



PATRIOT

Health

Assisting Members In Improving Their Quality Of Life For Today, Tomorrow and A Healthier Future



Patriot Health Delivers Limited Medical Solutions to Individuals and Groups of All Sizes. Wonderful Delivery Features and Options Include:

- No minimum participation**
- Individual and Family programs**
- Online enrollment**
- Credit card, ACH or payroll deduction**
- Enroll by phone**
- Ongoing customer care**
- Consumer Awareness & Wellness**



TODAY

America's Healthcare Crisis:

It is estimated that between 51.2 and 53.7 million Americans will go uninsured during the year 2006. This crisis no longer solely implicates the unemployed. Employers and employees alike are severely impacted by the financial burdens associated with the rising cost of **Healthcare plans**:

- An estimated 42% of small employers are unable to offer coverage to their employees and of employers offering coverage, 51% do not extend health coverage to their part-time employees. (1)
- Since 2000 employment based health insurance premiums have increased 73% (2)

1) The National Coalition on Healthcare

2) Henry J. Kaiser Family Foundation

Only an estimated 2 People in 1,000 incur over \$100,000 in health care costs annually and only 10% incur over \$10,000 in annual health care costs. From these statistics, it appears that near 90% of Americans incur only limited medical costs

TOMORROW

PATRIOT HEALTH offers an array of low cost programs to address limited medical expense needs. Enrollees automatically become members in the United Consumer Awareness Association and have access to member benefits based on Class choice. Members may receive insurance reimbursements based on class of membership for everyday medical needs like; doctor visits, hospital in patient, accident medical, accidental death, accident disability, ambulance and surgical*. The insurance benefits are underwritten by The United States Life Insurance Company in the City of New York, a member company of American International Group, Inc.

Members may select from participating providers in various networks to reduce their overall out of pocket cost through specially negotiated rates. See the following pages for detailed information on these valuable components. An array of consumer related discounts are also added to help members save money on everyday needs when and where available.

A HEALTHIER FUTURE

Wellness programs and education initiatives reap rewards for employers, employees, membership groups and their members.

It is estimated that \$56 Billion dollars is spent on indirect costs resulting from obesity including lost income from decreased productivity, restricted activity, absenteeism and lost future income due to premature death.

PATRIOT HEALTH members are provided with personal wellness tools to help achieve a more energized life, regardless of age, gender or fitness level.

PATRIOT HEALTH members benefit from current articles, tips, instructions on nutrition, exercise and disease prevention and have access to a holistic care concierge service. Members using their mywellness feature will obtain the same core workouts endorsed and used in part by many professional athletes like Johnny Damon and Lou Pinella.

*A 12 month waiting period is required for all pre-existing conditions. See policy for complete detail of insurance coverages, terms and conditions, limitations and exclusions.

MONTHLY COST:

	Class 1	Class 2	Class 3	Class 5
<u>Indv:</u>	\$89	\$109	\$149	\$229
<u>Family:</u>	\$139	\$189	\$289	\$489

Association Insurance Benefits*

Accidental Death & Dismemberment	\$10000	\$15000	\$20000	\$30000
Accident Medical/Dental Expenses	\$2500	\$4000	\$6000	\$8000
Accident Disability	\$200	\$400	\$600	\$800
Doctor Visit - Amount/visit	\$35	\$40	\$50	\$70
Ambulance - Amount/trip	\$50	\$100	\$500	\$500
Emergency Rm - Amount/visit	\$25	\$50	\$75	\$125
Intensive Care Unit - Amount per day	\$100	\$100	\$500	\$1200
Hospital Stay - Amount per day	\$50	\$100	\$300	\$1000
Surgery - Unit basis		10	20	40

The insurance benefits are underwritten by The United States Life Insurance Company in the City of New York, a member company of American International Group, Inc, under the Accidental Death and Dismemberment and Medical Care Group Policy No. G-610, 156, Form No. G19000. Benefits are applicable for persons under age 65 only. The policy includes exclusions, limitations and terms of coverage.

