



*Specializing in Reducing Health Care Costs  
Through Choice and Education*

## Protect yourself against untimely accidents, and stop paying full retail for your health care!

Wouldn't you like to reduce the amount of money you spend on sick care, and concentrate on staying healthy? And if you do get sick, wouldn't you like to pay **wholesale** instead of **full retail** for your medical expenses?

### Important Fact

Modern medicine and lifestyle changes can prevent most major health problems, including heart disease, diabetes, high blood pressure, cancer, arthritis, osteoporosis, and most other diseases of aging. Our program can help you understand the best lifestyle strategies for optimal health.

But no one can prevent accidents...

- 62% of Emergency Room admissions are from accidents (nearly 41 million visits in 2000).
- 58.7 million office visits to physicians are due to injuries.
- An accidental injury happens every two seconds, and one out of 19 people experiences an unintentional injury each year.
- Two-thirds of the disabling injuries suffered by American workers occur OFF THE JOB.

How can you protect yourself against untimely accidents?

**Enroll in the Choice Benefit Plan today!**

### Choice Benefit Plan

Cost: \$40 Single, \$45 Family monthly

**23 benefit areas:**

Wellness Program	Counseling
Complex Blood Tests/Health Risk Assessment	Claim Re-pricing
Customized Nutritional Program	Worldwide Mail Order Pharmacy
Ask-a-Nurse	Accident Medical Coverage
Doctor On Call	Neighborhood Pharmacy
Dental Network	MedTestForLess
Financial Education Program	Identity Theft Restoration & Insurance
Maternity Card	Tax Preparation & Advice
Family Legal Plan	Diabetic Supplies Discounted
Vision Network Discount	Forget the Diet, Live the Lifestyle
Lost Credit Card Assistance	Fitness Club Discounts
Financial Liability Management Program	



## Wellness Program

Health Solutions Ltd® provides members a single source wellness solution through a complete suite of health assessments, personal coaching, programmatic interventions, reliable health information and decision making tools. Our system optimizes health through prevention, reducing health risks, establishing specific goals, and targeted plans while ensuring the highest level of member satisfaction in the industry.

These services help members not only lead healthier and happier lives but reduces unnecessary health and workers' compensation claims, decreases absenteeism, and short term disability all while contributing to a higher quality of life while preparing members for an emerging consumer driven market place.



## Complex Blood Tests/Health Risk Assessment/Personal Health Coaching

You and your family can now enjoy the same benefits previously offered only to large corporations. This comprehensive blood test consists of 8 different panels and 50 screenings, at an unbelievable price. Without this plan, these tests could cost more than \$600, plus \$100-200 for two office visits. With the plan, you get all the tests for less than \$120, including a personal explanation of your test results. The Health Risk Assessment will help identify any potential health problems, which will allow you and your Personal Health Coach to address any issues before they become serious, difficult-to-manage health problems.



## Customized Nutritional Program

A NutriPhysical Nutritional Analysis will identify your genetic profile and reveal the areas of your body that need special support. Then, we'll create a custom formula comprised of select nutrients, featuring the highest-quality ingredients.



## Ask-a-Nurse

Have a medical question, or need information regarding a medication or possible reaction? Call toll-free, 24 hours a day, 7 days a week, 365 days a year. It's FREE! Get confidential, non-directive health care decision-making counseling from nurses with credentialed medical information. Don't guess or wait until tomorrow—find your answer now.



## Doctor On Call

Doctor on Call is a 24-hour toll-free line that helps you get your health care questions answered quickly, all the from convenience of home. Get easy access to medical information that can help eliminate unnecessary trips to the emergency room or doctor's office.



## Life Events Counseling

Speak with a trained counselor 24 hours a day, 7 days a week...all from the comfort and privacy of home. Counseling is strictly confidential. Talk about any subject that concerns you or a loved one, including eating disorders, sexual problems, marital issues, parent-child issues, drug or alcohol abuse, work-related problems, emotional problems, legal/financial problems, elder care, and any other personal challenge or stresses. Non-English-speaking members have access to help from bilingual staff (more than 140 languages).

This is not insurance, and does not intend to replace insurance.



### Claim Re-pricing

The insurance industry hasn't paid FULL RETAIL for health care in 30 years, and neither should you. It's simple—receive medical treatment from your doctor, hospital, or facility totaling at least \$250, and have the provider file the claim with your insurance company (so you get 100% credit toward your annual deductible). Once your insurance carrier has credited the entire charge toward your deductible, we re-file for re-pricing, and you receive a 25-40% reduction in OUT-OF-POCKET expenses. This benefit alone will pay for your annual membership.



### Worldwide Mail Order Pharmacy

Save up to 80% off prescription costs for your regular maintenance medications when you have refills delivered right to your door! You'll also save by ordering a 90-day supply instead of a 30-day supply. All orders are checked and re-checked for accuracy before shipping, and we use only top-of-the-line pharmacies.



### Accident Medical Coverage

You and your dependents are covered up to \$5,000 per accident, after only a \$100 deductible. Benefits include expenses for medical, dental, chiropractic, ambulance, emergency room, and more. Worldwide benefit covers accidents outside the United States. Benefit is available per person, per occurrence, with no usage limits. Also includes accidental death coverage of \$10,000.



