

The Co-op Connections® Program Everyday Savings!

WHAT IS CO-OP CONNECTIONS?

As a member of Choptank Electric Cooperative, you are receiving a FREE Co-op Connections card that allows you to save money at local businesses and online. There is no cost and no expiration. It's simply a benefit of your cooperative membership.

HOW DO I USE MY CO-OP CONNECTIONS CARD?

Show your Co-op Connections card at any of the participating local businesses and receive their discount. **It's that easy! And it's FREE!**

For online shopping, simply use the coupon codes and/or links provided on www.choptankelectric.coop to save nationwide.

WHERE CAN I SAVE MONEY?

Visit www.choptankelectric.coop for a list of participating local businesses. There are more than 26,000 retail discounts nationally—ranging from dining and clothing to golf and auto repair.

Choptank Electric Cooperative members have saved thousands of dollars in prescription discounts since the program began in 2007.

Co-op Connections is also accepted at over 60,000 participating pharmacies and can save you 10% to 85% on many prescription medications.

PLUS, you can receive Healthy Savings discounts on dental, vision, chiropractic and more through participating providers. See reverse for details.

THERE ARE EVEN MORE WAYS TO SAVE.

- **Cash Back Mall**—Shop at more than 5,000 online stores and earn cash back with every purchase!
- **Coupons.com**—Print hundreds of coupons that are accepted at 52,000 store locations nationwide.

QUESTIONS?

Contact the Co-op Connections Program Manager at Choptank Electric Cooperative at 1.877.892.0001, Ext. 8618, or coopconnections@choptankelectric.coop.



Now for iPhone and Droid
Search "Co-op Connections" in the
App store or Google Play to download
your free smart phone app!

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**Pharmacy discounts are not insurance, and
are not intended as a substitute for insurance.
The discount is only available at participating pharmacies.**

ADDITIONAL TERMS AND CONDITIONS: The Co-op Connections Card has no cash value and is not redeemable for cash. The card is nontransferable and may be used only by the co-op member to whom it is issued. You must present your card to receive discounts at participating businesses. Any unauthorized reproduction or misrepresentation of the card is strictly prohibited. Neither Touchstone Energy Cooperative, Inc. nor any Touchstone Energy cooperative has any responsibility and shall not be liable for any problems with any products or services provided by participating businesses or for any inaccuracy in those businesses' advertising or marketing. The card is the property of Touchstone Energy, and your right to use the card may be terminated at any time by Touchstone Energy or your Co-op without notice. Discounts or offers available through the card may also change from time to time without notice. Each participating business will decide the terms of the discount that it offers under this program, and some products or services may not be included. Please check with the participating business before making your purchase. Other terms and conditions of the Co-op Connections Card program are subject to change and may be posted at any time on Touchstone Energy's web site at connections.coop or the co-op's web site at www.choptankelectric.coop without notice. Your use of the card means that you accept these terms and conditions.

FREQUENTLY ASKED QUESTIONS

HOW MUCH DOES THE PROGRAM COST?

These discount benefits are provided at no cost to you.

DOES EVERYONE IN MY FAMILY NEED AN INDIVIDUAL CARD FOR THE HEALTH DISCOUNTS?

No. One card may be used by you and your immediate family.

I JUST RECEIVED MY CARD.

WHEN CAN I START USING IT?

Right away! Just present your card at a participating provider to receive a discount at the time of purchase. Make sure to show them the back of the card for easy processing.

I'VE LOST MY CARD. HOW CAN I GET A REPLACEMENT?

Please contact Choptank Electric Cooperative at 1.877.892.0001, Ext. 8618.

HOW ARE THESE DISCOUNTS DIFFERENT FROM TRADITIONAL INSURANCE?

This plan is not insurance; it is a benefit discount offer. The card provides immediate discounts at the participating provider of your choice. Upon presenting your card, you will pay the discounted price at the time of service. There is no paperwork and no limit to the number of times you can use the card. These discounts are available only at participating providers. Please discuss the program discounts with health-related provider prior to services rendered or purchases.

