



Rising health care costs may put **undue stress on family finances**

Help your employees save with the Combined Cares discount card

Combined Cares provides discounts on prescriptions, LASIK eye surgery, lab testing, diabetic testing supplies, and hearing care.

Combined Cares discount card highlights

- 15% to 60% off the retail price of generic drugs and 10% to 25% off the retail price of name brand drugs at over 68,000 pharmacies nationwide
- 20% to 35% off the overall national average cost of LASIK surgery at more than 800 locations through QualSight
- 10% to 80% off retail pricing at over 3,000 certified labs nationwide†
- Disposable medical supplies—20% to 40% off of retail price
- 35% to 70% off MSRP on most hearing aids purchased through an Amplifon Hearing Health Care network provider
- The range of discounts will vary depending on the type of provider and service
- Plan members must pay for all services but will receive a discount from participating providers



Combined Cares services include:



This plan is not insurance and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements of M.G.L. c.11M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. 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.CombinedCares.com. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

No quote or purchase of insurance necessary and need not be a Combined Insurance policyholder. Not available in all states and void where prohibited. Program administered by United Marketing Group, LLC ("UMG") under an agreement between Combined Insurance Company of America ("CICA") and UMG. CICA is not affiliated with UMG.

† Not available in HI, MD, NY, NJ, RI or MA. ND, SD and VT offer specialty labs only