











CBD Plan Only	First Month Processing Fee	There After Monthly Premium	Click To Select This Plan
Individual	\$32.90	\$19.95	Click Here
Individual w/1 Family Member	\$40.85	\$27.90	Click Here
Individual w/2 Family Members	\$44.85	\$31.90	Click Here
Individual w/3 Family Members	\$48.85	\$35.90	<u>Click Here</u>

\$12.95 One Time Processing Fee

Explanation Of Benefits

Novus Cannabis MedPlan. Fills a Vital Role in Supplemental Health Insurance

Underinsured / Not Insured / Pre-Existing / No Problem

Who Is Novus?

Novus Cannabis MedPlan is the nation's first health plan that focuses on reducing the cost of integrative medicine such as Medical Cannabis (Marijuana), CBD (Cannabidiol), and other

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alternative and holistic products. This revolutionary service supplements existing medical insurance policies, filling the gaps where traditional policies do not provide coverage. Unlike most health insurance, you have no copays, no lengthy paperwork, no deductibles, everyone is approved, **and the plan is discreet with your privacy in mind**.

The Novus MedPlan and You

Many plans such dental, vision your cannabis is included in the **Novus Cannabis MedPlan** so you don't have to worry about your employer, friends and family knowing about your cannabis use. Individuals and their families can save money on the cost of integrative healthcare related products and services which are not covered by standard healthcare programs. When you purchase a **Novus Cannabis MedPlan** you get the expertise of a company with nearly two decades in the healthcare insurance industry.

How Novus MedPlan Members Benefit—For Only \$24.95* per Month

- An approximate annual savings of over \$2,000 (after **Novus MedPlan** fees)
- No interviews to complete
- No medical evaluations
- Cancel anytime
- No-hassle access to Network Providers—just present your benefits card and start saving
- In many cases you can get <u>employer</u> to pay with Health Reimbursement Account

States That Approved Cannabis



Click Here For Availability In Your Area

How Novus MedPlan Works

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Novus Cannabis MedPlan was founded to provide meds to eligible a patient/member base, *How it works* is at the time you visit dispensary the in-network rate is applied to cannabis meds purchase.

Am I Qualified For Cannabis

Yes, sometimes you don't need a recommendation of a local physician, a qualified patient can obtain a medical marijuana card or authorization to visit dispensaries and purchase medical marijuana products. And, if you have pre-existing condition, not a problem, **Novus Cannabis MedPlan** will accept you.

Cannabis Savings Chart

Monthly Cannabis Purchases	Provider Discount	Savings Per Month	Monthly Tax Savings	Total Monthly Savings	Total Patient Savings
\$150.00	30%	\$45.00	\$22.50	\$82.50	55%
\$250.00	30%	\$75.00	\$37.50	\$112.50	55%
\$350.00	30%	\$105.00	\$52.50	\$157.50	55%
\$450.00	30%	\$135.00	\$67.50	\$202.50	55%
\$550.00	30%	\$165.00	\$82.50	\$189.75	55%

Can I Get My Employer Cover My Plan

A Health Reimbursement Arrangement (HRA) is a tax-advantaged benefit that allows both employees and employers to save on the cost of healthcare as employer-funded medical reimbursement plans. The employer sets aside a specific amount of pre-tax dollars for employees to pay for health care expenses on an annual basis. Based on the plan design, HRAs can generate significant savings in overall health benefits. HRAs may be designed in many fashions to suit the specific needs of employers and employees alike. It is one of the most flexible types of employee benefits plans, making it very attractive to most employers.

Depending on the plan design, expenses that may be reimbursed from the HRA include the following: **Novus** insurance premiums, deductibles, co-payments, co-insurance, prescription medications, vision expenses, dental expenses, and other out-of-pocket health-related expenses.

Let our experts guide you through the process

Novus Cannabis MedPlan 2665 S Bayshore Drive Suite 200, Miami, FL. 33131 Phone 855-228-7355

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