Non-insurance Association Benefits

Physician Network*	✓	✓	✓	✓
Hospital Negotiation*	✓	✓	✓	✓
Lab Discounts*	✓	✓	✓	✓
Tiered RX*	✓	✓	✓	✓
Dental Tiered*	✓	✓	✓	✓
Vision Tiered*	✓	✓	✓	✓
24 hr Nurse Care Line	✓	✓	✓	✓
E-Wellness	✓	✓	✓	✓
Diabetic Supplies	✓	✓	✓	✓
Fitness	✓	✓	✓	✓
Medical Rec. Software	✓	✓	✓	✓
Chiropractic*	✓	✓	✓	✓
Holistic Care*	✓	✓	✓	✓
Legal Basic		✓	✓	✓
Financial Planning		✓	✓	✓
Elder Care*			✓	✓
Hearing			✓	✓
ID Theft Guardian				✓
Auto Maintenance				✓
Roadside Assistance				✓
Legal Premium				✓

The following Association Consumer Discounts are Included with ALL Program Classes where available: Car Rental Discounts, Hotel Discounts, Floral Discounts, Tradesman Referral, Moving and Storage Discounts, Amusement Park Discounts, Movie Ticket Discounts and Magazine Subscription Services.

*Not available in select states.



Non-insurance Association Benefits

Physician Network: Enjoy specially contracted and negotiated rates with savings of 5% to 40% at participating providers. Members are assured the best service by working directly with the Client Care Representative - a person dedicated to ease the member through the system to confirm a participating provider and maximize benefits.

Hospital Negotiation: On a case by case basis, this service may save members from 5% to 30% or more off incurred hospital bills.*

Lab Discounts: Members receive low contracted rates which offer from 20-70% off usual and customary fees on virtually all laboratory services including blood-work and lab screenings at any participating lab facility.

Tiered RX:

TIER 1 & TIER 2: Thousands of select generic and brand name drug labels are available to members for a maximum \$10 on tier 1 and \$20 on tier 2.***

TIER 3: Virtually all other drugs are available at negotiated rates.

OPTIONAL MAIL ORDER: Additional savings on prescription medicine delivered to your door.****

Dental Tiered: Members have access to specially negotiated rates at participating dentists under three distinct scenarios.

TIER 1: Members receive a no charge exam and full set of x-rays in conjunction with a paid annual cleaning and follow a fee schedule of fixed payments for many procedures at select participating practitioners around the country. Fixed schedule procedure rate savings are on average near 50% off usual and customary fees**.

TIER 2: In the event a tier one provider is not available in a given area, a secondary schedule participating dentist may be available at some of the lowest rates of any national dental network. **TIER 3:** In the event dentists are not available on tiers 1 and 2, an additional layer of participating providers is then made available for a total of over 60,000 participating providers nationwide.

Vision Tiered:

TIER 1: At select participating vision outlets, a no charge eye glass vision exam is available once annually. Members also receive contracted rates consisting of 10% to 60% off on lenses, frames, contacts, non-prescription sunglasses, vision correction surgeries and more.

TIER 2: Members receive special contracted prices with savings of 10% to 60% on lenses, frames, contacts, non-prescription sunglasses, vision correction surgeries and more at near 14,000 participating providers.

Nurse Care Line: Toll-free, confidential access to registered nurses 24 hours a day is provided for all members, 365 days a year. Information regarding; the treatment of common illnesses, what to expect during medical testing, diagnostic and surgical procedures, recently diagnosed medical conditions and prescription and over the counter medication information.

E-Wellness: Members will receive daily wellness articles, individual home fitness programs, assessment calculators, disease prevention studies, health tips, guidance on nutrition, weight loss and exercise as well as additional links to other professional sites and a member forum.



Non-insurance Association Benefits (continued)

Diabetic Supplies: Member save from 10% to 60% on Diabetic Supplies. A convenient service for members with diabetes. This program provides special member pricing on most diabetic supplies. Discounts are available on test strips, meters, insulin, syringes and lancing devices.

Fitness: Members receive 20% to 50% Off membership dues (thru the global fitness toll free enrollment number) at over 1,500 participating locations nationwide. Locations include many Franchises of Gold's Gym, Bally's Fitness, Curves for Women and other chains as well as independent fitness clubs.

Medical Records Software: This software organizes your family health, financial and personal possessions records in a straight forward way. Save time when changing doctors by printing medical history with a mouse click.

Chiropractic: Members may save near \$185.00 on an initial consultation including two views of spine x-rays and adjustments and save from 20% to 50% on adjustments, therapies, x-rays, exams and specialized procedures when visiting a participating provider.

Holistic Care: A concierge type service helps members locate holistic providers in their area of need at reduced rates. There are no limits on the number of visits.

