



**Welcome!  
To Your  
Cannabis  
MedPlan**



## Membership Points You Need To Know



Term: This plan renews monthly automatically.

Novus Cannabis MedPlan  
2665 South Bayshore Drive  
Suite 220  
Miami, FL 33176

For assistance and Cannabis MedPlan information call:  
855.228.7355

For plan information, to change your mode of payment, to add family members or for any other assistance please call the customer service number located above.

We are delighted to welcome you to your benefits program! You can begin saving time and money immediately by using the membership cards that was furnished when you enrolled.

Everything you need to know is included in this kit, but you're welcome to contact our Member Support Team at the number on your card Monday through Friday, 9:00 am to 5:00 pm

eastern standard time if you have any questions or need additional information. You may also email [info@novusmedicalgroup.com](mailto:info@novusmedicalgroup.com) for a full customer service experience.

Please take a moment to familiarize yourself with the instructions in this booklet and on [www.nouvusqc.com](http://www.nouvusqc.com) for cannabis benefits and <https://bit.ly/2S49sFv>

The more informed you are, the more often you will remember to take advantage of the tremendous savings your new membership card offers!

## **Limitations, Exclusions and Exceptions**

- Member is defined as primary member, spouse, and all legal dependents.
- Providers are subject to change without notice. Programs may vary in some states. Providers and locations may be removed from the network at any time. This plan is not offered in Washington State.
- The program may be cancelled or modified at anytime. You will receive notice if the plan is cancelled or materially modified.



- Normal business hours are Monday through Friday, 9:00 am to 9:00 pm 5:00 pm Eastern Time.
- The discount company will not reimburse or pay any portion of any provider's fees. These benefits may not be used with any other plans or program. Listed or quoted prices are subject to change without notice.
- Providers may offer products or services to the public at prices lower than the discounted prices. In such event, members will be charged the lower price.
- Savings are based on the provider's normal fees. Actual savings will vary by location and the services or products purchased.
- This discount program is a referral plan, and makes no warranties concerning the quality of care received. Providers are responsible for the professional advice and treatment provided to members.
- The plan is meant for coverage that supplements the minimum creditable coverage requirements under the Affordable Care Act.

## HOW TO USE



Register on [www.novusqc.com](http://www.novusqc.com). To create an account, enter the Member ID and Password found on the front of your membership card. The email address used to register will become

your login for the site.



Read the enclosed benefit descriptions and follow the instructions to use each benefit. Remember, your legal dependents can use the membership but needs a separate membership card.



If you have any questions on how to use your membership, call our Member Support Team at 855-228-7355 for prompt, friendly assistance.

Our offices are open Monday through Friday, 9:00 am to 5:00 pm Eastern Time.

## TELEDOC



### Highlights:

- 97%-member satisfaction, 91% medical resolution and 97% physician satisfaction
  - Secure, personal and portable electronic health records
- 
- The average consultation time is 12 minutes.
  - On average, members receive a call back from the physician in 22 minutes.

- Teladoc guarantees all members will receive a call back from a physician in three hours. (Teladoc physicians successfully completed 99.6% of the consult requests within three hours in the past year.)
- On average, Teladoc physicians resolve 91% of the calls. The remaining calls are referred to the member's PCP, a specialist, or the ER unless the member is seeking a prescription that is outside the Teladoc scope of service.
- Pediatric network available
- No age restrictions

Teladoc treats conditions like:

- Cold and flu
- Allergies
- Bronchitis
- Urinary tract infection
- Respiratory infection
- Poison Ivy
- Sinus problems
- Pink eye

## **SET UP YOUR ACCOUNT (Required)**

Follow the steps below to set up your Teladoc account.

## **HOW TO USE**

- Log on to <https://bit.ly/2S49sFv> , click Teladoc and follow the instructions to set up your Teladoc account.
- Be sure to enter your name and Member ID exactly as it appears on your membership card
- Create a unique username and password for your Teladoc account to secure your personal health information

- Complete your Medical History before requesting a visit
- You can also download the Teladoc app from the iTunes App Store and the Google Play Store
- Based on treatment protocols, doctors may not prescribe an antibiotic for viral illnesses such as most colds, sore throats, coughs, sinus infections and the flu. Doctors may suggest alternative treatment options such as a prescription for symptom relief or over-the-counter medication.

