

VEIOVIS **TRUEACCESS**SM
*You have options*SM



VEIOVIS **TRUEACCESS**SM is a health savings multiplier that works for all patients – whether you have existing, limited, or no healthcare coverage. This is not a health insurance plan but can be used as a supplement to your current health plan. It provides instant access to Guam/Saipan based FHP clinics and overseas medical travel health care options at fully accredited facilities for discounted rates. TrueAccess is about greater access and the ability to stretch your health care dollar, offer you more options and meet your medical needs without sacrificing quality.

On-island benefits

T **True access to the entire FHP Health Center**

A comprehensive health center for:

- Adult Medicine
- Urgent Care
- Dental
- Women's Health
- Vision
- Home Healthcare
- Pediatrics
- Occupational Medicine
- Pharmacy
- Radiology
- Surgicenter
- Cancer Center

R **ates, Services, Products at a Discount**

- Up to 30% off walk-in rates for all Medical Services
- Up to 30% off walk-in rates for Vision
- Up to 30% off General Dentistry rates and 20% off Specialty Services
- 10% off OTC products in the Pharmacy and Vision Center
- Access to the Generic Drug Program
 - \$7 per prescription per month for routine generic drugs
 - Buy 2 months, get 1 month free

U **tilize healthcare management services (claims and billing logistics) to save time, energy, and worry**

E **njoy the ease of one stop healthcare shop for you and your family**

Overseas benefits

- Access to high-quality, low-cost and preferred healthcare services at overseas world-class, accredited medical providers across the Veiovis Asia-Pacific [New Zealand, Philippines, Thailand, Malaysia, Japan, Taiwan, Korea, Singapore] Hawaii & North America network
 - Appointment scheduling and care coordination for any healthcare requirement: covered, non-covered, cosmetic, elective, dental, vision, or medical necessity
 - Full on-the-ground resources and end-to-end concierge services available to support a successful overseas treatment, recovery and travel experience
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- A** **CCCESS** to domestic and international doctors, specialists, clinic, and hospitals beyond your current health plan coverage
- C** **OST REDUCTION** for pre-deductible medical expenses
- C** **ASH SAVINGS** on your out-of-pocket expenses on doctor visits, pharmacy drugs, vision and dental
- E** **XPERIENCE** one stop shop for your healthcare needs
- S** **TRETCH** the value of your health care dollar
- S** **IMPLY** secure your access to quality domestic and overseas medical care for medically necessary, elective or cosmetic treatment



Who Benefits from Veiovis TrueAccessSM?

Health Savings Account holders

Greater access, more options! Both domestically and overseas, with Veiovis, avail of special rates and discounts to stretch your HSA dollars.

Elective Patients

Those seeking elective or cosmetic procedures can take full advantage of Veiovis savings within the expanded overseas network of accredited providers across Asia-Pacific, Hawaii, and North America.

Limited Insurance plan holders

No matter what health plan you are enrolled in, Veiovis will help you optimize your plan and utilize your health dollars wisely to maximize your healthcare benefits to their fullest.

Plan holders (Insurance)

If you are covered by a health plan, you may have trouble meeting your high deductible or have exceeded your maximum benefits. VEIOVIS TRUEACCESSSM complements your existing health plan by giving you discounted access to the entire FHP Health Center and Pharmacy.

Uninsured Individuals

Veiovis ensures you meet your basic medical needs at the FHP Health Center at a discount rate without sacrificing quality. Veiovis can also coordinate your overseas care for procedures big and small, medically necessary or elective.

How do I become a subscriber to Veiovis TrueAccessSM?

It's fast, easy, affordable and simple!

1. Apply online at www.veiovis.com/trueaccess.php.
2. Instantly receive your VEIOVIS TRUEACCESSSM Member number for TRUEACCESSSM benefits.

OR

1. Fill out the subscription form and submit to Customer Service or Patient Services at the FHP Medical Health Center.
 2. Pay cash, check, credit/debit or bank draft to receive your VEIOVIS TRUEACCESSSM Member number for instant access to discounts.
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Terms of VEIOVIS TRUEACCESSSM

- VEIOVIS TRUEACCESSSM (the "Program") is a voluntary subscription program. It is not an insurance plan or insurance policy.
- The Program is available to residents of Guam and Saipan and family members who live in the resident's household.
- The Program requires a minimum subscription period of one year.
- Access and rates under the Program become available upon receipt and acceptance of the Subscriber Form and payment.
- A spouse or partner and dependent that is not a subscriber may enroll at any time during the year but the subscription for the family shall be extended for a minimum subscription period of one year after such enrollment or for a one-time equivalent payment for the full 12-month period.
- The Program will charge a monthly or annual fee depending on the choice of the Subscriber.
- The fee for the Program is non-refundable, non-transferable and is not subject to pro-ration or adjustments.
- The monthly or annual fee does not cover the cost of health care or out-of-pocket expenses for subscribers.
- The Program provides access to and discounted fee-for-service rates for an international network of providers, the FHP Health Centers and the FHP Pharmacies on Guam and Saipan. Access includes the Dental and Vision Centers
- The Program provides referral services, care coordination and medical management for its subscribers engaged in medical travel abroad through its sister program GlobalAccess.
- The Program does not provide credit for services. Payment for services is due before or at the time services are rendered. Some appointments will require a deposit.
- The Program will make an attempt to collect from all potential payers on delinquent accounts.
- A subscription will be canceled after thirty (30) days of non-payment.
- Thirty (30) days prior to the expiration of your subscription we will send you a renewal notice.
- The Program will have a link on their website with program information and an on-line enrollment and payment form.
- The Program reserves the right to change the content of its Program terms and conditions, at any time, without prior written notice, to current subscribers in accordance with applicable law and regulations.

NOTICE: You will be assessed a payment rejection fee in the event your bank account or credit card rejects or dishonors a monthly or annual fee payment request or the Program receives a check returned for insufficient funds. In this event unless alternative payment arrangements are made with the Program within thirty (30) days to bring all arrears current, the subscription agreement will be terminated.



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