CAN I USE MY CARD WITH MY CURRENT INSURANCE BENEFIT TO REDUCE MY COSTS?

No, your card cannot be used in conjunction with insurance. However, you can use your card for products and services not covered by your insurance plans. The card will even help in the "doughnut hole" of Medicare Part D.

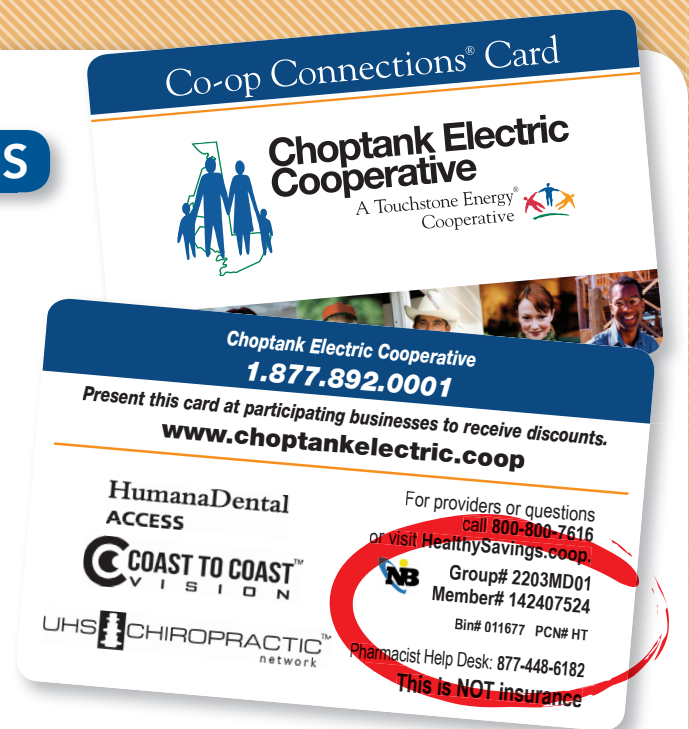
WHERE CAN I GET A LIST OF PROVIDERS THAT ACCEPT THE CARD?

The Co-op Connections card is accepted at more than 100,000 health-related providers nationwide. Find participating locations at HealthySavings.coop. Visit www.choptankelectric.coop to search through 26,000 online shopping and local business discounts.

CAN I FIND OUT THE DISCOUNTED PRICE OF MY PRESCRIPTIONS BEFORE GOING TO THE PHARMACY?

Yes, if you know the name, strength and quantity of the medication, you can find the discounted price of the medication by visiting rxpricequotes.com or calling 800-800-7616. You will receive the best price available to you through this program. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card. If that occurs, you will receive the lower price.

To learn more about Healthy Savings, call 800-800-7616 or visit healthysavings.coop.



Always mention the corresponding network or show your card back to receive your discount.



Prescriptions

By using your Co-op Connections card, you will receive a 10% to 85% discount on prescription drugs at over 60,000 national and regional pharmacy chain stores including CVS, Walgreens, Walmart, Target and many more.



Dental Care

Save 20% to 40% on most dental services including orthodontics, periodontics and endodontics.



Vision

Get 20% to 60% savings on eyewear.



Hearing Aids

Discount of 35% off hearing aid prices at more than 2,000 Newport Audiology Center locations.



Lab Work and Imaging

Savings of 10% to 60% off usual charges for MRI, CT and other lab procedures.



Chiropractic

Take advantage of 30% to 50% savings on diagnostic services and treatments.

HumanaDental
ACCESS

COAST TO COAST
VISION

Newport Audiology Centers
Hearing Aid Sales, Services and Exams

UHS CHIROPRACTIC
network

Disclosures: This is not insurance nor is it intended to replace insurance. The plan does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

For a full list of disclosures, visit <https://connections.carrythecard.com>. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309.