



All You Need to Know about Beyond Med Plans' Discount Plan

Elective and Cosmetic Treatment Discount Plan FAQ

In response to the rising demand of elective medical treatments, Beyond Med Plans ("BMP") has strategically formed a unique provider network offering discounted rates on an extensive variety of voluntary, elective and/or cosmetic service providers.

Members

of the BMP Discount Plan are eligible to receive discounts on these voluntary, elective and/or cosmetic treatments immediately upon the effective date.

What is the BMP Discount Medical Plan?

A discount medical plan is an easy-to-use, affordable method to gain access to medical

benefits without using traditional health benefits. What differentiates BMP from a traditional discount medical plan, is that it provides access to elective medical procedures that customary health benefits do not provide coverage. The BMP Discount

Plan provides an affordable alternative to health benefits so that members can be assured of a specific discounted fee towards their desired elective procedure.

Beyond Med Plans is not insurance.

BMP provides discounts at certain health care providers for medical services. BMP does not make payments directly to the providers of medical services. BMP members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with BMP.

How does the BMP Discount Plan differ from traditional health benefit plans?

The BMP Discount Plan is an affordable, easy-to-use and hassle-free solution for anyone

looking for savings on cosmetic and/or elective treatments.

Below is a comparison guide between the BMP Discount Plans and traditional benefit

plans to help you make an informed decision on whether a discount plan is right for you

Discount Plan

No annual limits – plan members enjoy discounts on services all year long

No paperwork hassles – plan members simply present their membership card at a participating provider's office for discounts on their offered services

Available directly to individuals, families, businesses and groups

Consumers pay affordable membership fees for access to a network of providers offering discounts on cosmetic or elective treatments

No health restrictions – there is no need to wait for comprehensive medical plans to pursue and elective treatment

No selection of primary doctor. Members have freedom to choose from all providers within the network.

Traditional Benefit Plan

Claims submission and approval by an insurance carrier required

Pre-authorizations by a medical carrier is often required prior to the procedure being performed

Limitations, deductibles, exclusions and annual maximums

The BMP Discount Plan is an excellent add-on for those who also carry medical insurance, as the plan may be used along with the medical insurance for discounts on those elective treatments, which would normally not be covered.

What does the BMP Discount Plan offer?

With your BMP Discount Plan, you will enjoy quality treatments and will save up to 20% or more on numerous procedures by our participating providers!

There are no limitations to the number of times you can get discounts on covered procedures with participating providers.

Below are examples of the most common sought-after procedures that BMP provides access areas performed by providers in the BMP network:

Acupuncture	Chiropractic Care	Fertility	Dermatology	Plastic Surgery
Hair Restoration	Laser Hair Removal	Med Spa	Mental Wellness	Anti-Aging
Bariatric Surgery	Weight Loss	Veterinary	Hearing	Medical Marijuana
Surgical Vision	Vein Therapy	IV Therapy	Physical Therapy	Hormone Therapy

What makes the BMP Discount Plan unique?

Elective and cosmetic treatments are not covered under traditional benefit plans. If you had always wanted to get a cosmetic treatment, you can immediately see savings and the Discount Plan will more than pay for itself! Additionally, there is no roster – you can visit any participating provider!

How do I find a doctor?

Visit BMP's "Provider Search Tool" on beyondmedplans.com or alternatively call our member services department at 844-267-6192. Once you find a doctor, make sure to call the provider's office to confirm that they (i) provide the desired treatment and (ii) that the treatment is discounted per BMP guidelines.

How do I obtain an ID card?

If you are a member of a group, you may contact your human resource coordinator who shall contact BMP account management.

Visit beyondmedplans.com (register if you are a first-time user):

- o From Welcome Screen click on Contact and enter in body of the message enter in request for ID card

o If first time user, click on Contact and on the bottom banner click “Sign Up Now.”

Call our Member Services department at **844-267-6192**.

Can I coordinate my BMP Discount Plan with other medical benefit coverages?

Any traditional health benefit coverage you may have will always be looked at as the primary coverage by the provider. At the sole discretion of the provider, he/she/they may provide the additional BMP discount on top of savings already offered with the member’s traditional health benefits plan. Please confirm your total out of pocket expense through the treatment plan provided by your doctor, prior to obtaining the treatment.

How do I obtain verification of eligibility for my doctor?

To obtain verification of eligibility, your doctor can find this out by using the contact information provided on your BMP Discount Plan member ID card.

How do I update my information or add or change enrollment for me and/or my family?

Please contact your human resources representative or benefits coordinator. In the case you purchased an individual policy through the BMP website, please call **844-267-6192**.

Help – I think I have been overcharged by a doctor. What can I do?

Please confirm the amount quoted by the provider’s office prior to treatment. If (i) this number is different than the amount charged, (ii) if any additional surcharges are noticed and (iii) if you have been charged for the wrong treatment, please contact your doctor for more information regarding the discrepancy. In the event that you have a disagreement with the doctor, you may contact our Member Services Department at **844-267-6192** for representative assistance. Please make sure to have the name of the treatment plan doctor you visited handy.

How can I nominate a provider to be part of the Beyond Med Plans provider network?

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Do you have a medical professional that you would like added to our network?

Nominate them by emailing our Provider Relations Department at

Providerrelations@beyondmedplans.com and include their name, office location, and

phone number. You can also call our Member Services Department at

844-267-6192 and nominate them through a representative. We will make every best effort to recruit the desired provider into our network so that he/she/they can provide you with the BMP discount.

What is BMP's toll-free number and what are the hours of operation?

Please contact the Member Service Department toll-free at 844-267-6192 or email

info@beyondmedplans.com. We are available Monday through Friday from 8:00 am to 6:00pm.

How can I cancel my membership with BMP?

Please contact our Member Services Department at 844-267-6192 or email

info@beyondmedplans.com. If you cancel your membership with BMP within the first 30 days after the effective date of enrollment, you shall receive a reimbursement of all periodic charges upon return of your discount card to BMP.

If a member cancels his/her/their membership with BMP after the first 30 days, BMP:

1. Must cancel the membership on or before 30 days after receipt of the cancellation request
2. May not charge the member any fees after the effective date of the membership
3. Must provide a pro-rata reimbursement of periodic charges made for months after the cancellation date.

If the member cancels his/her/their membership with BMP consistent with any open enrollment rules established by a respective benefits coordinator for a plan having an open enrollment period, the member shall receive a pro-rata reimbursement of all periodic charges upon the return of the member's discount card to BMP.

If BMP cancels a membership for any reason other than nonpayment of fees by the member, BMP must make a pro-rata reimbursement of all periodic charges to the member.

In the case any reasonable one-time processing fees are charged by BMP to the member, such fees shall not exceed \$30 per year. If any fees do exceed \$30 per year, the portion that exceeds \$30 per year shall be reimbursed to the member.