Legal Basic: Provides five initial telephone consultations per year, 1 per legal matter. Also provides one 1/2 hour office consultation (1 per legal matter), unlimited online consultations (where available) with a local attorney.

Financial Planning: Members are entitled to initial consultation with planners at no charge. Members also receive discounts on financial plan preparation. Annual updates provided at no charge. Fee based or commission planning options available. Members can obtain advice on retirement planning, college funding and 401K's. Advice on taxes and related investment vehicles.

Elder Care: Members Save from 10% to 25% on home health aides, nursing homes, assisted living facilities, Alzheimer's special care units, and respite care facilities. Savings are also available on geriatric care management services such as telephone check-in, elder assessments and care programs. Geriatric care managers are skilled professionals who are qualified at advising families and coordinating care for the elderly.

Hearing: No charge for hearing screenings and a 15% discount is available to members on hearing aides at over 1,200 Beltone locations. Patients under the age of 18 must provide a physician's authorization to receive tests or treatment. Some locations are not equipped to handle small children. Members also receive from 20% to 50% off audiology and hearing aide services at over 1,400 participating HearPO providers.

ID Theft Guardian: Provides resolution services and connects you with a professional customer service representative in the event of an identity theft occurrence. ID Theft Prevention provides members with helpful tips to deter identity theft.

Legal Premium: Members are entitled to fixed specially contracted rates on numerous legal services including traffic ticket defense, will (minor trust involved), and simple divorce. Members also receive unlimited telephone consultations, 1 per legal matter and 1/2 hour office consultations (1 per legal matter).



Non-insurance Association Benefits (continued)

Roadside Assistance: 24 Hour Toll-Free Emergency Roadside Dispatch Assistance. Members call 1-800-325-9028 and provide their membership number. Customer Service will contact the best priced Service Provider and dispatch that provider to the member's location. The customer must pay for the Service Provider directly for all expenses incurred at the time of the disablement.

Auto Maintenance Discounts: 10% off lifetime brake service at Precision Tune Auto Care. 10% discount on automotive services at Meineke. 5% discount on tires and batteries at Meineke. 10% off retail repair or service (maximum \$50.00) at over 750 Aamco locations.

Additional Discounts For ALL Association Members:

Car Rental Discounts: 10% - 25% discounts off rack rates at: Avis, Hertz, National, Budget, Alamo, Free Hertz Gold membership.

Hotel Discounts: 15% - 30% off rack room rates at: Ramada, Amerihost, Days Inn, Howard Johnson, Travelodge, Wingate, Econolodge, Comfort Inn, Mainstay Suites, Clarion, Quality, Rodeway, Sleep, and Knights.

Floral Discounts: 15% off all orders at FTD.com. 15% discount on all orders at American Blooms.

Tradesman Referral: 24 hours a day, 7 days a week service matches members to prescreened and customer rated pros for home improvement, maintenance and repair needs. \$750.00 service guarantee, & monthly tips and Advice.

Amusement Park Discounts: Discounts off admission at: Seaworld Orlando, FL, San Diego, CA and San Antonio, TX. Busch Gardens Tampa Bay, FL and Williamsburg VA. Adventure Island, Water Country, and Sesame Place.

Movie Ticket Discounts: 20% to 35% savings on prepaid tickets for use at the following theaters: AMC, General, Regal, Edwards, United, Loews, Star, Magic Johnson and Cineplex Odeon.

Magazine Subscription Service: Substantial savings on all magazine orders.

Moving & Storage Minimum of 60% savings off regular rates on moving and storage. Prices are dependent on the region of the country and the service available at the time of need.

This discount program is not a health insurance policy and is not intended as a substitute for insurance. The program only provides for discounts on health services from participating providers, and the range of the discounts will vary depending on the type of provider and the health services received. The program does not make payments to providers of health care services. Members are required to pay for all health care services, but will receive a discount from contracted providers. This program is administered by Patriot Health Florida, Inc., located at 160 Eileen Way, Syosset, NY, 11791 at 800-292-3797 and is marketed by Patriot Health, Inc. at 998C Old Country Road, #335, Plainview, NY, 11803. To obtain additional information and an up-to-date list of contracted providers by name, city, state, and specialty in your service area, you may call customer service at 800-292-3797 or go to www.patriohealth.com. Members are entitled to a full refund of the first month's membership fees if the plan is cancelled in the first 30 days following receipt of membership materials. This program is not available in all states. Membership and activation fees apply. This program is governed by the terms of the Membership Agreement provided upon activation.



