections, licensure and disciplinary actions).
- We may provide information to a court or administrative agency (for example, pursuant to a court order, search warrant or subpoena).
- We may report information on job-related injuries because of requirements of your state worker compensation laws.

If one of the above reasons does not apply, **we must get your written permission to use or disclose your health information.** If you give us written permission and change your mind **you may revoke your written permission at any time.**

# Access Plans USA

## Privacy Notice, continued



### WHAT ARE YOUR RIGHTS?

The following are your rights with respect to your health information. If you would like to exercise any of the following rights, please contact our Member Services Department by calling 888-608-7577 or by writing to us at:

ACCESS PLANS USA  
PO Box 610810  
Dallas, TX 75261

**You have the right to ask us to restrict** how we use or disclose your information for treatment, payment, or health care operations. You also have the right to ask us to restrict information that we have been asked to give to family members or to others who are involved in your health care or payment for your health care. Please note that while we will try to honor your request, we are not required to agree to these restrictions.

**You have the right to ask to receive confidential communications** of information. For example, if you believe that you would be harmed if we send your information to your current mailing address (for example, in situations involving domestic disputes or violence), you can ask us to send the information by alternative means (for example, by fax) or to an alternative address. We will accommodate your reasonable requests as explained above.

**You have the right to inspect and obtain a copy** of information that we maintain about you.

In certain other situations, we may deny your request to inspect or obtain a copy of your information. If we deny your request, we will notify you in writing and may provide you with a right to have the denial reviewed.

**You have the right to ask us to make changes to information we maintain about you.** These changes are known as amendments. We require that your request be in writing and that you provide a reason for your request. We will respond to your request no later than 60 days after we receive it. If we are unable to act within 60 days, we may extend that time by no more than an additional 30 days. If we need to extend this time, we will notify you of the delay and the date by which we will complete action on your request.

If we make the amendment, we will notify you that it was made. In addition, we will provide the amendment to any person that we know has received your health information. We will also provide the amendment to other persons identified by you.

If we deny your request to amend, we will notify you in writing of the reason for the denial. The denial will explain your right to file a written statement of disagreement. We have a right to respond to your statement. However, you have the right to request that your written request, our written denial and your statement of disagreement be included with your information for any future disclosures.

**You have the right to receive an accounting of certain disclosures of your information made by us during the six years prior to your request.** Please note that we are not required to provide you with an accounting of the following information:

- Information disclosed or used for treatment, payment, and health care operations purposes.
- Information disclosed to you or pursuant to your authorization.
- Information that is incidental to a use or disclosure otherwise permitted.
- Information disclosed for a facility's directory or to persons involved in your care or other notification purposes.

We require that your request for the accounting be in writing. We will act on your request for an accounting within 60 days. We may need additional time to act on your request. If so, we may take up to an additional 30 days. Your first accounting will be free. We will continue to provide you with one free accounting upon request every 12 months. If you request an additional accounting within 12 months of receiving your free accounting, we may charge you a fee. We will inform you in advance of the fee and provide you with an opportunity to withdraw or modify your request.

# Access Plans USA

Privacy Notice, continued



## EXERCISING YOUR RIGHTS

**You have a right to receive a copy of this Notice upon request at any time.** Should any of our privacy practices change, we reserve the right to change the terms of this Notice and to make the new Notice effective for all protected health information we maintain. Once revised, we will provide the new Notice to you by direct mail and post it on our website.

If you have any questions about this Notice or about how we use or share information, please contact Member Services toll-free at 888-608-7577. You may contact ACCESS PLANS during the following hours:

Monday through Thursday 7:00 a.m. to 6:00 p.m. and Friday 7:00 a.m. to 3:00 p.m. (CST)

## HOW TO FILE A PRIVACY COMPLAINT

If you believe that ACCESS PLANS has violated your privacy rights, you may file a complaint with us by writing to:

ACCESS PLANS USA  
HIPAA Privacy Office  
PO Box 610810  
Dallas, TX 75261

Or you can call ACCESS PLANS at 888-608-7577 during the hours listed above. You also may notify the Secretary of the U.S. Department of Health and Human Services of your complaint by calling Voice Phone 212-264-3313 or TDD 212-264-2355 or writing to:

Region VI, Office for Civil Rights  
U.S. Department of Health & Human Services  
1301 Young Street – Suite 1169  
Dallas, TX 75202  
214-767-4056  
214-767-8940 (TDD)

**WE WILL NOT TAKE ANY ACTION AGAINST YOU FOR FILING A COMPLAINT.**