*DISCLAIMERS: © 2018 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written.*

*Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services*

## Novus Rx Card



## HIGHLIGHTS

- 10% to 85% off most medications
- Thousands of participating pharmacies including Walgreens, Walmart, Target, Rite Aid and CVS
- Online pricing tool go here:  
<http://www.incarerx.com/finder.php>

## HOW TO USE

Visit <http://www.incarerx.com/finder.php> or call 727.755.0563 Monday to Friday, 9:00 am to 5:00 pm Eastern Time to find a participating pharmacy and compare prescription prices by location

Present your membership card and prescription at the pharmacy to receive the lowest price.

## Vision-Lasik



## HIGHLIGHTS

- Save 20% to 60% on prescription eyewear including most frames, lenses and specialty items such as tints, coatings and UV protection



membership card and pay the discounted total in full or establish payment arrangements

- Visit <https://bit.ly/2S49sFv> and click Vision or call 800-441-0380 Monday to Friday, 9:00 am to 5:00 pm CMT to find a participating provider or Call the provider directly to make your appointment
- Save 10% to 30% on eye exams

For LASIK eye surgery providers call 800-441-0380 Monday to Friday, 7:00 am to 8:00 pm, Saturday and Sunday, 9:00 am to 5:00 pm Central Time

Save 40% to 80% off the national average cost of LASIK surgery

## Dental



### HIGHLIGHTS

- In most instances, save an average of 20% to 40%\* on services from general dentistry and cleanings to root canals, bridges and crowns
- Thousands of dental care locations nationwide

- Save on routine dental services such as cleanings, x-rays and fillings
- Save on specialty care such as orthodontics where available

## HOW TO USE

- Log on to <https://bit.ly/2S49sFv> click Dental or call 800-441-0380 Monday to Friday, 7:00 am to 7:00 pm and Saturday, 8:00 am to 5:00 pm Central Time to find a participating dental practice location
  - At your appointment, present your membership card and pay the discounted total
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- 40% to 50% off most cannabis meds
  - Covering 20,000 zip codes
  - \*No limits on purchases cannabis meds except governed by regulation
  - Discount
  - You will your discount at the time of enrollment
  - All transaction transpires between you and the dispensary
  - Any question please contact Novus Cannabis MedPlan

# Terms Of Service

Last updated January 23, 2019

Terms of Service and Privacy Policy Member:  
\*YOU MUST BE OVER 21 for any access level

Welcome to Novus Cannabis MedPlan, [www.getnovusnow.com](http://www.getnovusnow.com) (the "Site"), provided by Novus Cannabis MedPlan., and its affiliates, subsidiaries, parent company and other related companies ("Us", "We", or "Novus"). This [Novusmedicalgroup.com](http://Novusmedicalgroup.com) Privacy Policy ("Policy") describes the information we gather from you when you use the Site, mobile applications, and related services (together, the "Services") and how we use, process, and disclose that information. We may add to this Policy with other notices. We may also post additional privacy statements for some portions of the Services. By submitting personal information through our Services, you expressly consent to the transfer of your personal data to our servers for our collection, use, and disclosure in accordance with this

In the event that Novus is or may be acquired by or merged with another company or involved in any other business deal (or negotiation of a business deal) involving sale or transfer of all or part of our business or assets, we may transfer or assign your information as part of or in connection with the transaction. Finally, in the event of insolvency, bankruptcy, or receivership, information may be transferred as a business asset. We may also share aggregated and anonymized data with our partners, advertisers, and other third parties.

