



**Special Offer Health Benefits**  
Patient Doctor Medical Plan  
Primary and Specialty Care  
Plus Group Insurance



Patient Doctor Medical Plan (PDMP), established by Tomorrow's Bread Today (TBT) in 1995, is a non-profit membership association. PDMP gets fair prices for its members on health services and products. It is not insurance. Health Care Providers work together to give PDMP members access to affordable, basic health care services through cooperation and mutual support. Direct Primary Care, Specialty Care, Discounts and Association Group Insurance are all included.

**Association Membership Benefits**

**Prescription Drug Discount** Save from 15%-80% on prescription drugs at over 60,000 pharmacies.

**Patient Advocacy** PDMP will allow you peace of mind by providing Patient Advocacy through the TBT to properly guide you through the system by mediating and negotiating reduced medical bills and expenses on your behalf.

**Indemnity and Stop Loss Insurance Provided to Association Members** The Physician Medical Group that contracts with PDMP purchases a stop loss policy that covers 100% medical and hospital expenses excess of \$80,000 up to a maximum of \$5,000,000. PDMP members may elect to be covered under that policy. Also, an Association Group indemnity policy is included to cover hospital expenses, medical accident, accidental death, and life insurance from 0 to \$80,000. The details of the policy are in the approved brochures.

**Concierge Primary Care** PDMP will establish a monthly payment plan with your selected primary care provider and imaging clinic so that there are no added charges when you use their services.

**Diagnostic Imaging** (CT, MRI, PET, Ultra-Sound and X-rays) on a monthly payment plan with no added charges.

**Specialist Retainer Services** PDMP will establish a monthly payment plan with up to twelve specialties that the member may need to see on a frequent basis because of certain health conditions: Cardiology, Gastroenterology, Hospitalist, Neurology, Ophthalmology, Pediatrics, Podiatry, Pulmonology, General Surgery, Orthopedic Surgery, and Urology.

**Dental, Vision, DME, Road Service, and Telemedicine** PDMP participates in a nationwide Discount Medical Services Organization called Doc Wellbee in which prices for Dental, Vision, EME, and Lab are from 40% to 60% less and the Telemedicine services and Road Services are available 7/24/365 with no Copayments or deductibles.

**Many additional benefits are included in the Plans:**

Dental, Vision, Hearing, Durable Medical Equipment discounts nationwide  
24/7/365 Teladoc nationwide included in Basic Membership  
24/7/365 Road Service nationwide

**Member Services: 866-373-8510**  
**Fax: 832-543-8559 Web Page: [pdmpwebsite.org](http://pdmpwebsite.org)**

### Teladoc (no consulting fee)

Teladoc is a national network of U.S. board-certified physicians who use electronic health records, telephone consultations and online video consultations to diagnose, recommend treatment and write short-term, non-DEA controlled prescriptions, when appropriate. Teladoc physicians are available 24 hours a day, 365 days a year. To be used for conditions such as:

Sinus Infections  
Respiratory Infections  
Urinary Tract Infections  
Allergies  
Bronchitis  
Cold or Flu

**PDMP Multi-Specialty group** has extended hour primary care clinics in addition to the wide range of specialties. Specialist consults for patients with the basic membership are at discounted prices and are in the offices of the Specialist. Plans 3, 4, 5 and 6 which are based on monthly direct retainer payment do not require and copayments at the time of visits.

***Patient Advocacy** helps to get the services you need from the providers and the insures. It helps you get **prescription drugs at the prices you can afford** when you need them.*

**PDMP Multi-specialty Group Elite Health Plan for member practices includes Payroll & Tax Services** and make the process of paying employees easier and more efficient. Full-service is provided to TBT Multi-specialty Group. Payroll is on time, accurate and compliant. Accurate and on-time tax filing and deposits guaranteed\*

*\*Penalty-free tax service guaranteed as long as the original information and any updated changes are provided to TBT. (TBT uses ADP)*

**Concierge Elite Plan**, is served by **PDMP Multi-Specialty Group** and includes **Primary Care Services** in the Patient's home or in the clinic whichever location the member chooses.

