



your solution
to the ever
increasing cost
of health care



platinum

save

The health services provided in the Universal Health Solutions™ program are **NOT insurance** and are not intended to replace insurance. They are reduced Fee For Service programs that provide discounts at certain providers. Members must pay the entire reduced cost for the health services performed at the time service is rendered unless other arrangements are made with the provider's office. Universal Health Solutions™ does not pay providers.

This program is not protected by any Life and Health Guarantee Association. Universal Health Solutions™ is not considered a program for purposes of creditable coverage. A certificate of creditable coverage will **NOT** be issued upon termination of a discount program.

This Plan is not available to residents of Florida, Oklahoma, Connecticut, Montana, Nevada, Indiana, South Carolina, Kansas, Ohio, Nebraska, North Dakota, Oregon, Missouri, Maryland, Texas, Tennessee, West Virginia, New Hampshire, Louisiana, South Dakota, Washington, or where prohibited by law.

Universal Health Solutions™
5757 Wilshire Boulevard, Suite 202
Los Angeles, CA 90036
toll-free: (800) 219.4845
www.universalhealthsolutions.com

Terms and Conditions

1. Member is defined as the primary member and spouse. All legal dependents are eligible to use the discount health services herein at no additional cost.
2. Participating health service providers may be eliminated from the respective network in which they are contracted with at any time. Providers are subject to change without notice and programs may vary in some states. This is a discount membership program only and may be discontinued or modified at anytime. This program is **NOT insurance and is not intended as a substitute for insurance**.
3. The discounts provided by this program may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices from the participating providers and are subject to change without notice. From time to time, certain providers may offer products and/or services to the general public at prices lower than the discounted prices available through this program. In such event, members will be charged the lowest price.
4. Savings are based upon the provider's normal fees. Actual savings will vary depending upon location and specific services or products purchased.
5. This program is a referral and discount plan and does not warrant professional services, nor is it responsible for the quality of care received.

This program makes no warranties express or implied concerning services or care provided.

6. You may cancel your membership within 30 calendar days of joining and be entitled to a complete refund of all membership fees excluding any non-refundable one time enrollment fee which was disclosed to you at the time of sale or application, or money paid for services or benefits received under this discount program.

Please see pages 46 and 47 for additional terms and conditions.

Billing procedure

Thank you for agreeing to try Universal Health Solutions™. During the next thirty days you will experience one of the absolute best discount health programs available today. Of course, if you should find, for any reason, that Universal Health Solutions™ is not 100% perfect for you, simply call us toll-free at 1.800.219.4845. If, as we expect, you are completely thrilled and delighted, just continue to use and enjoy your benefits. Your \$19.95 per month membership fee will be automatically billed to your credit card or checking account for as long as you wish. Thank you again.

Concerns or complaints?

For any concerns or complaints when using your membership, please call the toll-free number listed on your membership card for immediate assistance. If you are dissatisfied with your membership after completing this process, you can contact your state insurance department.

welcome

start saving today!

We would like to take this opportunity to welcome you and your family to Universal Health Solutions™. With Universal Health Solutions™, cashing in on savings could not be easier. We truly believe that this is one of the finest discount health programs in America and are happy to be able to help in providing a solution to the ever-

increasing cost of health related products and services. Thank you for joining Universal Health Solutions™ and we hope you enjoy the many benefits your membership provides for years to come.

Sincerely,
Member Services

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save up to 30%

The Galaxy Physician Referral Network provides you and your family discounts of up to 30% on most health care services at over 330,000 physicians offices and over 39,000 ancillary clinics located throughout the country.*

Members will appreciate taking advantage of this great program. For those of you who want to reduce the cost of services provided at a doctor's office, the physician network can really make a difference the next time you or a family member make a visit.

Through the Galaxy Health Network, one of the premier national physicians networks in the country, members will get preferred pricing on office visits as well as most of the services or treatments performed. While the contract arrangements vary widely, members will receive an average of up to 30% off the doctor's normal charge.

Notes:

- The Physician Referral Network program is **NOT insurance and is not intended as a substitute for insurance.**
- It is a reduced Fee For Service program that provides discounts at certain providers.
- Members may nominate their health care professionals to join the network.
- * **In order to receive the special pricing, you must pay in full at the time of service and verify that the provider is an active participant of the Galaxy Health Network.**



How to use

1. Call the toll-free number listed on the front of your membership card. Our customer service center is available Monday – Friday 8:30 – 4:30 central time.
2. Provide the customer satisfaction specialist with your name, membership number, and zip code. Galaxy Health Network will either contact participating physicians on your behalf or provide you with the names and telephone numbers of the participating physicians within your community.
3. Call the participating physician to make an appointment and make sure to identify yourself as a member of the Galaxy Health Network.
4. At the physician's office, simply present your Universal Health Solutions membership card with the Galaxy Health Network logo on it to receive the preferred pricing. The personnel at the doctor's office will follow the simple instructions on the back of the membership card to reprice the bill.
5. You must pay the total bill less any applicable discount at the time service is rendered. If you are covered under an insurance plan, the insured must pay for all services rendered, less the discount, at the time of service and file their own insurance form.