■ INSURANCE COVERAGES ■

Accidental Death and Dismemberment and Medical Care Policy underwritten by The United States Life Insurance Company in the City of New York a member company of American International Group, Inc*

■ **Accidental Death & Dismemberment (AD&D):** Accidental Death and Dismemberment benefits are paid if injury or death occurs due to a covered accident, 24 hours a day, anywhere in the world, subject to policy limitations.

■ **Accident Medical/Dental Expenses:** Pays for medical expenses resulting from a covered accident up to the maximum benefit amount per covered incident. Subject to a \$100 deductible.

■ **Accident Disability:** Total disability resulting from a covered accident. Benefits are payable for up to 12 months and are subject to a 90 day waiting period.

■ **Doctor Visit:** Amount per visit: Pays the benefit amount per covered visit according to the policy for up to 4 visits per calendar year for individual and family in class 1 and up to 5 visits on the individual plan for classes 2-5 and up to 8 visits per calendar year per family on classes 1-5.

■ **Ambulance:** Amount/trip: Pays the benefit amount for each ambulance transport to a maximum of 3 transports per person per calendar year.

■ **Emergency Room:** Pays a benefit amount per visit to the emergency room with a maximum of 3 visits per person per year.

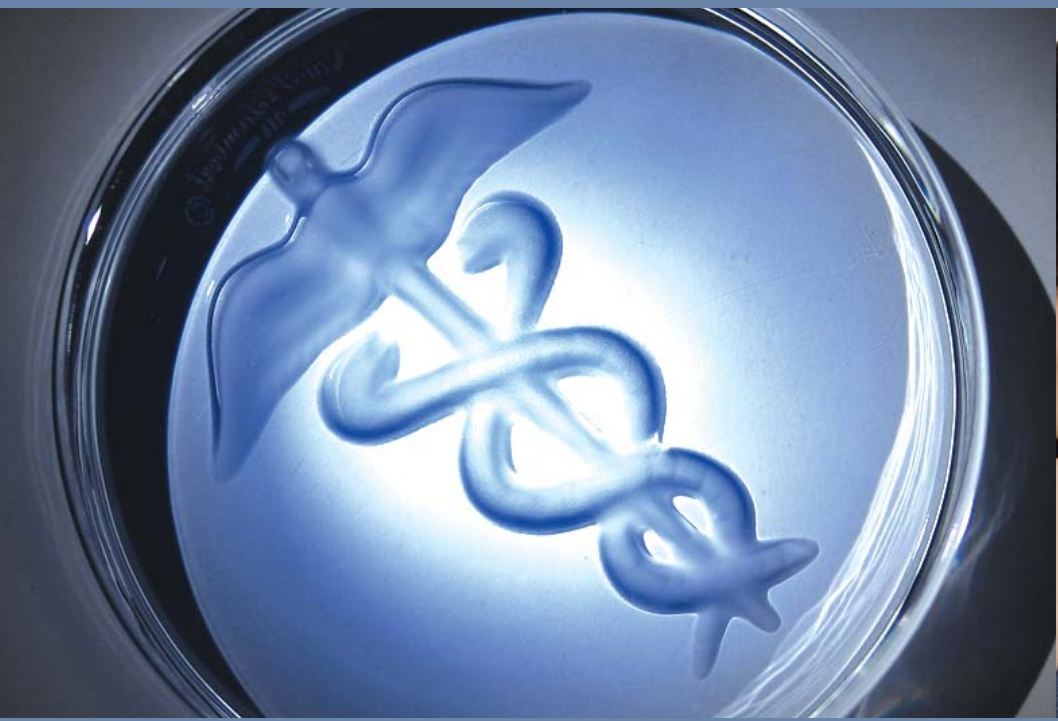
■ **Intensive Care Unit (ICU):** Pays a daily benefit for confinement in an intensive care unit for up to 10 days on classes 1-3 and up to 15 days on classes 4-5 per confinement for which benefits are payable under the policy.

■ **Hospital Stay (HIP):** Daily hospital amounts paid to a maximum of 180 days.

■ **Surgery:** Unit basis: Pays benefits according to the surgical schedule as set forth in the description of coverage provided in the membership materials. The maximum reimbursement for each surgery may be determined by multiplying the point value of each covered procedure listed on the surgical schedule by the unit amount based on the class selected.

***Issued to the United Consumer Awareness Association (UCAA) for the benefit of its members who have access to these insured items.**

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