### Plans 1-3 Options (This is not Insurance)

#### 1. Basic Membership in PDMP Includes:

##### PDMP Provider Network

**Doc Wellbee: Dental, Vision, DME, Road Service, Teladoc:**

**Patient Advocacy:** Appointments, Bill Handling, Referrals, Health Assessments, Transportation Help

##### Discounted FFS with Monthly Payment Options

	Time of Service	12 Monthly Payment
PCP in Office	\$80	\$7
PCP In Home	\$100	\$9
Specialist In Office	\$120	\$11

**Cost:**      **Primary Member**   **Spouse or Partner**   **Child**  
**Monthly**      **\$30**                      **\$30**                      **\$30**

#### 2. Concierge Plus: The Basic Membership (Plan1) Plus:

Lab from Quest

Patient Advocacy

Primary Care Provider at \$0 copay.

Diagnostic Imaging from selected clinics at \$0 copay

**Cost:**      **Primary Member**   **Spouse or Partner**   **Child**  
**Monthly**      **\$115**                      **\$115**                      **\$95**

#### 3. Concierge Elite Plan: Plans 1 & 2 Plus

Multi-Specialty Group Coverage at \$0 copay

**Cost:**      **Primary Member**   **Spouse or Partner**   **Child**  
**Monthly**      **\$220**                      **\$220**                      **\$135**

**\*\*All Plans are for a one-year terms. The rates reflect monthly retainer payments based on the annual Dues and Fees. Zero copay benefits are with designated participating providers only**  
**Buy-up options can be added to any membership. The buy-up options below are association group insurance products that can be purchased in addition to the PDMP membership options.**

#### Association Group Insurance

#### 4. Indemnity Coverage + Lump Sum Cancer

Inpatient first 20 Days	\$2,000 each day
Intensive care up to 10 Days	\$4,000 each day
Substance Abuse up to 10 Days	\$1,000 each day
Mental Illness up to 20 Days	\$1,000 each day
Skilled Nursing up to 17 days	\$1,000 each day
Inpatient Major Surgical Benefit	\$3,000
Inpatient Anesthesia Benefit	\$750
Outpatient Surgical Benefit	\$1,500
Outpatient Anesthesia	\$375
Outpatient Surgical Facility up to 2 days	\$500 each day
Outpatient Lab	\$25 for 3 days
Outpatient Xray	\$70 for 2 days
Outpatient Advanced Studies	\$300 for 2 days
Emergency Room Sickness	\$200 for 1 day
Medical Accident with \$100 deductible up to	\$2,500
Group Term Life	Member \$5,000
	Spouse \$2,500
	Children \$1,250
	Infant \$200
Accidental Death or Dismemberment	\$10,000
Lump Sum Cancer Coverage Guaranteed up to	\$25,000
With a Benefit Face Amount of up to	\$50,000

**Cost: Monthly: \$96 per person (\$288 for 3 + Family Members)**

#### 5. Stop Loss Coverage

Deductible	\$80,000 per year
Coinurance	0%
Maximum Benefit	\$5,000,000 per year

**Cost: Monthly: \$54 per person**

#### 6. PDMP Multi-Specialty Group, Elite Health Plan with Payroll Services

Includes Plans 1-5 above

Plus coverage of coinurance and Prescription Drugs

	Employee	EE& Spouse	EE& Children	Family
<b>Monthly</b>	<b>\$420</b>	<b>\$766</b>	<b>\$916</b>	<b>\$1,248</b>
<b>Employer Part</b>	<b>\$210</b>	<b>\$210</b>	<b>\$210</b>	<b>\$ 210</b>
<b>Employee Part</b>	<b>\$210</b>	<b>\$556</b>	<b>\$706</b>	<b>\$1,038</b>
<b>Employee 2 wks \$ 97</b>		<b>\$257</b>	<b>\$326</b>	<b>\$ 480</b>