

LifeExec Member Resource

Advantage Benefit Whitepapers

Everything you need to live your healthiest life.

WELLNESS PROGRAMS

Advantage Wellness
Essential

Advantage Wellness
Signature

Advantage Wellness
Premium

UPGRADE PROGRAMS

Advantage
Rx

Advantage
Mental Health

Advantage
Protect



Benefit Advantage Wellness Essential

Telemedicine	24x7 Virtual Doctors \$0 Visit Fee Unlimited Visits Wait time average 3-10 minutes	Provided by My Teledoc
Dental	262,000 Dentists Nationwide Discounted Cleanings, Fillings, Root Canal Orthodontics and Periodontics Unlimited Visits Average cleaning cost: \$34 Average filling cost: \$28	Provided by Aetna Dental Access
Vision	Eye Exams 10-30% Discounts on Eyewear & Contacts 10-30% Discount on LASIK	Provided by Coast-to-Coast
Pharmaceuticals	60,000 Pharmacies Nationwide Save up to 85% on prescriptions Includes mail order services	Provided by NB Pharmacy Solutions
Labs	Discounted Labs 1,500 Labs Nationwide	Provided by MyBenefitsLabs
Diabetic Supplies	Discounted Diabetic Supplies	Provided by Global Total Health

FAMILY PLANS

Family plans cover the member, live-in spouse or partner, and up to eight dependents up to 26 years old.

PROVIDERS LOOKUP

View a sample of current providers. Enter your desired zip code and total maximum providers within a radius. Please do not contact providers directly. Concierge services arrange appointments.

[MAP](#)

DISCLAIMERS

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Benefit Advantage Wellness Signature

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Benefit Accident Treatment Coverage

Facilities	First Day Hospital Confinement Daily Hospital Confinement Annual Maximum First Day ICU Confinement Daily Hospital ICU Confinement Annual Maximum Observation Room Treatment Annual Maximum Emergency Room Treatment Annual Maximum	\$1,250 \$300 365 Days \$1,000 \$400 30 days \$100 1 day \$200 1 day
Ambulance	Air Ambulance Ground Ambulance	\$1,200 \$400
Surgical Benefits	Open Abdominal or Thoracic Other Inpatient Surgeries for Repair Repair of One Tendon/Ligament/Rotator Cuff Torn Knee Cartilage Other Miscellaneous Surgery for Repair Exploratory Surgery Blood/Plasma/Platelets	\$1,000 \$250 \$500 \$1,000 \$500 \$250 \$200
Dislocation (Open reduction)	Hip Knee (except patella) Ankle / Bones of the Foot (excluding toes) Collarbone (Clavicle, Sternum) Elbow Lower Jay Bones of the Hand (excluding hands) Shoulder (Glenohumeral) Wrist Collarbone (Acromioclavicular and Separation)	\$3,000 \$1,800 \$1,500 \$600 \$600 \$600 \$450 \$450 \$450 \$300

	Rib	\$225
	One Finger or Toe	\$225
	Closed Reduction Percentage	50%
	Partial Dislocation Percentage	10%
Fracture (Open Reduction)	Skull (Depressed)	\$4,000
	Skull (Non-Depressed)	\$2,400
	Hip, Thigh (Femur)	\$4,000
	Vertebrae (excluding Vertebral Processes)	\$2,000
	Pelvis	\$2,000
	Leg (Fibula or Tibia)	\$2,000
	Ankle or Wrist	\$1,600
	Bones on Face or Nose	\$800
	Jaw (Lower or Upper)	\$800
	Upper Arm	\$800
	Sternum	\$800
	Collarbone	\$800
	Shoulder Blade	\$600
	Vertebral Processes / Sacrum	\$600
	Forearm	\$600
	Kneecap	\$600
	Hand/Foot (excluding toes/fingers)	\$600
	Rib	\$400
	Coccyx	\$300
	One Finger or Toe	\$300
	Closed Reduction Percentage	50%
	Chip Fracture Percentage	10%
Burns	2 nd Degree, 35 square inches or more	\$1,000
	3 rd Degree, 10-20 square inches	\$1,000
	3 rd Degree, 20-35 square inches	\$10,000
	3 rd Degree, 35 square inches or more	\$20,000
	Skin Graft	25%
Laceration Requiring Stitches	Less than 2 inches in length	\$100
	2 – 6 inches in length	\$400
	6 inches or more in length	\$800
Additional Treatments	Urgent Care Treatment	\$200
	Physician's Office Treatment	\$100
	Emergency Dental Extraction	\$50
	Emergency Crown	\$200
	Eye Surgery or Removal of Foreign Object	\$250
	Physical Therapy	\$50
	Appliance	\$100
	One Prosthetic Device	\$1,500
	Multiple Prosthetic Devices	\$3,000
	Non-Local Transportation	\$500
	Family Lodging	\$200
	Auto & Home Modifications	\$2,000
	X-Ray	\$50
	Major Diagnostics	\$200
	Concussion	\$500
	Severe Traumatic Brain Injury	\$1,000
	Family Care	\$20
	Gunshot Wound	\$500
	Emergency Delivery Due to Accident	\$500
	Epidural / Pain Management	\$100
	Extended Treatment	\$25
	Organized Sports Benefit Booster	10%
	Safety Incentive Program 3 Years	\$100
Accidental Death & Dismemberment	Accidental Death	\$50,000
	Common Carrier	\$100,000
	Double Dismemberment	\$25,000
	Single Dismemberment	\$12,500



