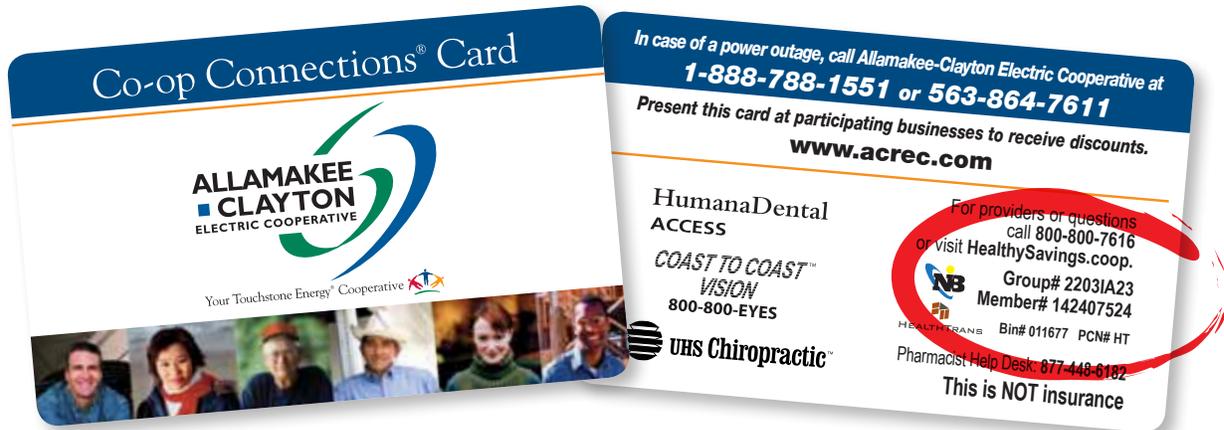


## Frequently Asked Questions



### How much will I save?

- Online shopping and local discounts will vary. Visit [www.acrec.com](http://www.acrec.com) to search through thousands of offers.
- 10% to 85% on most prescriptions at more than 60,000 pharmacies nationwide, including CVS, Walgreens, Walmart, Target and more. This includes more than 20,000 independently-owned stores as well.
- 10% to 60% discounts on eyewear including frames and lenses, mail order contact lenses, eye exams and LASIK at over 12,000 eye care facilities.
- 20% to 40% discounts on dental care such as cleanings, x-rays, root canals, crowns and orthodontics at over 130,000 participating practices.
- 50% savings on chiropractic diagnostic services and 30% savings on chiropractic treatments and other services, along with a free initial consultation.
- 10% to 60% off usual charges for MRI and CT procedures and also save on blood tests and other lab testing.
- 35% discounts on hearing aids, plus a free initial hearing evaluation.

### How much does the program cost?

These discount benefits are provided at **no cost** to you.

### Does everyone in my family need an individual card for the health discounts?

No. One card may be used by you and your immediate family.

### I just received my card. When can I start using it?

Right away! Just present your card at a participating provider to receive a discount at the time of purchase.

### I've lost my card. How can I get a replacement?

Please contact Allamakee-Clayton Electric Cooperative.

### How are these discounts different from traditional insurance?

This plan is not insurance; it is a benefit discount offer. The card provides immediate discounts at the participating provider of your choice. Upon presenting your card, you will pay the discounted price at the time of service. There is no paperwork and no limit to the number of times you can use the card. These discounts are available only at participating providers.

### Can I use my Co-op Connections card with my current insurance benefit to reduce my costs?

No, your card cannot be used in conjunction with insurance. However, use your card for products and services not covered by your insurance plans and receive a discounted rate.

### Where can I get a list of providers that accept the card?

The Co-op Connections card is accepted at more than 100,000 health-related providers nationwide. Find participating locations at [www.HealthySavings.coop](http://www.HealthySavings.coop). Visit [www.acrec.com](http://www.acrec.com) for over 22,000 online shopping and local business discounts.

### Can I find out the discounted price of my prescriptions before going to the pharmacy?

Yes, if you know the name, strength and quantity of the medication, you can find the discounted price of the medication by visiting [www.rxpricequotes.com](http://www.rxpricequotes.com). You will receive the best price available to you through this program. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card. If that occurs, you will receive the lower price. Drug prices are different from pharmacy to pharmacy. Even chains have different prices in their stores depending on the population they are servicing. Additionally, manufacturers' drug prices change periodically.

**Disclosures: This is not insurance nor is it intended to replace insurance.** This discount card program contains a 30 day cancellation period. 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. For a full list of disclosures, visit [www.connections.carrythecard.com](http://www.connections.carrythecard.com). Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309.