

Wellness All Around

WellCard is an easy way to promote health and wellness to your employees – and add a new element to your employee benefits program – at no direct cost to you!

It is available to employees and their families, and may help with out-of-pocket costs that health or related insurance doesn't cover. You pay no monthly fee. The employee simply presents the card at a participating pharmacy or health care provider to receive the discount.

How does it work?

The WellCard program is not insurance, but it can help employees and their families get more affordable access to services and products their insurance doesn't cover.

It allows the employee to purchase services over and above insurance coverage, at a discount. In most cases, an employee who has insurance coverage cannot use WellCard to receive deeper discounts. But, if the employee's benefits are limited to a certain number of visits or products – such as for eyeglasses, chiropractic treatments or hearing aids – WellCard discounts can help with out-of-pocket costs if the employee exceeds the limit.

WellCard works well for:

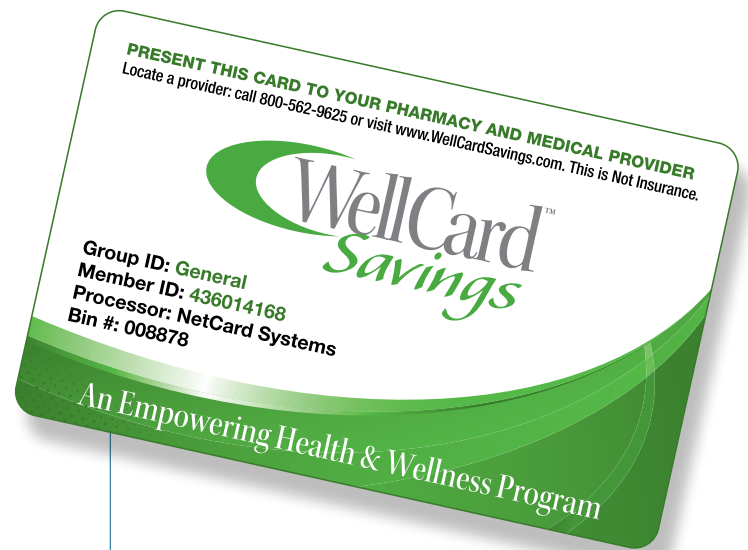
- ✓ **Employers who offer a high deductible health plan** – because some insurance plans allow employees to use WellCard and receive discounts prior to submitting the claim to the insurance provider.
- ✓ **Employers who offer a health care plan** – because employees can still save on limited services such as hearing aids, annual provisions for glasses and contact lenses, or limited chiropractic or physical therapy benefits.
- ✓ **Employers unable to offer health insurance** – because it helps them provide retail discounts on products and services such as vision and dental.

Contact your Colonial Life benefits counselor today to learn how your business can promote wellness all around!

This is not a Part D Medicare prescription drug program. This is not insurance and is not intended to replace insurance. Discounts are only available at participating pharmacies and providers. Payment must be made at the time of service to receive discounts from participating providers. Void where prohibited by law.

Colonial Life
1200 Colonial Life Boulevard
Columbia, South Carolina 29210
coloniallife.com

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The WellCard program offers health and wellness products and services from brand-named vendors nationwide:

- Pharmacy (retail and mail order)
- Vision care and LASIK
- Hearing
- Dental
- Medical Network
- MRI & Imaging
- Lab Savings
- 24/7 Doctor Telephone Consult
- Medical Bill Help
- Health Library
- Diabetes Care & Supplies
- Vitamins
- Daily Living Products
- Surgical Centers
- Cash Rewards Mall
- Sleep Apnea

Colonial Life

Making benefits count.

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