## **Third Party Advertisers**

We permit advertisements to be delivered to you by third party Internet advertising companies (also called ad networks or network advertisers). These companies may use cookies, Web beacons, platform device identifiers, software agents, and other technologies to collect non-personally identifiable information about your visits over time on our Service and across other websites to deliver advertisements to you targeted to your interests, measure their effectiveness and personalize advertising content, and to understand the usage and visitation of the Services and the other applications and websites tracked by these advertising companies. We do not have access to or control over cookies, Web beacons, platform device identifiers, software agents, or other technologies that they may use. We are not responsible for the privacy practices of third-party advertisers. You should check the privacy policy of the third-party advertiser to determine how it handles information it separately collects from you. In addition, the Network Advertising Initiative offers information about some of the Internet advertising companies we may use.

## **Security**

Novus takes commercially reasonable steps to help protect your Information against loss, misuse and unauthorized access, or disclosure. No company can fully prevent security risks, however. While we strive to protect your personal information, we cannot guarantee its absolute security. To help protect yourself and your information, choose a unique password for our Services and do not use a password on our Services that you would use on any other website or online service. Affiliate can only market to states where Novus MedPlan is licensed. Provider and Members can only sign up in states where Novus MedPlan is licensed.

## **Dispute Resolution**

If you believe that Novus has not adhered to this Statement, please contact Novus by email at [info@novusmedicalgroup.com](mailto:info@novusmedicalgroup.com). We will do our best to address your concerns. If you feel that your complaint has been addressed incompletely, we invite you to let us know for further investigation.

## **Information Choices**

You may opt out of receiving promotional emails from Novus by following the instructions in those emails. If you opt out, we may still send you non-promotional emails, such as emails about your accounts or our ongoing

business relations. You may also send requests about your personal information, including changes to your contact preferences, changes to or deletions of your information or content you post, and requests to opt-out of sharing your personal information with third parties by emailing [info@Novusmedicalgroup.com](mailto:info@Novusmedicalgroup.com). Please note that deletion of your information or content does not ensure complete or comprehensive removal of the content or information posted on the Services. When you visit the Site, others and we give you the following choices about use of mechanisms for tracking, including tracking of your online activities over time and across different websites and online services by third parties. Most Web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove cookies and to reject cookies from our Site or from third parties. If you choose to remove cookies or reject cookies, this could affect certain features or services of our Site. To opt-out of Google Analytics web tracking for certain browsers, you can download Google Analytics Opt-out Browser Add-on.

You may opt out of other cookies that may be present on the Site by following the directions on Google's opt-out page, Scorecard Research's opt-out page, and Quantcast's opt out page. You can also choose to opt-out of use of cookies by some of our third-party advertising partners to deliver ads tailored to your profile and preferences. To find out more and opt-out click [here](#). However, while we and others give you choices as described in this policy, there are many ways in which Web browser signals and other similar mechanisms can indicate your choice to disable tracking, and our Site may not be aware of or honor every mechanism. You may have the right to know what personal information Novus has about you and to correct any inaccuracies. Please direct any such requests by email to [info@novusmedicalgroup.com](mailto:info@novusmedicalgroup.com) or by one of the other means listed below.

Changes and Updates to this Privacy Policy

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from time to time, we may revise the Policy. To help you stay current of any changes, we note the date the Privacy Policy was last updated above.

#### Novus Contact Information

Please contact Novus with any questions or comments about this Policy, your information, our third-party disclosure practices, or your consent choices.

Novus Cannabis MedPlan c/o WCIG Insurance Services, Inc.

Attention: Privacy Officer

2665 S Bayshore Drive #220 Miami FL 33131

Telephone: 855-228-7355

Email: [info@Novusmedicalgroup.com](mailto:info@Novusmedicalgroup.com)

#### **Payment**

All major Credit/Debit Cards, Bankers Draft or ACH Transfer are all acceptable methods of payment. Our Terms are payment in full within thirty days. All goods remain the property of the Company until paid for in full. Monies that remain outstanding by the due date will incur late payment interest at the rate of 2% above the prevailing BV&T Bank of Florida and the base rate on the outstanding balance until such time as the balance is paid in full and final settlement. We reserve the right to seek recovery of any monies remaining unpaid sixty days from the date of invoice via collection Agencies. Returned checks will incur a \$45 charge to cover banking fees and administrative costs. In an instance of a second Returned check, we reserve the right to terminate the arrangement and, if agreed to, we shall insist on future cash transactions only.

