

Join the PCD cash patient plan and you will be guaranteed to save at least 25% off of your doctor's regular service fee – on every visit!

PCD is NOT like other Discount Plans!

Check out the differences you'll see as a PCD member:

- PCD was established in 1993 and has grown to be the largest chiropractic patient advocacy organization in the nation! When you join PCD, you can be sure that your chiropractor is offering you the very best program for the care you need at a fee you can afford!
- We don't hype up plans with services you may never use like other programs! PCD cash discount plans are solely for chiropractic healthcare, with savings beginning immediately!
- PCD patient members are guaranteed to save at least 25% off of every visit with participating providers, which includes exams, adjustments, x-rays, and therapies!
- With PCD, our patients pay an annual membership fee of only \$37! Many other DMPO's charge MONTHLY fees, but at PCD, your membership begins immediately, lasts for one year, and includes your spouse and children up to age 26!
- PCD patients' memberships are valid with any participating PCD provider. So, when you're out of town, or on vacation, you'll be able to receive reduced rates wherever you go!

Member Participation Agreement

1. As a member of Preferred Chiropractic Doctor (PCD), you are a participant in a Discount Medical Plan Organization (Plan) powered by AccessOne Consumer Health, Inc. (ACH). Shown below are the terms and conditions of your membership in the Plan. This agreement is between you and AccessOne.
2. The effective date of your enrollment is shown on the Member ID card and shall continue for one year (1 yr) from the effective date or until AccessOne is notified of your cancellation.
3. The Annual Charge for participation in the Plan is \$37. Plans may include a spouse and children up to age 26.
4. This plan is NOT Insurance; the plan provides discounts at certain providers of chiropractic services; the plan does not make payments directly to providers; the plan member is obligated to pay for all services, but will receive a discount from providers who have contracted with the discount plan organization; the name and address of the discount medical plan organization is AccessOne Consumer Health, Inc., 84 Villa Rd. Greenville, SC 29615, www.AccessOneDMPO.com, (800) 896-1962.
5. You may find a list of participating providers at: www.BeWell2.com or you may call (800) 239-3552. You will be able to apply plan discounts to all participating providers of each participating network.
6. Participants receive a minimum reduction of 25% on services including exams, adjustments, x-rays, and therapies rendered by participating providers. Providers may elect to offer reduction for other services and supplies, such as nutritional items and orthopedic devices.
7. Unless there is an agreement between you and the Provider, discounts are only applicable when payment is made when services are rendered.
8. Discounts are not applicable in conjunction with any third-party payment entity, or any federal or state health insurance programs including Workers' Compensation.
9. The Member Agreement (PCDMPA 2011.10), Member Guide (PCDGuide 2011.10) and Member ID Card (PCD-ID 2011.10) represent the entire Member Agreement between you and AccessOne Consumer Health, Inc. You will be billed at the time of service by the participating provider who will apply applicable discounts to that bill.
10. Your participation in the plan will continue annually upon payment of your annual fee and shall cease upon (i) your failure to make the annual payment; or (ii) notification in writing (USPS, email or facsimile) of your desire to cancel.
11. Personal checks are accepted. Should the check be returned from the bank for whatever reason, a returned check fee will be assessed to the individual's account in the amount of \$15. Upon receipt of the returned check, the issuer will be notified and informed they have 10 days to make restitution, including any related fees. Holds will be placed on the individual's account until payment is received.
12. You may cancel your membership in the Plan within the first thirty (30) days after the effective date of enrollment and receive a full refund on any fees or dues paid. After the first thirty (30) days, you may cancel participation at any time, and if you have pre-paid any membership fees, the prepayment will be refunded on a pro-rata basis for months you have not used. Notification must be received at least five (5) business days in advance of the next billing cycle for you not to be charged for that billing cycle. AccessOne may terminate your participation in the plan if you fail to make your membership payment when due.
13. To add a dependant(s), call PCD at (800) 239-3552.
14. If you have a complaint regarding the plan, you may go to www.accessonedmpos.com or call (800) 896-1962. You may also write to AccessOne Consumer Health, Inc., 84 Villa Rd., Greenville, SC 29615. The complaint will be addressed and you will receive a response within 15 days.
15. The Member Participation Agreement and its Benefit Descriptions represent the entire agreement between you and AccessOne Consumer Health, Inc., and supersede all other prior representations, statements, or written agreements between you and AccessOne. AccessOne Consumer Health, Inc. has no liability for providing nor guaranteeing service or any liability for the quality of services rendered.
16. You may contact Preferred Chiropractic Doctor for information on how to use your card: Preferred Chiropractic Doctor (PCD) • 507 2nd Avenue South • Clanton, AL 35045 Ph. (800) 239-3552 • Fax (888) 755-9005 • www.BeWell2.com • info@bewell2.com

PCD

Preferred Chiropractic Doctor

America's Premier Cash Fee System

For Patients with Limited or No Insurance

www.BeWell2.com

PCD is NOT an insurance program and is void in conjunction with any third-party payer.

DEDICATED TO MAKING HEALTHCARE MORE AFFORDABLE

Glad 2 know you'll **BE WELL 2!**

PCD is America's Premier Cash Fee System that enables patients with limited or no insurance coverage to receive chiropractic healthcare more affordably!

Annual Membership Fee: \$37
(If applicable, includes your spouse, and children up to age twenty-six.)



The Big Question:

"Why can't my chiropractor just give me the discount without joining PCD?"

In most states, regulations restrict chiropractors from offering reduced fees for identical services, unless those patients receiving reduced fees have negotiated these fees through a third-party agreement or contract. PCD serves as that third party and allows your chiropractor to reduce his/her expenses and offer you significant savings on the care you need at a more affordable rate.

"With PCD, I can afford to come in when I need to... not just when I have to."

- Patients are **guaranteed at least 25% off** of every visit!
- The PCD program is Nationwide!
- Reduced PCD rates may be applied for non-covered services from insurance companies.
- PCD is the perfect plan for patients with little or no insurance!

...Just a simple, reduced cash fee to help patients receive chiropractic healthcare at a reduced rate!

Ready to Start Saving? Sign Up Today!

Choose one of the three Easy Enroll options below:

Option 1: Enroll with your Doctor

When you complete the consumer enrollment form and pay for your PCD patient membership at your chiropractor's office, your savings can begin immediately! Your membership enrollment and payment will be forwarded to the PCD office.

NOTE: Payments are not processed immediately unless your chiropractor participates in online processing on our website at the time of your visit. All other payments are mailed from your chiropractor and processed upon reception. Credit card payments will be posted as "PCD, Inc., Clanton, AL" to your statement.

Option 2: Enroll Online

Visit PCD online at
www.BeWell2.com



Option 3: Enroll over the Phone with PCD



Call the PCD office at
(800) 239-3552

Office Hours:
Monday - Thursday 8 am - 5 pm
Friday 8 am - noon