Dental Plus Program

This program provides you with access to an extensive network of dentists and services including: crowns, root canals, periodontal work, oral surgery and bridgework. But this is not just a dental program. It also offers savings on other health-related services as listed below:

- Dental, Vision and Hearing Discounts
- Prescription Drugs
- 24-Hour Nurse Hotline (Not available in California)
- Alternative Care and Chiropractic



Consumers are seeking a way to save money on prescription drugs because of the increase in retail prescription prices over the years. With our **Prescription Plus program**, you can save on your generic and name brand prescription medications.



Finally, there is a program designed specifically to help you save on your medications.

Join the Prescription Plus program to access savings on the following services:

- Prescription Drugs
- Vision and Hearing Discounts

Discounts on Prescriptions are only available at participating pharmacles.

About AHCCA

USA Healthcare Savings programs are provided through membership in America's Health Care Consumer Association (AHCCA). AHCCA is a not-for-profit national organization, developed to provide health-related programs that save money for its members across the nation. Sales representatives receive compensation from the association for promoting and selling memberships in the association. The association contracts with the providers of services. AHCCA investigates these providers but cannot warrant or guarantee their performance. As always, the association invites and encourages your suggestions on ways its programs can be increasingly beneficial to its members. As part of your enrollment in AHCCA, you are automatically enrolled as a member of Consumer Assistance Services Association (CASA). Certain of your program features are available through membership in CASA. For a copy of your Certificate of Insurance, please contact Member Services at 888-411-3888, or visit our website at www.usahealthcaresavings.com

How much can I save?

See for yourself!
These are examples of actual savings from Access Plans USA program members*:

	Medical Service/Procedure	City/State	Charges Without Discount Program	Charges With Discount Program
	Out-patient Surgical	San Francisco, CA	\$23,743	\$1,754
	2-Day Surgical	Dallas, TX	\$11,825	\$2,400
	Cesarean Section Delivery	Las Vegas, NV	\$3,500	\$1,610
	ER Visit	Buffalo, NY	\$2,189	\$404
	MRI	Boca Raton, FL	\$1,920	\$539

*These savings are examples only. Savings will vary based on service, provider and area.

Refund Policy

Members may cancel their USA Healthcare Savings program at any time upon written notice to the company. Each member shall have the right to cancel membership in a program within thirty (30) days of joining the program, and shall have the right to have refunded any and all fees, membership fee(s) and registration fee(s), paid during that initial membership. The application fee is non-refundable except in states where a full refund of the application fee is required. Please call Member Services to obtain refund policy information for a particular state. Program fees on memberships cancelled within the first 30 days after receipt of the discount card and other membership materials are eligible for refund if the USA Healthcare Savings ID card is returned to the company. USA Healthcare Savings is not responsible for any bank or credit card fees related to your payment. Cancellation requests may be mailed to USA Healthcare Savings, P.O. Box 610810, Dallas, TX 75261 or sent by fax to 972-915-3283.

Join Now! 1-888-411-3888

www.usahealthcaresavings.com

USA Healthcare Savings programs and pricing may vary or may not be available in some states. Please call Member Services to verify availability and pricing in your area.

The Discount Medical Plan Operator is The Capella Group P.O. Box 610810 Dallas, TX 75261

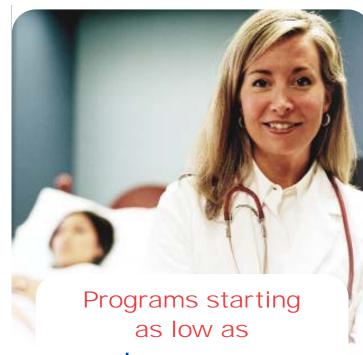
Healthcare 8/07

Urgent Healthcare

Intormation



Access to Affordable Health Care



\$9.95 per month

www.usahealthcaresavings.com

First Class Stamp Join Now! 1-888-411-3888

USAHCSE

Our Programs

USA Healthcare Savings programs are not health insurance policies, but they provide discounts at certain health care providers for medical services. USA Healthcare Savings does not make payments directly to the providers of medical services. The member is obligated to pay for all health care services but will receive a discount from those healthcare providers who have contracted with USA Healthcare Savings. Members acknowledge that equal or lower prices may be available through individual negotiations. USA Healthcare Savings makes available, before purchase and upon request a list of providers, including the provider's name, city and specialty. Discounts on Prescriptions are available only at participating pharmacies.

