



## Explanation Of Benefits

### Benefits Information

It's easy to look up your benefits online, including your cannabis network, maximums and deductibles, copayment percentage for standard and orthodontic coverage, and other details. Follow our simple, three-step registration process and log in to our secure system to see your eligibility information and benefits details. You can also print an ID card, can be found by [Clicking Here](#).

More from the Support Guide...

### Cannabis MedPlans

We offer THC Plans and CBD Plans or a combination of both:

**CBD:** Is the non-psychoactive component to cannabis, this is eligible nationwide to patient members 21 and older. CBD—is a cannabis compound that has significant medical benefits but does not make people feel “stoned” and can actually counteract the psycho-activity of THC. The fact that CBD-rich cannabis is non-psychoactive or less psychoactive than THC-dominant strains makes it an appealing option for patients looking for relief from inflammation, pain, anxiety, psychosis, seizures, spasms, and other conditions without disconcerting feelings of lethargy or dysphoria.

**THC:** Also known as tetrahydrocannabinol, is the chemical responsible for most of marijuana's psychological effects. It acts much like the cannabinoid chemicals made naturally by the body, according to the National Institute on Drug Abuse (NIDA). Cannabinoid receptors are concentrated in certain areas of the brain associated with thinking, memory, pleasure, coordination and time perception. THC attaches to these receptors and activates them and affects a person's memory, pleasure, movements, thinking, concentration, coordination, and sensory and time perception, according to NIDA.

Novus has no restrictions on the amount of cannabis you can purchase but check with restrictions in your state. The plan is a supplemental plan that offers a straight discount to the total purchase of meds or care services. Cannabis that contains more than .03% of THC. is not legal on the Federal level, which means do not transport cannabis over state lines.



## **Choosing a New Cannabis Provider**

You might be new to Novus Cannabis MedPlan and want to select an in-network Cannabis Provider, or maybe you've been enrolled for some time, but you've decided that it's time to change Cannabis Providers there is no notification that is needed, Novus MedPlan gives you the freedom to choose who you want, the restriction they have to be a part of our in-network provider.

For many people, choosing a new Cannabis Provider comes down to simply polling friends and neighbors for a recommendation. When you choose a new Cannabis Provider, you're making an important decision for you and your family. You are entrusting a key part of your overall wellness to someone with whom you've had no prior experience. Some careful observations and a little homework can pay off with a successful patient-Cannabis Provider relationship that will last for many years. Use these steps as a resource to help you find the right Cannabis Provider.

### **First, Establish Basic Criteria**

Before you can find a Cannabis Provider, it's a good idea to have some basic criteria that are important to you:

- Is location important? For many of us, this means finding a Cannabis Provider close to home, work or school. It's easier to keep appointments if the Cannabis Provider's office is nearby. If there is not a physical location near you try looking for cannabis delivery.
- What core features are you looking for in a Cannabis Provider? For instance, you may need a Cannabis Provider who specializes in treating handicap-accessible location if you have a disability. Is a Cannabis Provider who can provide language services or translations a consideration?
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### **Second, Search for a Cannabis Provider**

One of the best ways to find a list of Cannabis Providers is by using the "Find a Provider Locator" tool on our website by [Clicking Here](#). You can search for Cannabis Providers near a specific address, by name or by specialty. You can also filter search parameters to include the other requirements you identified in step one. When you find some likely candidates, it's time to dig deeper.

Click on the name of a specific Cannabis Provider to see what services and other information he or she provides, such as map, languages spoken, treatment hours and special office features. Many Cannabis Providers also provide a link to their website if they have one. Our "Find a Provider Locator" by [Clicking Here](#). This tool helps you expand or narrow your filters to these specifications and more. And while the directory automatically finds network Cannabis



Providers that match your plan design, you can also expand your search to other Novus Cannabis MedPlan Cannabis Providers.\*

### **Third, Work the Phone**

A Cannabis Provider's website is a great place to start, but you may also want to call the office to do further research on the potential dispensaries or delivery services you've found. Here are some questions you may want to ask:

- What are the Cannabis Provider's educational background and credentials?
- What should I expect during my visit?
- Will the clinic staff review my med options and costs before I purchase them?
- What are the Cannabis Provider office hours?
- How has the Cannabis Provider kept abreast of new developments in the Cannabis Industry? Cannabis Providers and practice staff use continuing education courses, seminars, and trade shows
- Use your conversation as an opportunity to gauge how you are treated by the office staff. A staff of courteous, knowledgeable and friendly people can help alleviate the anxiety of your visit.

If you are satisfied with the responses you've received, it's time to make an appointment with the dispensary you think best meets your needs.

