



Union Plus Health Discount Programs

By Leo Murphy

In a previous issue, I wrote about the dental discounts offered through the Union Plus Health Discount program. Discounts are also available for prescriptions, vision care (exams, frames, lenses contacts, etc.), medical and diabetic supplies, foot and ankle care, hearing care and doctor and hospital care. These health discounts and the dental discounts are available to:

- All dues-paying labor union members
- Retired union members
- Widows/widowers of union members
- Spouse, domestic partners, and children may be included

The discount programs are available at different price levels that have discounts in various areas. Basically you pay a membership fee once a year and the discounts apply for that year's membership. The AFL-CIO worked to establish the Union Plus programs to aid union members and their families with discounts in health related areas.

Before I continue I want to stress that the Union Plus Health Discount programs **are not insurance**, they are discount programs. Although they offer a discount on health care needs, they do not offer the degree of cost reduction that an HMO, PPO or similar health insurance product offers. However if health insurance is too expensive for your budget, this might help. You are the only one who can decide if it is right for you and your family.

The Union Plus Prescription Discount Card is free. The Union Plus Prescription Card provider is Careington International. The card offers up to a 15% discount on brand name drugs and up to a 40% discount on generic drugs. The drugs can be purchased at participating pharmacies or on line. Here is a link to the page regarding the prescription card <http://www.unionplus.org/health/health-savings/prescription-card>. This page explains the benefits of the card and how it works. The page also provides a search tool to examine prescription drug costs using the card and a search tool to find participating pharmacies. It also offers an on line prescription purchase option that might save you more money. You can sign up for the card on line, download the card onto your computer and print the card from your home. You can apply for the card over the phone and have it mailed to you. The card requires 72 hours to activate after signing up, and as with all of the services there is a toll free number for questions or problems.

The **Standard Health Savings Program** is a discount program costing \$14.95 per year for the family. This program includes the Prescription Card described above along with the following discounts:

Vision Care discounts

Save 20% to 40% off the retail price of eye exams and eyewear:

- Frames
- Contact lenses
- Upgrades such as UV and scratch resistant coatings.
- Glasses
- Progressive lenses

Medical & diabetic supplies discount

Save 20% to 40% off retail prices on disposable medical supplies

Save 20% to 30% on durable medical supplies

Foot & ankle care discounts

Save 20% to 50% off the normal charges for foot and ankle care services including

- Treatment for heel pain
- Hammertoes
- Diabetes
- Arthritis
- Bunions
- Ingrown toenails
- Arch pain
- Other foot and ankle problems

Hearing care discounts

Save 30% on hearing evaluations and exams.

Save approximately 25% on all hearing aids at any HearPO provider

- Hearing evaluations and exams
- hearing tests
- Hearing aids

To see more on this program visit <http://www.unionplus.org/health/health-savings/health-care-discounts-standard-program> .

The next version is the **Premium Health Savings Program**. The cost is \$69.95 per year per family and includes the discounts described above and includes

Dental Care discounts

Save 20% to 50% off the standard charges on many dental procedures including

- Annual exams
- Fillings, X-rays
- Extractions
- Bridges
- Cleanings
- Root canals
- Crowns
- Orthodontics (braces)

Nurse hotline

- Receive health care advice 24 hours a day, 7 days a week
- Access to a large library of pre-recorded health information topics
- Request to have information mailed to you.

The last version of these programs is the **Premium Plus Health Savings Program**. The cost of the program is \$159.95 per year per family. The discounts are the same as above and also include the following benefits.

Doctor and Hospital discounts

Savings averaging 20% to 45% on medical services

Typical covered services with over 1,500,000 providers nation wide

- Network Physicians
- Ancillary Facilities
- Acute Care Hospitals
- Home Health

- MRI Centers
- Laboratories
- Urgent Care Clinic
- Durable Medical Equipment
- Chiropractors
- Mental Health

**Also savings averaging 20% to 45% at
over 525,000 physicians nationwide**

- Family Practice
- Cardiology
- Neurology
- Orthopedic
- Allergy
- Internal Medicine
- Radiology
- Oncology
- OB/GYN
- Dermatology

Here is a link to the above program

<http://www.unionplus.org/health/health-savings/health-care-discounts-premium-plus-program> This page has a search tool within it to help you look up medical providers. You can do a search by zip code to see what providers are close to your home.

Discount programs are becoming more common. Some drug stores are offering prescription discount programs, many optical stores offer discounts on vision exams, glasses and lenses and there are other dental discount programs. As a consumer in today's healthcare marketplace you have to take the time to call and get the information, wade through the paperwork and get the facts for yourself. You have to decide if this program or any program is going to work for you and your family.

In my dealings with this program, the folks answering the phones at the Union Plus Program have been very helpful and seem to have time to help me through the process. More importantly, they were always helpful in getting issues with the medical/dental providers resolved. During the dental procedure I discussed in the previous article, the folks at the Union Plus Card were very helpful in getting the doctors office the correct information and rates.

You may need to get a Union Plus Credit card to use some of these benefits. The card is another part of the Union Plus Program and by tying the payment of the discounted services through the card the Union Plus card folks can help with disputes or errors..

Finally, you cannot use these discounts in conjunction with another discount or insurance program. As with all programs, you must do the research and decide if this or any program is of value to you and your family. **This is not an insurance program** but it offers **some** discounts for health care items and services at a reasonable price.

(1) <http://www.unionplus.org/health/health-savings/prescription-card>