

Welcome to

OutBüro

Care+Plan



OutBuroCarePlan.com

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Powered by our partnership with:



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Disclaimers

This plan is NOT insurance. This is not a qualified health plan under the Affordable Care Act (ACA). This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. Discounts on hospital services are not available in Maryland. The plan provides discounts at certain health care providers for medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. The range of discounts will vary depending on the provider type and services provided. The licensed discount medical plan organization is Coverdell & Company, Inc., at 8770 W. Bryn Mawr, Suite 1000, Chicago, IL 60631, 1-800-308-0374. To view a listing of participating providers visit www.atlas-benefits.com/providers.

You have the right to cancel this plan within 30 days of the effective date for a full refund of all membership fees paid, less the non-refundable enrollment fee (AR, MD and TN residents will be refunded the enrollment fee).

Patient Advocacy Disclosure

The Patient Advocacy Benefit is not insurance and does not provide funds to pay for bills. This is a best efforts service. Despite Patient Advocates' diligent efforts on member's behalf, some providers refuse to make accommodations to help resolve outstanding bills.

OutBüro

OutBüro found by Dennis Velco, an LGBTQ social entrepreneur, who focuses on the professional and entrepreneur side of life in the LGBTQ community. In all things, OutBüro seeks to empower LGBTQ employees, independent professionals and business owners along with holding large employers accountable through providing LGBTQ employees a voice to review their employers of any size from their unique LGBTQ perspective anonymously.

OutBüro seeks to partner with companies such as Atlas Benefits to provide services not present or under served in and for the LGBTQ community. To learn more about OutBüro visit our primary website at www.OutBuro.com.

Atlas Benefits

Atlas Benefits was founded by two of the health benefits industry's leading executives who collectively have more than 15 years of experience in the field. Atlas Benefit Solutions was created to bring together the talents, abilities, and solutions that were cultivated during the creation of former distribution and customer services teams to provide simple, creative and elegant solutions that allow both consumers and agencies the freedom and flexibility that is needed in today's market.



An OutBüro Care+Plan is an affordable option to reduce your out of pocket medical and ancillary costs.

Individuals & Families

The OutBüro Care+Plan powered by AtlasCare is **not** an insurance plan, but rather a comprehensive medical savings plan. In being so, it has the flexibility to be leveraged in combination with your insurance coverage or be utilized as a stand alone providing savings and benefits you may not otherwise have but need and want.

Benefit plans usually range from only \$60-65 a month for individuals and families and can provide savings that far exceed the affordable monthly premium.

Members are not required to have a Social Security Number making this an option for immigrants and temporary residents of the United States. Primary members must reside in the United States and be at least 18 years old with no age caps on eligibility. Preexisting conditions are not a consideration for eligibility either.



Is It LGBTQ Exclusive?

OutBüro's target audience is the LGBTQ community, however to participate in the OutBüro Care+Plan you and/or your family members do not have to identify as LGBTQ. All are welcome to apply for the OutBüro Care+Plan and participate in the medical savings plans.

Landscape of Medical Benefits is Ever Changing

Mercury Insurance recently completed a survey and found that due to the US Affordable Care Act as of January 1, 2019 no longer penalizes persons for not having health insurance that by 2020 over a quart million California residents will opt out of traditional health insurance. If we extrapolate that across the country the numbers are staggering. Are you considering dropping your insurance coverage?

Entrepreneurs & Organizations

The OutBüro Care+Plan powered by AtlasCare is **not** an insurance plan, but rather a comprehensive medical savings plan. It allows your company or organization to offer these great affordable medical savings benefits to your employees or members. See the Individual and Family page for more information that makes this an outstanding option even if your employees/members are not US citizens.



Revenue Stream

Employers and organizations may qualify for shared commissions. This is a wonderful option for non-profits seeking to offer member benefits while increasing operational revenue. Contact us to learn more.

Tailored Enrollment and CRM Portal at No Cost

Employers, organizations, and brokers of the OutBüro Care+Plan receive a branded tailored web-based portal for employees/members to register and manage their accounts. It provides you a back office view and management features.

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ValuePoint by MultiPlan

By utilizing medical providers within the **ValuePoint by MultiPlan Network**, members can receive discounts of 5% to 40% on medical services, saving them hundreds or even thousands of dollars each year.