The rising cost of healthcare has left over 46 million people in our nation without health insurance. At USA Healthcare Savings, we recognize the growing need to provide an affordable answer. That's why we've negotiated rates with some of the most reputable U.S. medical networks in order to offer you savings on all of your healthcare needs.

Why use USA Healthcare Savings?

- No one is denied. Our programs are available for everyone.
- We provide choices—we have up to seven programs to choose from.
- Our programs are affordable

 as low as \$9.95 per month.
- You and your physician have control of your medical care.
- Many of our members have received savings on health-related services.

www.usahealthcaresavings.com

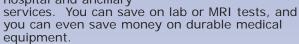


A Division of Access Plans USA, Inc. 4929 W. Royal Lane, Suite 200 Irving, TX 75063

Total Care Program

For as little as \$69.95 per month, you and your family can enjoy medical savings from thousands of our participating providers across the U.S.

One of the best features of this program is the savings you receive on hospital and ancillary



Sign up for our **Total Care program** to access savings on the following services:

- Doctors, Hospitals & Ancillary Services
- Patient Advocacy
- Dental, Vision & Hearing Discounts
- Prescription Drugs
- 24-Hour Nurse Hotline (Not available in California)
- Alternative Care & Chiropractic
- InstaCare Emergency Card
- \$2,000 Excess Accident Medical Benefit (Not available in all states)
- \$2,000 Accidental Death & Dismemberment Benefit (Not available in all states)
- 3-month membership continuation for involuntary unemployment

Patient Advocacy

Our Hospital **Patient Advocacy Program** can assist in obtaining access and lower rates at hospitals and other healthcare facilities across the country. We routinely assist our members in receiving discounts of 15% to 50% over network hospitals' usual and customary fees on their hospital medical bills. We can also help arrange convenient and affordable payment plans.

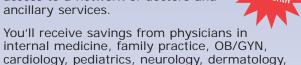
Total Care Plus Program

The **Total Care Plus program** offers all the features of the Total Care program PLUS access to Dental Insurance and a nationwide dental network consisting of over 60,000 participating dentists.

Dental Insurance---Up to \$1,000/year benefit per covered person: Total Care Plus includes coverage for routine exams, cleanings, x-rays and other services. There are scheduled benefits for all procedures, and no waiting periods for preventive and basic care. Maximize your savings by using the national dental network with more than 60,000 participating dentists.

Essential Care Program

The **Essential Care program** offers access to a network of doctors and ancillary services.



Additionally, you'll have access to savings on other health-related services.

- Doctors & Ancillary Services
- · Dental, Vision & Hearing Discounts
- Prescription Drugs

oncology and radiology.

- 24-Hour Nurse Hotline
 (Not available in California)
- Alternative Care & Chiropractic
- InstaCare Emergency Card
- 3-month membership continuation for involuntary unemployment

BasicMed Program

Are you looking to save money on hospitals, doctor visits and prescription drugs?

Well, we've got the answer. Our
BasicMed program is designed to save you money on medical services at an affordable price.

\$39.95

This program includes savings on the following services:

- Doctors, Hospitals & Ancillary Services
- Patient Advocacy
- Prescription Drugs

Choice Card Program

Sometimes you need a little more than what your current health plan has to offer. That's why we've created the **Choice Card program**.

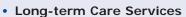


This program features

discounts on extended services that might not be included in your current health plan. You can save on the following services:

- Dental, Vision & Hearing Discounts
- Prescription Drugs
- 24-Hour Nurse Hotline (Not available in California)





One of this program's unique advantages is the long-term care savings, which range anywhere from 10% to 30%. This includes savings on nursing homes, assisted living, home health care and homemaker services.