Finger / Toe Dismemberment	\$1,250
Coma	\$10,000
Quadriplegia	\$25,000
Paraplegia	\$10,000

FAMILY PLANS

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Benefit Advantage Wellness Premium

Primary Care	In-Office Physician Visits +15,000 Physicians Nationwide \$10 Visit Fee Unlimited Visits Concierge schedules visits in 24-48 hours	Provided by DPC Network A Physician Owned Network
Urgent Care	In-Clinic Urgent Care +3,000 Urgent Care Locations \$25 Visit Fee Unlimited Visits Concierge schedules immediate visits	Provided by DPC Network Largest Urgent Care Network
Chronic Illness	In-Office Physician Visits, Includes: Anxiety, Arthritis, Asthma, Blood Pressure, CHF, COPD, Depression, Diabetes, Fibromyalgia, GERD, Gout, Hypertension, Thyroid \$10 Visit Fee Unlimited Visits Concierge schedules visits in 24-48 hours	Provided by DPC Network Physician Owned Network
Telemedicine	24x7 Virtual Doctors \$0 Visit Fee Unlimited Visits Wait time average 3-10 minutes	Provided by My Telemedicine
Dental	262,000 Dentists Nationwide Discounted Cleanings, Fillings, Root Canal Orthodontics and Periodontics Unlimited Visits Average cleaning cost: \$34 Average filling cost: \$28	Provided by Aetna Dental Access
Tele-Dental	24x7 Virtual Dentists \$0 Visit Fee Unlimited Visits	Provided by The TeleDental
Vision	Eye Exams 10-30% Discounts on Eyewear & Contacts 10-30% Discount on LASIK	Provided by Outlook Vision
Pharmaceuticals	60,000 Pharmacies Nationwide Save up to 85% on prescriptions Includes mail order services	DST Pharmacy Solutions
Labs	FREE PER YEAR: Complete metabolic panel (CMP), complete blood count (CBC), thyroid stimulating hormone (TSH) and lipid panel +1x Discounted Labs 1,500 Labs Nationwide	Provided by MyBenefitsLabs
Diabetic Supplies	Discounted Diabetic Supplies Includes mail order services	Provided by Global Total Health

Benefit	Accident Treatment	Coverage
Facilities	First Day Hospital Confinement	\$1,250
	Daily Hospital Confinement	\$300
	Annual Maximum	365 Days
	First Day ICU Confinement	\$1,000
	Daily Hospital ICU Confinement	\$400
	Annual Maximum	30 days
	Observation Room Treatment	\$100
	Annual Maximum	1 day
	Emergency Room Treatment	\$200
	Annual Maximum	1 day
Ambulance	Air Ambulance	\$1,200
	Ground Ambulance	\$400
Surgical Benefits	Open Abdominal or Thoracic	\$1,000
	Other Inpatient Surgeries for Repair	\$250
	Repair of One Tendon/Ligament/Rotator Cuff	\$500
	Torn Knee Cartilage	\$1,000
	Other Miscellaneous Surgery for Repair	\$500
	Exploratory Surgery	\$250
	Blood/Plasma/Platelets	\$200
Dislocation (Open reduction)	Hip	\$3,000
	Knee (except patella)	\$1,800
	Ankle / Bones of the Foot (excluding toes)	\$1,500
	Collarbone (Clavicle, Sternum)	\$600
	Elbow	\$600
	Lower Jaw	\$600
	Bones of the Hand (excluding hands)	\$450
	Shoulder (Glenohumeral)	\$450
	Wrist	\$450
	Collarbone (Acromioclavicular and Separation)	\$300
	Rib	\$225
	One Finger or Toe	\$225
	Closed Reduction Percentage	50%
	Partial Dislocation Percentage	10%
Fracture (Open Reduction)	Skull (Depressed)	\$4,000
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	Hip, Thigh (Femur)	\$4,000
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	Pelvis	\$2,000
	Leg (Fibula or Tibia)	\$2,000
	Ankle or Wrist	\$1,600
	Bones on Face or Nose	\$800
	Jaw (Lower or Upper)	\$800
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	Skin Graft	25%



