



*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 Deductible Protection Plan today!

Deductible Protection Plan

Cost: \$20 Single, \$25 Family monthly

3 benefit areas:

Accident Medical Coverage
Medical Claim Re-Pricing
Disability Benefit



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.



Medical 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.



Disability Benefit

Receive \$250 per week after a 14 day elimination period for a disability due to an injury. Disability must start within 30 days after an accident causing the Injury. Benefit up to 13 weeks.

Disclaimers:

1. Please note that THIS IS NOT INSURANCE and does not intend to replace 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.

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