Members can save on Primary Care & Specialist visits, Hospital/Outpatient , Diagnostic Services and Quick/Urgent Care.

To get savings, members make an appointment with a participating provider. Customer Service is available Monday through Friday from 8AM to 8PM EST at **(888) 858-7427**.

Providers can also be found online at

www.multiplan.com/bb/providersearch.

To receive savings...

1. Members present their membership card included in the materials to the receptionist at the participating provider's office.
2. For services performed by the physician or in the hospital, members pay the reduced fee at the time of visit.
3. However, for some services performed in the hospital (can be used only if "Hospital" is listed on the membership card), you may receive a billing statement detailing the savings.



Doctor Office Services

Members of AtlasCare have access to the **ValuePoint by MultiPlan** Network, which provides savings of **5% to 40%** on medical services, including doctor office services, saving members hundreds-or even thousands-dollars a year.

Utilizing the network gives members access to more than **1,100 hospitals, 50,000 ancillary facilities**, and **425,000 practitioner** locations nationwide. **Negotiated discounts** provide members significant cost savings when paid in full at the time of service.

Customer Service is available Monday through Friday from 8 AM to 8 PM EST by calling (888) 858-7427. Providers can be found online as well as nominated to the network at: www.multiplan.com/bb/providersearch

The ValuePoint logo on the membership card tells the member and provider a discount applies, reducing out-of-pocket costs for the member.

To receive savings:

1. Members find a provider by calling Customer Service at (888) 858-7427, Monday through Friday, 8 AM to 8 PM EST or going online to: www.multiplan.com/bb/providersearch and searching by name, specialty, or facility type within the member's zip code.
2. Members can verify if the provider is accepting new patients online before making an appointment. Contact Information is also provided so members can schedule an appointment.
3. Members present their membership card included in the materials to the reception at the participating providers office at the time of the appointment.
4. The provider will verify eligibility at that time by calling the provider number on the back of the card.
5. For services performed by the doctor, members pay the reduced fee at the time of visit. Discount rates only apply to doctors and facilities in the network.

In the event of a large claim, a member may have some out-of-pocket expenses. The Patient Assistance Benefits through **The Karis Group** will take the remaining cost after the insurance has paid its portion and work with

the medical provider to negotiate it down even further through program qualification, settlement discounts, personalized payment plans, and more.

Through various program qualifications, settlement discounts, personalized payment plans and more, **The Karis Group Patient Assistance** program will take any remaining out-of-cost amount over **\$1,000**—after insurance has paid it's portion—and work with hospitals and providers to reduce it, saving members even more on doctor office services.



Patient Advocacy Assistance

In the event of a large claim, a member may have some out-of-pocket expenses. The Patient Assistance Benefits through **The Karis Group** will take the remaining cost after the insurance has paid its portion and work with the medical provider to negotiate it down even further through program qualification, settlement discounts, personalized payment plans, and more.

Some program highlights include...

- Extensive Experience
- Broad National Reach
- Exceptional Customer Service
- Unmatched Results
- Can Be Used With or Without Insurance
- Friendly, Professional Staff

A member suffered a stroke and incurred medical bills from a four week hospital stay, emergency flight transportation, two hospitals and rehabilitation. The member's bills totaled over \$46,000 and a Karis Patient Advocate saved the member \$42,000.

A member sadly lost their life. The Karis Advocate Team was able to help the surviving spouse and resolve over \$76,000 worth of bills incurred during the member's hospital stay, as well as provided grace and support.



Hospital Services

By utilizing hospitals found within the **ValuePoint by MultiPlan** Network, members can receive discount of **5% to 40%** on medical services, including hospital care for various surgical needs, at nearly **500,000** providers, facilities, and hospitals nationwide, all of which are applied rigorous criteria when credentialed to make sure members get a high-quality network.

Members can save on:

- Primary Care & Specialist Visits
- Hospital & Outpatient Care
- Diagnostic Services
- Quick Care & Urgent Care

Negotiated discount provide members significant cost savings when paid in full at the time of service. The ValuePoint logo on the membership card tells the member and provider a discount applies, reducing out-of -pocket costs for the member.

To receive savings..

