

Senior Citizen News & Notes

Discount Health Care Card Programs: What You Should Know

(NAPSA)—Discount card programs get the full support of seniors because they help them cut health care costs, but many seniors are finding all of these cards are not the same. Some card programs only cover medicine the card issuer manufactures while others only work at one pharmacy or chain of pharmacies. Others cover a wide range of medical and health expenses at more than one pharmacy, at doctors' offices and dental offices and for the whole family.

Here are some things seniors should ask about any discount card they are considering:

- Does the card cover preexisting conditions?
- Does the card provide unlimited coverage?
- Does the card cover dental expenses?
- Does the card cover eye care?
- Does the card cover hearing exams and hearing aids?
- Does the card have a toll free number and a Web site to provide customer service?
- Does the card cover your family or just you?

Health care experts suggest that seniors should use recent medical and health care expenses to see how much money they can save with different discount cards. Some programs, like HealthSaver, also offer discounts on products and services not usually covered by health insurance, such as vitamins, weight loss programs, dietary supplements, and anti-



Rx FOR SAVINGS—Seniors should use recent medical and health care expenses to judge how much money they can save with different discount cards.

smoking products.

To help people lower their cost of health care, a new Web site, www.healthsaverclub.com, has been created. The service provides consumers with savings on prescriptions, doctors visits, medical tests, dental care, and eye care without ever having to meet any deductible or fill out paperwork.

Discounts off usual and customary rates range from 10 percent to 50 percent off prescriptions, five percent to 40 percent off dental fees, and 35 to 50 percent off manufacturers' suggested retail price on eyeglasses.

For more information about savings on health care costs, visit www.healthsaverclub.com.

Three months of HealthSaver can be enjoyed for only \$1. Memberships can be canceled anytime during the trial period by calling toll free and owing nothing further. Unless the member calls to cancel, the membership will be extended automatically for an entire year at the \$119.99 annual fee and automatically renewed annually upon expiration at the then-current annual fee, billed to a credit card account, without the member having to do anything further. Members may call toll free to cancel at any time and receive a refund of the unused portion of their current term's fee. HealthSaver is offered by the Trilegiant Corporation, a leader in the membership services and loyalty businesses, providing products and services that touch the lives of more than 100 million Americans.