### **Why Choose a Novus Cannabis MedPlan Cannabis Provider?**

#### **For Novus Cannabis MedPlan enrollees**

There are advantages to choosing a network Cannabis Provider – quality, convenience and cost savings. And with approximately four out of five Cannabis Providers represented in our network, you'll likely find a network Cannabis Provider conveniently located near your home or work.

Here are a few reasons why visiting a Novus Cannabis MedPlan Cannabis Provider is recommended:

- **Save money.** Our network Cannabis Providers agree to never balance bill you more than their contracted fee.
- **Pay less upfront.** Novus Cannabis MedPlan negotiates your med purchases ahead of your visit with the dispensary directly. You pay the Cannabis Provider only your portion of the meds or services, nothing extra.
- **No expensive and unnecessary "unbundling."** Novus Cannabis MedPlan ensures you're never charged extra for services that should be included in the cost of meds or service care.



- **Quality you can count on.** Novus Cannabis MedPlan Cannabis Providers are properly licensed and meet accepted standards for cleanliness and safety procedures. Plus, Novus Cannabis MedPlan representatives work with Cannabis Provider offices to keep them updated on policies and network contracting requirements.

What if your Cannabis Provider isn't a Novus Cannabis MedPlan Cannabis Provider?

Depending on your plan, you may be able to continue visiting your current Cannabis Provider.

### **Determine your plan and network**

The Novus Cannabis MedPlan™ are plans allow you to visit any licensed Cannabis Provider. You'll usually pay lower out-of-pocket costs. Even with the potential cost savings of a Novus Cannabis MedPlan Cannabis Provider, you may decide to visit a non-Novus Cannabis MedPlan Cannabis Provider. Keep in mind that in addition to higher out-of-pocket costs, you may have to pay the full cost of meds or service.

Recommend your Cannabis Provider for Novus Cannabis MedPlan network participation

So what should you do if you have a great Cannabis Provider who isn't in your plan's network? Let us know.

If your Cannabis Provider isn't already part of your Novus Cannabis MedPlan network, you can recommend him or her for participation by completing an online form. We'll review your Cannabis Provider's background, then send participation information and an invitation to join the network.

Recommend your Cannabis Provider for one of the following networks:

### **Need Help Finding Your Cannabis Provider?**

If you've searched for your Cannabis Provider on our "Find a Cannabis Provider" tool, but your Cannabis Provider does not appear in the results, try the following tips:

1. **Enter your Cannabis Provider's last name into your search criteria.** If you don't specify a name, the directory will select up to 100 Cannabis Providers who meet your search criteria.
2. **Change the Specialty field.** Your Cannabis Provider may be a specialist. Use the filter on the left side of your screen to select the appropriate field.
3. **Your Cannabis Provider may not practice in the city or ZIP code that you specified.** Try using only the first three digits of the ZIP code to broaden your search.
4. **If you are a Novus Cannabis MedPlan network.** Your Cannabis Provider may be a Novus Cannabis MedPlan Cannabis Provider but may not participate in the Novus



Cannabis MedPlan network. Your Novus Cannabis MedPlan plan also allows you to visit Novus Cannabis MedPlan Premier Cannabis Providers, although, typically, you'll enjoy lower costs when you select a Novus Cannabis MedPlan PPO Cannabis Provider.

5. **Ask your Cannabis Provider.** He or she may have recently joined Novus Cannabis MedPlan.

If you still can't find your Cannabis Provider, chances are that he or she isn't in our network. What should you do if you have a great Cannabis Provider who isn't in our network? Let us know. If your Cannabis Provider is not already part of your Novus Cannabis MedPlan network, you can recommend your Cannabis Provider for participation by completing an online form, and we'll invite him or her to join.

#### What Should You Expect From Your Cannabis Provider?

Whether you are visiting your Cannabis Provider for the first time or it's a return visit, it's important that you are confident in the quality of care that your Cannabis Provider provides. And starting with first impressions, a welcoming reception area and a clean and neat office environment are often signs of a well-run practice.

Note how promptly you are greeted and how long you're asked to wait before being treated. While it's not realistic to expect the practice to always be right on schedule, it is reasonable to expect to be told within a few minutes of your arrival whether there will be a delay.

During your visit, ask yourself these questions:

- Does the dispensary present a professional atmosphere and a willingness to address your concerns? Is your medical history thoroughly reviewed prior to treatment or is it an afterthought? Health problems.
- When you purchase your meds are staff members wearing masks, gloves and appropriate attire? Are gloves disposed of between patients?
- Is a med regiment plan presented to you? Have questions about the proposed regiment been adequately explained, as well as the risks, alternatives, cost, and benefits?
- The financial arrangements outlined prior to your purchase. Does the office explain how they handle insurance and billing?

#### Viewing your eligibility information online

To get started in viewing your eligibility and benefits information, follow our easy, three-step registration process to log in to this web site.