1. Members find a provider by calling Customer Service at **(888) 858-7427**, Monday through Friday, 8 AM to 8 PM EST or going online to: www.multiplan.com/bb/providersearch.
2. Members present their membership card included in the materials to the reception at the participating providers office at the time of the appointment.
3. For services performed by the physician or in the hospital, members pay the reduced fee at the time of visit.
4. However, for some serviced performed in the hospital (can be used only if “Hospital” is listed on the membership card), members may receive a billing statement detailing the savings.



Pharmacy

Walk In Pharmacy

Members can save from 10% to 85% on name brand and generic prescriptions at over 65,000 select pharmacies nationwide or while using the mail order service.

The discount benefit is simple to use: The member simply shows the membership card and prescription at a participating pharmacy to receive the discounted rate. There are no additional forms required.

Prescription Pricing & Mail Order

Members can also opt for mail order prescription services. By going to **www.mycatamaranrx.com/CASHCARD**, members can price their medications and will receive the lowest price at the pharmacy that day.

Mail Order Forms can be obtained on the website as well by printing off a mail order form under the "Additional Info" Tab. The member mails the completed form, a valid doctor's prescription and payment to **Catamaran Home Delivery**.

Members can also call **(800) 881-1966** to request a quote, place an order, or request a mail order form.

Sample Savings

Prescription Drug	Avg. Price	You Pay	Savings
Amlodipine Tab (10 mg)	\$26.68	\$7.26	\$19.42
Simvastatin Tab (20mg)	\$18.84	\$7.28	\$11.56
Azithromycin (Zithromax) Tab (250 mg)	\$27.84	\$13.33	\$14.51
Omeprazole Cap (20 mg)	\$24.62	\$13.09	\$11.53
Phentermine Tab (37.5 mg)	\$36.68	\$11.05	\$25.63
Pantoprazole Tab (40 mg)	\$68.32	\$12.94	\$55.38
Fluticasone SPR (50 mcg)	\$43.46	\$29.57	\$13.87
Lisinopril (Zestril) Tab (40mg)	\$14.08	\$9.35	\$4.73



Lab Services

AtlasCare empowers members with access to quality lab services at prices up to **50%** off regular pricing through **MyMedLab**. By identifying as a member of WellCard Health Group, members can order from numerous categories of tests including Baseline Tests, Basic Wellness, Diabetes, Fertility, Food Allergies, Organ Health, Pregnancy, and many more. Members can order online or by phone, saving both time and money.

- No Co-Pays
- No Medical Exam Required
- No Deductibles
- No Prescription Needed

Members have access to nearly **2,000** local Patient Service Centers (PSC), including:

- Quest Diagnostics
- Aigilis
- Chromosomal Labs
- SIMPD
- CancerSafe Laboratory
- Thyroid-Info
- Advanced Toxicology Network
- The Axelrad Clinic
- Physicians Wellness Network
- NetCare Clinic
- HSA Benefits Consulting
- Quality Pathways
- Mediling

All lab tests ordered through MyMedLab are performed by nationally recognized and CLIA Certified Laboratories. As with all WellCard Health services, the lab testing service is **HIPAA compliant**, meaning members and members alone decide who receives the results.

Once tests are complete, results are securely uploaded to a private personal health record (PHR), typically within 24 to 48 hours. Specialty Labs may take a week or longer. Cultures, Reflex, and other Specialty Tests may take 14 to 28 days.

Special arrangements are also available for those members in an area without a facility.

MRI and Imaging Services

AtlasCare members can access MRI and Imaging Services through **One Call Diagnostics**, the premier radiology network and scheduling company that offers high-quality, affordable imaging solutions for individuals who are uninsured, carry high deductible health plans, or wish to self-pay.

By identifying as a member of the WellCard Health Group, members have access to over **2,900** fully credentialed imaging facilities and savings between **25% to 50%** off the usual and customary prices for imaging services. MRIs • CT Scans • PET Scans

The One Call Diagnostic area serves all of the major population centers in the U.S. and provides access in many rural markets.

Finding a participating facility is just a phone call away.

Providers undergo a rigorous credentialing and peer review process for radiology quality.

The One Call dedicated team of specialists provides personalized attention and delivers world class service including:

- Toll-Free Telephone Access
- Multilingual Customer Service Staff
- Priority Appointment Scheduling
- Coast-to-Coast Coverage with Hours of Operation
- Available 8:00 AM to 8:30 PM EST

How it Works

1	2	3
Members schedule an appointment for an MRI, CT or PET Scan by calling (866) 678-8446 and use the code CH IMAGING	Care Coordinators assist members in selecting a network providers that is near and convenient to home or work.	Once a facility is chosen, we schedule the appointment by “3-way” call between OneCall, the imaging center, and the patient.