Consequently, all bookings and/or transactions and agreements entered into will cease with immediate effect until such time as any and all outstanding monies are recovered in full.

Cancellation Policy

Network membership with recurring premium payments may be cancelled at any time. You can do this by providing written notice to via email at [info@novusmedicalgroup.com](mailto:info@novusmedicalgroup.com) Or, you can deliver the notice directly to the Operations Manager our facility via certified mail to 2665 S Bayshore Drive #220 Miami FL 33131 or, If you deliver

the notice in person, please be sure to get a receipt for your records. A cancellation postmarked at least 5 business days before your next billing date should result in no further recurring billing. If less than 5 business days, you may be billed one more time. If this occurs, Novus will refund that additional billing.

If you do decide to cancel your membership, you can still use the club for the additional time covered by the pre-paid last month's premium we collected at enrollment. Your last month prepaid dues will be applied to the month AFTER the month paid by your final recurring billing, and your membership will expire at the end of that prepaid last month.

### ***Termination of Agreements and Refunds Policy***

Both the Client and we have the right to terminate any Services Agreement for any reason, including the ending of services that are already underway. No refunds shall be offered, where a Service is deemed to have begun and is, for all intents and purposes, underway. Any monies that have been paid to us which constitute payment in respect of the provision of unused Services, shall be refunded.

#### **Availability**

Unless otherwise stated, the services featured on this website are only available within the United States, or in relation to postings from the United States. All advertising is intended solely for the United States market. You are solely responsible for evaluating the fitness for a particular purpose of any downloads, programs and text available through this site. Redistribution or republication of any part of this site or its content is prohibited, including such by framing or other similar or any other means, without the express written consent of the Company. The Company does not warrant the service from this site will be uninterrupted, timely or error free, although it is provided to the best ability. By using this service, you thereby indemnify this Company, its employees, agents and affiliates against any loss or damage, in whatever manner, howsoever caused.

### ***Log Files***

We use IP addresses to analyze trends, administer the site, track user's movement, and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information. Additionally, for systems administration, detecting usage patterns and troubleshooting purposes, our web servers automatically log standard access information including browser type, access times/open mail, URL requested, and referral URL. This information is not shared with third parties and is used only within this Company on a need-to-know basis. Any individually identifiable information related to this data will never be used in any way different to that stated above without your explicit permission.

### ***Copyright Notice***

Copyright and other relevant intellectual property rights exist on all text relating to the Company's services and the full content of this website.

#### **Communication**

We have several different e-mail addresses for different queries. These, and other contact information, can be found on our Contact Us link on our website or via Company literature or via the Company's stated telephone, facsimile or mobile telephone numbers.

This company is registered in the state of Florida and is filed as a foreign corporation in your state, phone number 855-228-7355, registered office 12805 SW 84 Ave Road, 2nd Floor, Miami, FL 33156.

These terms and conditions form part of the Agreement between the Client and ourselves. Your accessing of this website and/or undertaking of a booking or

Agreement indicates your understanding, agreement to and acceptance, of the

Disclaimer Notice and the full Terms and Conditions contained herein. Your statutory Consumer Rights are unaffected.

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## 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, find the average fees by [Clicking Here](#) in your area. All this can be found by [Clicking Here](#).

### 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 psychoactivity 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 the 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?
- 

### ***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 is the Cannabis Provider's educational background and credentials?
- What should I expect during my visit?
- Will clinic staff review my med options and costs before I purchase?
- What are the Cannabis Provider office's hours?
- How has the Cannabis Provider kept abreast of new developments in 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 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 up front.** 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 regimen plan presented to you? Have questions about proposed regimen been adequately explained, as well as the risks, alternatives, cost and benefits?
- Are 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 sponsor. 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 AARP, please contact us.

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

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