





## Prescription Discount Card Included!

With your *Workmen's Circle Prescription Discount Card* you and your entire family will receive special prices on your prescription drugs. Policyholders have reported receiving discounts between 10% - 60% on their prescriptions for both generic and brand name either at participating pharmacies or through the mail order service. To receive your discounts, all you do is present your Card to any of the over 58,000 participating pharmacies, and your discounts will be calculated on the spot! There are no claim forms to fill out or deductibles to pay. You are always guaranteed to pay the lowest price offered by the pharmacy. What's more, you can use your discount card as many times as you like. After enrolling in our Defined Benefit Medical Plan your discount prescription card will be mailed to you from the benefit provider, Preventative HealthCare Solutions, LLC.

## Enroll Now

*Workmen's Circle/Arbeter Ring* invites you to enroll in the *Defined Benefit Medical Plan*, an excellent doctor and hospital insurance product at truly affordable rates.

To enroll on the web, visit us at [www.circle.org](http://www.circle.org), or if you prefer, call our Workmen's Circle/Arbeter Ring Member Benefits Department at (212) 889-6800 extensions 239 or 261 (outside the metropolitan New York/New Jersey area call 1-800-922-2558). We will help get you acquainted with the Plan and covered as quickly as possible. You can also email us at [adminbaez@circle.org](mailto:adminbaez@circle.org)



## Today's Workmen's Circle/Arbeter Ring

Founded more than a century ago, by immigrants for immigrants, The Workmen's Circle/Arbeter Ring stands on the foundation of a unique history, known worldwide for building bonds of community and mutual support, and fighting for progressive social values. Today WC/AR works for social justice, cultural enrichment, and provides access to innovative health services. We nurture the richness of Jewish, especially Yiddish, secular culture. Hundreds of thousands of Americans have an historic link to The Workmen's Circle.



## Frequently Asked Questions

- Q.** Is this a traditional “major medical plan?”
- A.** No. This plan is like a major medical plan but our coverage is somewhat more limited for various services while the cost is much more affordable.
- Q.** Why offer a Defined Benefit Medical Plan?
- A.** Because a Defined Benefit Medical Plan is excellent for those who have no medical insurance at all and for those who can use the plan to “fill gaps” in insurance coverage they may have.
- Q.** Are there deductibles and co-payment requirements?
- A.** No, there are no deductibles, you are reimbursed from your first dollar of expenditure, and there are no co-payment requirements.
- Q.** May I go to any hospital or doctor I wish?
- A.** Yes, however, there is a network of doctors that provides further discounted rates for their service.
- Q.** What are the mechanics of billing?
- A.** Billing procedures vary by physician and hospital but essentially you will pay your provider directly and be reimbursed by the plan in accord with plan limits.
- Q.** Who is eligible for coverage?
- A.** To be eligible one must be less than 65 years of age, and employed at least twenty hours per week. There is no medical exam requirement. You must be a Workmen's Circle/Arbeter Ring member; we actively enroll new members.
- Q.** Who are eligible dependents?
- A.** If a plan member is married, then his/her spouse may be covered (up to age 65), as well as unmarried children up to age 19 or up to age 23 if a full-time student (age varies by State in each case).
- Q.** Does the plan cover maternity?
- A.** Yes.
- Q.** Are other coverage options available?
- A.** Yes, our program also offers an economy option.