Dermatology Services

By utilizing hospitals found within the **ValuePoint by MultiPlan** Network, members can receive discount of **5% to 40%** on dermatology care at a number of highly credentialed dermatologists and dermatopathologists.

Members can receive savings on many dermatological services including:

- Dermatological Immunology
- Dermatology
- Dermatopathology
- Pediatric Dermatology

To receive savings... ValuePoint by MultiPlan

1. Network members find a provider by calling Customer Service at **(888) 858-7427**, Monday through Friday, 8 AM to 8 PM EST or going online to:
2. www.multiplan.com/bb/providersearch
3. Members can verify if the dermatologist is accepting new patients online before making an appointment.
4. Members present their membership card to the receptionist at the participating providers office at the time of service to receive the discounted rates.

Discount rates only apply to dermatologists in the network.



Dental Services

By utilizing the available dental savings through the available **UNI-CARE 100** and **UNI-CARE 200** Networks, members can save **10% to 50%** on dental expenses at any of the participating dental providers nationwide.

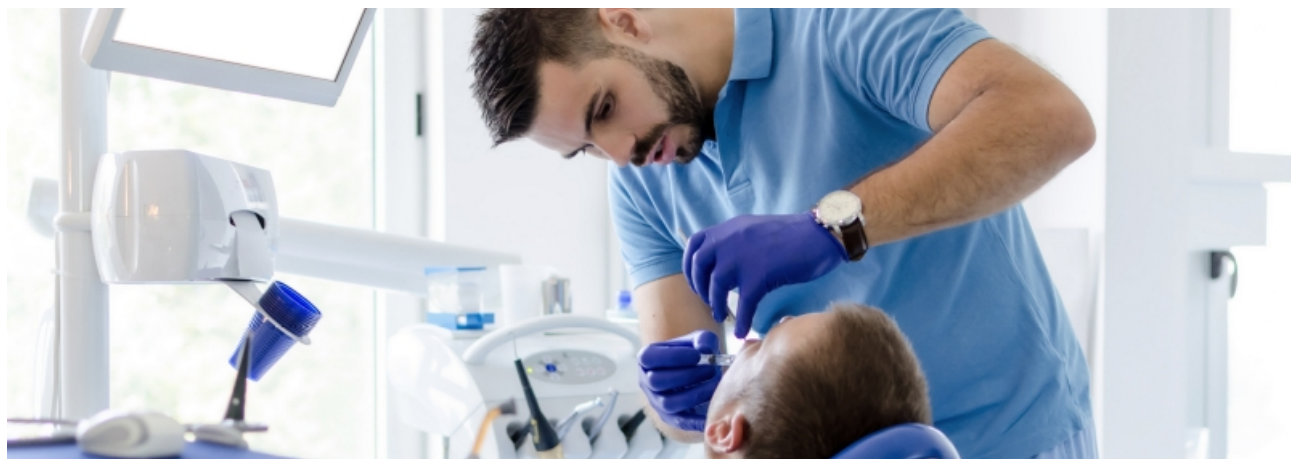
There are no forms to complete and there are no limits to the number of visits a member can make over a year. There are no age restrictions or waiting period. Members can start using their dental benefits as soon as ID cards are received.

Some dental services members can save on include...

- Routine Cleanings
- Exams
- X-Rays
- Root Canals
- Orthodontics (Braces)
- Dentures
- Cosmetic Dentistry
- Crowns
- Extractions
- Fillings
- Oral Surgery
- Periodontics (Gums)

Sample Savings - *These are examples only. Savings will vary by procedure, provider and geographical area.*

Product & Services	Avg. Price	You Pay	Savings
Dental Exam/Cleaning - Adult	\$148.00	\$101.00	\$47.00
Dental Exam/Cleaning - Child	\$127.50	\$87.67	\$39.83
Complete X-Rays	\$107.00	\$66.00	\$41.00
Root Canal (Single)	\$610.50	\$519.00	\$91.50
Complete Upper Denture	\$1,401.50	\$1,191.28	\$210.22



