

SHOPPING FOR HEALTHCARE?



WHAT'S ON YOUR LIST?



Administered By

VIVICARE



The **HERITANCE** Wellness Programs are a collection of available proactive approaches to sensible well being. One program has been specifically designed to maintain a focus on healthy minded lifestyles or, to guide people on the path back to better health. The additional available programs, while primarily established to support proactive health and wellness, also include reimbursement for healthcare expenses as any other “health insurance” would. There are a number of added benefits to the available programs which are not likely included in healthcare programs you may already be familiar with.

These creative programs have been made possible through an exemption in the Affordable Care Act, administered by **Vivicare™**, a Non Profit entity which acts in the capacity of program administrator.



While Membership in the **HERITANCE** Programs meets the requirement of participation in a (qualified or exempt) Federal program, these Programs have been specifically designed in a unique manner from other programs that you may have participated in previously. Reimbursement (or prepayment) of qualified expenses are made possible through **Vivicare™** when you file the required Health Expense Register each calendar quarter.

Some of the remarkable features of these Programs include:

Anywhere In America Care™ - Care is available from the fastest growing Network of healthcare providers in the Country, where your care can easily be offered regardless of a change in residence anywhere in the nation, employment changes, dual residence, or otherwise restrictive “Open Enrollment” limitations.

Rate Reduction Rewards™ - Get healthier and be rewarded! The best possible rate target may be reviewed each calendar quarter for lower monthly participation costs.

Natural, Allopathic and Integrative solutions - Whether you are seeking a specific style of care or prefer nutritional supplements over prescription medications, this just may be the most innovative program ever offered - care that seeks to meet your needs and expectations!

Medical Tourism™ - The program affords travel expense for the specific Member and a traveling companion to an agreed upon destination (in the U.S. or abroad) providing that equal or better care is available at an equal or lesser price. *See how that compares to the flexibility of **your** Network!?*

Pocket Doc™ - Telephonic or video conference access to Doctors and Nurses for medical attention from anywhere - at any time 24 hours a day! This comprehensive service is your first line of defense with **no copay** and **no extra fees** (unless prescription medication or supplements are recommended). When you are not well, it is better to see a provider while you are in your Pajamas, rather than sitting in a waiting room - waiting...

Health Coaching (*with Real Health Coaches*) - Doctors, Nurses, Nutritionists, Exercise Gurus and even Mental Health Experts are all available at no extra charge to help you Be Your Best - Isn't that what Healthcare SHOULD be - a support system to help you be your best? That's what we thought too!

Rollover (or Progressive) Benefits - If you do not use 100% of many allowed benefits in a given calendar year, the following year limit increases in those specific categories so that your benefits accumulate to be available when you **really** need them!

Annual Health Assessment - A Comprehensive review of your current health condition and support in setting goals for the year ahead. This is a great tool to work in tandem with an annual physical, but can be conducted prior to or following a visit with a healthcare professional to get and keep you on track!



your health.
your life.
who's in control?

For More Information Or To Apply Contact:

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