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	Emergency Dental Extraction	\$50
	Emergency Crown	\$200
	Eye Surgery or Removal of Foreign Object	\$250
	Physical Therapy	\$50
	Appliance	\$100
	One Prosthetic Device	\$1,500
	Multiple Prosthetic Devices	\$3,000
	Non-Local Transportation	\$500
	Family Lodging	\$200
	Auto & Home Modifications	\$2,000
	X-Ray	\$50
	Major Diagnostics	\$200
	Concussion	\$500
	Severe Traumatic Brain Injury	\$1,000
	Family Care	\$20
	Gunshot Wound	\$500
	Emergency Delivery Due to Accident	\$500
	Epidural / Pain Management	\$100
Accidental Death & Dismemberment	Extended Treatment	\$25
	Organized Sports Benefit Booster	10%
	Safety Incentive Program 3 Years	\$100
	Accidental Death	\$50,000
	Common Carrier	\$100,000
	Double Dismemberment	\$25,000
	Single Dismemberment	\$12,500
	Finger / Toe Dismemberment	\$1,250
	Coma	\$10,000
	Quadriplegia	\$25,000
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Benefit

Advantage Rx

Virtual Therapist

Dedicated Therapist
Match with Personalized Specialist
\$0 Visit Fee
Unlimited Visits

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MEDICATION FORMULARY

Download the complete medication formulary.

[DOWNLOAD](#)



LifeExec Benefit Whitepapers

Benefit Advantage Mental Health

Virtual Therapist	Dedicated Therapist Match with Personalized Specialist \$0 Visit Fee Unlimited Visits
On-Demand Counseling	24x7 Virtual Counselor \$0 Visit Fee Unlimited Visits Wait time average 3-5 minutes
Alternative Medicine	35 Specialties, Including: Acupuncture, Yoga, Chiropractic, Nutrition, and More 35,000 Locations Nationwide No Limits No Doctor Referral Necessary
Pharmaceuticals	60,000 Pharmacies Nationwide Save up to 85% on prescriptions Includes mail order services

Provided by DST Pharmacy Solutions

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Benefit Advantage Protect

Roadside Assistance	Assistance with flat tire, lock-out, battery, collision, fuel, towing, and more Nationwide Coverage
Accounting Services	Free tax preparation for 1040EZ, 1040A, and 1040 CPA advice on federal taxes
Legal Services	Free consultation on legal affairs Includes divorce, accidents, and traffic Includes free Simple and Living Will
Financial Services	Retirement, IRA, College, Debt Financial Advisor advice on federal taxes
ID Theft Protection	Identity Theft and Fraud Restoration Credit Activity Monitoring and Alerts Document Replacement for Social Security Cards and Birth Certificates
Global Travel Services	Global Medical Assistance Medical Evacuation Emergency Travel Arrangements Translation Services Anywhere +100 miles from home

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Program Disclaimers

LifeExec Advantage Association is a member organization in partnership with Health365. Members agree to be bound by the provisions and terms of the applicable Bylaws and Operative Documents, any documents required by an insurer then in effect, or any other requirements that may be adopted by LifeExec Advantage Association and Health365.

This document represents a summary of benefits and is not a replacement of any certificates of coverage. Not all products and benefits are listed in this document. A complete certificate, which includes detailed information on member coverage options, benefits and limitations under the certificate is available via the carriers as part of your enrollment.

The LifeExec Advantage Wellness program is not available to VT residents. UT and WA members must be employer paid. This program is NOT insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. It contains a 30 day cancellation period, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the program will vary depending on the type of provider and medical or ancillary service received. Member shall receive a credit for of program membership fees if membership is cancelled within the first 30 days after the effective date. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyBenefitsWork.com. Teladoc Disclaimer: © 2021 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Dental Disclaimer: The discount program provides access to the Aetna Dental Access® network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the discount program, and is not an affiliate, agent or principal of the discount program. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care or treatment and is not responsible for outcomes. Lab benefit not available in MD, NJ, NY and RI. Hearing Aids Disclaimer: This program can be canceled, without notice, at any time for any reason. For mild to moderate hearing loss. These are Class 1 Hearing Aid devices under FDA Regulations per 21 C.F.R. Sec 874.3300. Read instructions before use. As with all medical issues, please consult a physician prior to use or if you have any questions. Not suitable for use by anyone under age 18. Important Medical Information: Hearing loss can be a symptom of a more serious medical condition or the result of excessive wax build-up. A physician can treat these conditions. If you have not already done so, consult your doctor to rule out any of these medical concerns. Shipping & Handling and return shipping are not refundable. LifeExec Advantage Protect and Premium have a minimum age of 18 and maximum age of 70 years of age.