Vision Services

Through **Coast-to-Coast Vision** Benefits, members can save 10-60% off eyeglasses, contact lenses, and other retail eye wear items. There are no limits on the number of times a member may use the vision benefits. Also save 10-30% off eye examinations, and 40-50% off the national average on LASIK. Benefits can be used as over 2,000 locations and many local opticians. Some major participating retailers are:

- For Eyes Optical
- JCPenny
- LensCrafters
- Pearle Vision
- Sears Optical
- Sterling Optical
- Target Optical
- Visionworks
- and many others

Low Price Guarantee

If members find a lower prices anywhere else on the exact same pair of perscription eyeglasses purchased through this program within 30-days, the difference will be refunded.

30-day

Unconditional Guarantee

Member satisfaction in the vision program and the mail order service is fully guaranteed within 30-days for an exchange or refund.

Contact Lenses by Mail Order

Disposable and non-disposable contact may be ordered via mail/fax with a 10-40% savings through America's Eyewear with a valid prescription.

Online Orders – FramesDirect.com

Members have over 100,000 frame from top brands to choose from and may save either 40% on lenses or sunglasses (NB40LENS) or save 15% off and entire order at checkout (NB15OFF) excluding contact lenses and certain brands. It includes free standard shipping on orders over \$99.

Hearing Services

Members may save 17-40% on the average cost of name brand hearing services using **HearUSA** discounts. If hearing aids aren't the answer, members may also utilize www.HearingShop.com using the **EARBEST** promotion at checkout on products such as telephone amplifiers, TV listening devices and other helpful products.

Members will receive:

- Complimentary hearing exam and help with selecting the right hearing aids
- Discount on additional testings as needed
- 1 year supply of batteries *
- 3 year loss/damage warranty *
- No-charge follow up care *
- Unconditional 45-day refund policy *
- Annual hearing aids cleaning and checkout
- No-charge replacement of any hearing aid if it has been repaired three time or more within the first year from delivery date
- Interest free financing available

* Available with purchase of hearing aid(s)



Chiropractic Services

Through the ValuePoint by MultiPlan network, members may receive discounts from 5-40% on chiropractic care at participating practitioners. Negotiated discounts maximized when paid in full at time of service.

- Spinal adjustments and decompression
- Extremity adjustments
- Headaches and migraines
- Back, neck and wrist pain/stiffness

See Doctor's Office Visits for instructions on how to schedule and use this service.



Diabetic Services & Supplies

The diabetic supply wellness program is dedicated to helping OutBüro Care Plan members save money on the items you need at at 52-75% saving over big box or local pharmacies through our partnership WellCard Health Group. A full line of brand and generic diabetes testing supplies may be shipped directly to your home. Recurring replenish programs are available.

A sampling of supplies are:

- Blood (glucose) test strips
- Monitors
- Lancet devices
- Syringes
- Control solutions
- Connection cables
- Alcohol prep pads
- Vitamins
- Mineral suppliments
- Medical supplies



Telemedicine Services

Imagine this, you wake up one morning with a sudden cold-like symptoms: stuffy nose, cough, and congestion. You have trouble getting an appointment with your existing doctor and you don't want to miss time at work by sitting in an urgent care waiting room. What do you do? OutBüro Care+Plan members have access to telemedicine services through **MD iCare**. By identifying as a member of the WellCard Health Group, members can speak to U.S. board certified doctors and nurses 24 hours a day, 7 days a week. There is no limit on the number of consultations.

- Nurses are available 24/7 at no additional charge
- Consult with a doctor within an hour 7 am – 10 pm for only \$65
- Prescriptions can be picked up at your local pharmacy or via mail delivery
- Records are confidential

Commonly treated conditions include:

- Cold or Flu symptoms
- Digestive issues, heartburn, GERD, stomach aches, gas pain
- Diabetes
- Headaches and migraines
- Muscle spasms and cramps
- Sleep challenges
- Sinus pain, pressure and infection
- STD's
- Skin conditions, bites, rashes
- Sore throat, congestion, and coughs
- Urination challenges and urinary tract infections (UTIs)
- Women's health issues
- Men's health issues

Using the benefit is simple. To request your phone or video consultation, call MD iCare at (855) 717-6200 and identify yourself as a WellCard Health Group member.