Your eligibility information includes:

- Your current eligibility status;



- The date you became eligible;
- Your plan type, group name, and other useful information.

You may also print an ID card. by [Clicking Here](#)

Please check with your employer or group for verification.

### **Unsatisfactory With Provider Services**

All Novus Cannabis MedPlan Cannabis Providers are required to meet professionally recognized standards for the quality of their services. If you are unhappy with the care you received from a network Cannabis Provider, Novus Cannabis MedPlan can review the services or arrange for you to be examined by one of our consulting Cannabis Providers in your area. If Novus Cannabis MedPlan or the consultant finds that the services were not satisfactory, Novus Cannabis MedPlan will ensure that the original Cannabis Provider will address your issue. Please contact the customer service number for your plan (listed in your evidence of coverage or certificate of coverage) if you are dissatisfied with care received from a network Cannabis Provider.

### **Patient Rights**

Novus Cannabis MedPlan is committed to protecting patient rights. We believe that you, as a Novus Cannabis MedPlan enrollee, have the right to expect quality, affordable care that protects not only your health but also your privacy and ability to make informed choices. We also believe that you have certain responsibilities to help protect these rights.

#### **The Right to Choose**

Novus Cannabis MedPlan maintains some of the largest cannabis Provider networks in the industry — each with a full range of specialists — to give you the widest possible choice of Cannabis Providers.

#### **The Right to Quality Assessment**

We have programs to monitor the quality of care provided by Cannabis Providers who participate in our networks. Each Cannabis Provider who contracts with Novus Cannabis MedPlan agrees to provide care that meets the high standards of the cannabis profession. Cannabis Providers participating in our prepaid network undergo even more checks of their credentials and office procedures. Any issues Novus Cannabis MedPlan will fully investigate the matter and can arrange for you to be reimbursed and/or retreated where appropriate.

#### **The Right to Affordability**



Novus Cannabis MedPlan works with Cannabis Providers to establish fair and reasonable compensation. Novus Cannabis MedPlan contracts prohibit Cannabis Providers from billing you for charges in excess of the amounts determined by us before your service, and for services that should be included with certain procedures, or for any amount that is Novus Cannabis MedPlan's responsibility.

### **The Right to Full Disclosure**

You have the right to clear and complete information about your benefits, including treatment that is subject to limitations or not covered. You are entitled to know what your share of costs will be before you receive treatment ("pre-treatment estimate"), and how Novus Cannabis MedPlan compensates your Cannabis Provider. Novus Cannabis MedPlan provides materials to explain these features to you.

You are entitled to hear about all treatment options your Cannabis Provider may recommend, whether covered or not and to obtain a second opinion if you choose.

To request a copy of your Evidence of Coverage, please contact us.

### **The Right to Privacy**

Novus Cannabis MedPlan vigorously supports and protects the privacy of patient records. Novus Cannabis MedPlan also supports your right to gain access to all information pertaining to claims submitted on your behalf. Data are used only for the purposes of designing and administering effective med plans — information isn't sold or used for third-party marketing efforts.

### **The Right to Security**

You are entitled to a med plan backed by a financially stable institution. Novus Cannabis MedPlan's current reserve (several months of claims payments) helps to ensure the corporation can meet its expected financial obligations, as well as to withstand unforeseen business developments without risk to you, your Cannabis Provider or employer.

### **Get your ID card**

Looking for your ID card? [Log In here](#) to obtain it:

### **Adding a Spouse or Dependent to Your Plan**

If you are covered under a group plan, Novus Cannabis MedPlan receives the information about covered family members from your employer, organization or other group sponsors. Please follow the procedures at your company or organization to add, delete or change information about covered family members.



If you are an individual member with Novus Cannabis MedPlan or if you have coverage through other insurance carrier, please contact us by [Email](#):

### **How Long Will It Take To Process My Claim?**

There is no claims processing, it is a discount medical plan

### **Is This Insurance?**

Note on benefits of providers [Careington dental savings plans](#) are NOT insurance and the savings will vary by provider, plan and zip code. These dental plans are not considered to be qualified health plans under the Affordable Care Act. Please consult with the respective dental plan detail page for additional plan terms. The discounts are available through participating healthcare providers only. To check that your provider participates, visit our website or call us. Since there is no paperwork or reimbursement, you must pay for the service at the time it's provided. You will receive the discount off the provider's usual and customary fees when you pay. We encourage you to check with your participating provider prior to beginning treatment. Special promotions including, but not limited to, additional months free are not available to California residents or on Fully Insured Plans. Note – not all plans and offers available in all markets.

**THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.** This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at [CareingtonDentalSavings.com](#). A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

If you are an individual member with Novus Cannabis MedPlan or if you have coverage through other insurance carrier, please contact us by [Email](#):