

Latitude Membership Benefit Guide

Congratulations on taking the first step to help control and manage your health care costs. Included with your Latitude plan are insurance and non-insurance benefits that offer money-savings for everyday health care services.

Non-Insurance Membership Benefits

Teladoc

Save trips to urgent care, and cut your medical expenses with telephone or video consultations offered by U.S. board-certified doctors 24 hours a day, 7 days a week, FREE of charge. As a member you have access to Teladoc, the leading telemedicine company with doctors averaging 15 years of patient-care experience. Skip the waiting room and connect with a physician from the comfort of your own home for free, then get prescriptions for common ailments sent directly to your pharmacy of choice.

To get started with Teladoc, you need to first set-up your account (Required). If you do not have access to a computer, please call 1.800.Teladoc (835.2362) for assistance.

- Go to [Set-Up Account](#)
- Enter your name, date of birth, email and telephone number.
- For “Do you have a user name?” select “No, I don’t know my user name.”
- For “How did you find out about Teladoc?” select “I have a Teladoc promo or company code.”
- **Company code is: HealthValues!** Enter the company code. After all have been entered, click Continue.
- Complete all required fields on the Account Set Up page. Under Login Information you may keep your generated username/member ID or you may change it now.
- After you read the Terms and Conditions and Privacy Policy, signify your acceptance by entering your eSignature and then click Submit.
- Review your Membership & Pricing, then click Complete.
- Complete your medical history disclosure (MHD) under the Health Records section.
- Members must complete a Teladoc medical history disclosure (MHD) prior to requesting a consult.
- If you were unable to complete your medical history disclosure at the time of account set up, please use one of the following options:
 - o **Online:** Logon to your account at www.Teladoc.com, enter your username and password, then click Health Records located in the top bar of the screen.
 - o **Call Center:** You may call 1.800.Teladoc (835.2362) and a representative will record your medical history over the telephone.

If you need assistance, please contact Teladoc Customer Service at 1.800.Teladoc.

Discount Prescriptions

Save up to 75% on prescriptions from over 66,000 pharmacies across the United States. Download your drug card right now or check to see which local pharmacies in your area offer the best price on your prescription at <http://rx.communicatingforamerica.org>

Discount Vision Services

Clear Vision is a discount program (not an insurance plan) that provides reduced rates on eye exams, lenses, frames and traditional eyewear options. [Download](#) a full list of discounts and your ID card.

Roadside Reimbursement

(Benefit available for Preferred and Ultimate members only.)

Get reimbursed for any towing and emergency roadside services for up to \$50 for Preferred plans and \$100 for Ultimate plans; two reimbursements per year. Call Communicating for America at 800-432-3276 to get your claim form.

Save on Medical

(Benefit available for Preferred and Ultimate members only.)

The cost of an MRI, CT scan, X-ray, mammogram or surgery can vary greatly, even within the same ZIP code. Using HealthValues’ preferred partner, Save on Medical, members have access to an online marketplace of imaging services in their local area, helping them save up to 89% off when booking medical procedures. How does it work? Save on Medical provides full price transparency, giving members the opportunity to search, compare and ultimately save money using a facility in their area that best fits their schedule and pocketbook. Members can schedule their appointment online and pay cash same day or even arrange to have a claim filed through their insurance company. In need of imaging services in the near future? Check out pricing today!

[Log on to Save on Medical](#)

Latitude Supplemental Insurance Benefits

Additional insurance coverage*	Select	Preferred	Ultimate
Critical illness <i>Get up to listed dollar amount in benefits if you are suddenly diagnosed for the first time with a life threatening critical illness.</i>	\$2,500	\$5,000	\$10,000
Accident medical expense	\$2,500	\$5,000	\$10,000
Accident hospital indemnity <i>Receive up to listed dollar amount in benefits due to a covered accident or illness.</i>	Up to \$2,500	Up to \$5,000	Up to \$10,000
Accidental death and dismemberment	\$2,500	\$5,000	\$10,000

*Insurance benefits are underwritten by Fidelity Security Life Insurance Company, Kansas City, MO 64111. Insurance benefits are not available in all states. Some insurance benefits, exclusions and limitations may vary by state.

About Communicating for America

For more than 40 years, Communicating for America (CA) has been providing benefits, services and healthcare advocacy for individuals and families. In that time, CA has grown from an organization of the self-employed in rural communities to a nationally known and well-respected association of individuals and families, representing both main street America and metropolitan cities throughout the country.

CA's goals and mission

- To deliver valued member benefits at the best price and of the highest quality
- To promote the health, well-being and advancement of all self-employed Americans and small business owners by leveraging our acquired experience
- To give members the right and opportunity to set policies and goals

National Board of Directors

Milt Smedsrud *Founder and Chairman Emeritus*, Battle Lake, Minn.

Jeff Smedsrud *Chairman*, Minneapolis, Minn.

Stephen Rufer *General Counsel and Vice President*, Fergus Falls, Minn.

Patty Strickland *President*, Ottertail, Minn.

CA's endorsement

CA can negotiate deals on great services and products using the power of the people we represent. The CA endorsement requires that specific quality, financial and service criteria be adhered to in order to meet the needs of CA members.

CA-endorsed benefit providers must supply:

- Service capabilities of the highest standards
- Toll-free customer service lines
- Plans that meet the needs of self-employed Americans
- Proven financial strength

Healthcare advocacy

CA continues to work on common-sense issues that affect the lives of all Americans. With the launch of federally mandated health insurance, CA has made a commitment to assist members navigating the insurance marketplaces in state exchanges, the federal marketplace and in the private marketplace.

Mark Ritchie *Director*, Minneapolis, Minn.

Bob Rumpza *Director*, Saint Paul, Minn.

David Ramey *Director*, Healdsburg, Calif.

The CA annual meeting and luncheon will be held Friday, March 4, 2016, in Scottsdale, Ariz. beginning at 12:00 p.m. All members of CA are welcome to attend.

This brochure provides a very brief description of the important features of the CA membership packages. It is not a certificate of insurance and only the actual certificates' provisions will control. The certificates themselves set forth, in detail, the rights and obligations of both the certificate holder and the insurance company. Therefore, it is important that you READ THE CERTIFICATES CAREFULLY. This product is not considered to be Minimal Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA).

Editor

Colleen McGuire

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Publishing information

This booklet is intended for the exclusive use of members of Communicating for America, Inc. (CA) Benefits are offered at the sole discretion of CA and may vary by availability, vendor and member's state of residence. Vendors reserve the right to withdraw notice. CA makes no affirmation of fact or promise relating to the goods and services reflected. Unless otherwise stated, all offers expire Dec. 31, 2016. Only members in good standing, with dues paid current, are entitled to receive member benefits.

Statement

This guide is produced by Communicating for America, Inc., 112 E. Lincoln Avenue, Fergus Falls, MN 56537, as a service to CA members. Annual membership dues include \$12 for an annual subscription to this guide and other communications.

CA is a national, nonpartisan, non-profit organization dedicated to strengthening self-employed America. Members set the organization's goals and activities through resolutions and surveys. CA was incorporated in 1972, under Provision 317, known as the Minnesota Nonprofit Corporation Act. Its support comes from its members who are self-employed business people, farmers and ranchers.