### Neighborhood Pharmacy

Enjoy up to 40% off retail pharmacy prices at 50,000 participating locations. The network includes pharmacy chains such as CVS, Rite Aid, Medicine Shoppe, Wal-Mart, Walgreens and more, as well as thousands of independent pharmacies throughout the country. No eligibility requirements or pre-existing condition exclusions.



### Fitness Club Discounts

Receive discounts at more than 1,400 top fitness club nationwide. Try out new clubs with a FREE pass for 14 to 30 days. Members are guaranteed the club's lowest membership rate for the type of membership selected.



### MedTestForLess

Save money on laboratory work, X-rays, and diagnostic testing at more than 4,000 labs nationwide. No waiting periods, medical questions, or deductibles. Just call us before you have any complete X-rays, MRI, or CT scan for immediate savings. For example, on an average MRI cost of \$2,226, you could pay only \$770, saving \$1,456! Plus, save the expense of an office visit on lab tests your order directly. MedTestForLess helps keep health care dollars in your pockets.



### Financial Education Program

Learn what separates the financially healthy from those "just scraping by." Members receive personalized financial services 24 hours a day, seven days a week. You can speak with advisors using whichever methods are most comfortable for you: telephone, online tool or live chat sessions.

FREE consultations, complete financial assessment, credit and debt analysis, housing advisory, bankruptcy counseling and more.



### Maternity Card

Save up to 60% off maternity-related expenses. Why pay full retail for health care expenses when you can pay wholesale?



## Family Legal Plan

Receive FREE and discounted legal care. All types of law are included. Services include legal document review, letter-writing and phone calls on member's behalf, unlimited face-to-face and phone consultations, help with small claims court cases, and more. Receive discounts on 8 commonly-used legal services (hourly rates are capped at \$75/hour): traffic ticket defense (\$89), name change (\$155), simple will with trust (\$170), Chapter 7 bankruptcy (\$250), non-support (\$239), simple divorce (\$210), incorporation (\$295), and personal real estate close (\$175).



## Vision Network Discount

Save 10-50% off most prescription frames, lenses and contact lenses from more than 11,000 providers nationwide. Plus, save 10-30% on medical eye exams and surgical procedures.



## Lost Credit Card Assistance

Expert assistance when your credit card is stolen, plus toll-free access to identity theft experts. Get 6 months of credit bureau monitoring, fraud alerts, credit reports, and help with card cancellation and replacement.



## Financial Liability Management Program

Learn how to eliminate your debts in 7 to 10 years and save enough money to maintain your lifestyle after retirement. It's not what you think—this program is not for the financially impaired, it's not debt consolidation, it's not credit counseling, and there is no investment component or out-of-pocket expense. Includes mortgages, credit cards, personal loans, vehicle loans and other debt. Your payments don't go up, but your credit rating can.



## Dental Network

As a member, you can visit any participating dentist as often as you like and enjoy dental savings that average 30% with savings ranging up to 50% for some services. The plan provides for almost all forms of required dentistry including: routine check-ups, cleanings, x-rays, fillings, crowns, orthodontics and more. Savings are calculated instantly! There are no limits on how often you and your family can use your card to receive services. The Aetna Dental Access Network has over 65,000 available dental practices to choose from nationwide.



## Identity Theft Restoration & Insurance

Approximately 10 million people per year become victims of identity theft. That's more than 1,100 victims every hour! Unlike other identity recovery programs that just direct you to a call center and make you do all the work, our plan helps you from start to finish. Our Recovery Advocates, all trained paralegals, are available 24/7 to give you comprehensive, personalized service. Plus, receive up to \$25,000 worth of insurance to offset identity restoration costs.



## Tax Preparation & Advice

A team of tax experts will help you maximize your tax benefits to improve your financial outlook. Advice on tax issues related to IRAs, HSAs, home ownership, divorce and more. FREE tax return preparation of 1040EZ, 1040A, and 1040, plus deep discounts on numerous tax schedules. Access a member portal with tax tips, tax law changes, IRS audit area, online member advice and more.



## Diabetic Supplies Discounted

Have your diabetic supplies delivered to your door by a company familiar with your needs. All forms of payment accepted.



## Forget the Diet, Live the Lifestyle

Our lifestyle system's weight management philosophy offers a real solution to the reasons you are overweight. It's NOT A DIET, and it's perfect for anyone interested in improving his or her overall health and well-being. The system includes a low-glycemic-index (GI) philosophy. You'll receive a personal weight management coach, menu planning, daily journal, nutritional supplements, ready-to-eat entrees, bars, shakes, and more. The plan is easy to follow, and it's something you can maintain for the rest of your life. Call for our web-based meeting schedules.



### Disclaimers:

1. Please note that THIS IS NOT INSURANCE.
2. The plan provides discounts at certain health care providers for medical services.
3. The plan does not make any payments directly to the provider of medical services.
4. Plan members are obligated to pay for all health care services, but will receive a discount from those health care providers who have contracted with the discount medical plan organization.