Visit us on the web at www.universalhealthsolutions.com

save up to 30%



Frequently asked questions

Q. What if I have a question, or need some help?

A. Simply call the toll-free number listed on your membership card to speak to a customer satisfaction specialist about the program.

Q. Can anyone in my immediate family use my ID card?

A. Yes, your immediate family members residing in your household can use the physician network.

Q. What if I would like to visit physicians in other communities, for instance if I'm on vacation or at my summer home?

A. Your customer satisfaction specialist, using a geographic locator program, will be able to provide you with participating physicians nationwide. Just have the zip code and city name ready when you call and you will receive your information immediately.

With over 330,000 physicians and over 39,000 ancillary clinics nationwide, Galaxy Health Network has a physician or facility in network close to you. If not, please nominate a provider, and we will actively work on contracting the physician or facility that you request.

The Universal Health Solutions™ card is valid for services at:

- Primary Care Physicians
- Chiropractors
- Specialists
- Counseling
- Labs/Clinics
- Skilled Nursing
- Home Health
- Radiologists
- OB/Gyn
- Cosmetic Surgeons
- Rehabilitation Centers (Physical and Mental)
- Outpatient Surgery
- Pediatricians
- Alternative Care
- **And, much more!**

Physicians Referral Network – Saving Averages

Specialty	Number of Providers	Average Savings
Adult Medicine	25,840	25%
Chiropractic	10,020	24%
Psychiatry	5,624	30%

Notes:

- Discounts on professional services are not available where prohibited by law.
- This program is a referral and discount program and does not warrant professional services, nor is it responsible for the care received.
- Universal Health Solutions™ makes no warranties, expressed or implied, concerning services or care provided.

save up to 40%

Members can receive up to 40% off many cosmetic surgery procedures at over 6,000 Galaxy Health Network cosmetic providers in major metropolitan areas throughout the United States.* Among the providers who specialize in cosmetic surgery, you will find a full range of experts who pride themselves by offering a wide range of services, including skin care analysis and consultations to facial anti-aging treatments, ranging from face peels and microdermabrasion to CO2 laser skin resurfacing. The network also offers specialists covering the entire spectrum of cosmetic surgery procedures, including breast augmentation, body sculpturing,

stretch mark removal, liposuction, and hair replacement surgery.

The network of cosmetic surgery specialists will help ensure that all patients receive the finest in treatment, care, and education. They back their skills with excellent credentials and solid reputations. Since many cosmetic surgery procedures are elective and not covered by insurance, the discounts can translate to significant savings.

Notes:

- The Cosmetic Surgery program is **NOT insurance and is not intended as a substitute for insurance.**
- It is a reduced Fee For Service program that provides discounts at certain providers.
- **In order to receive the special pricing, you must pay in full at the time of service and verify that the provider is an active participant of the Galaxy Health Network.**
- * Discounts on professional services are not available where prohibited by law.



How to use

1. Call the toll-free number listed on the front of your membership card. Our customer service center is available Monday – Friday 8:30 – 4:30 central time.
2. Provide the customer satisfaction specialist with your name, membership number, and zip code. Galaxy Health Network will either contact participating cosmetic provider's on your behalf or provide you with the names and telephone numbers of the participating cosmetic providers within your community.
3. Call the participating physician to make an appointment and make sure to identify yourself as a member of the Galaxy Health Network.
4. At the cosmetic provider's office, present your Universal Health Solutions membership card with the Galaxy Health Network logo on it to receive the preferred pricing. The personnel at the cosmetic surgeon's office will follow the simple instructions on the back of the membership card to reprice the bill.
5. You must pay the total bill less any applicable discount at the time service is rendered. If you are covered under an insurance plan, the insured must pay for all services rendered, less the discount, at the time of service and file their own insurance form.

The more you use these services, the more you save!

save up to 30%

Members and their families can receive up to 30% off most pediatric services through a network of over 32,000 Galaxy Health Network pediatricians throughout the US.* Galaxy Health Network has pediatricians, surgeons, speech pathologists, pharmacists, social workers, and physical and occupational therapists specially trained to care for infants and children.

Children have unique physical, psychosocial and developmental needs requiring specialized care. We are dedicated to promoting the health of newborns, children and adolescents by providing comprehensive, integrated, family-centered care. Network pediatricians use the latest technology available to meet the unique health care needs of children.

Notes:

- The Pediatrics program is **NOT insurance and is not intended as a substitute for insurance.**
- It is a reduced Fee For Service program that provides discounts at certain providers.
- **In order to receive the special pricing, you must pay in full at the time of service and verify that the provider is an active participant of the Galaxy Health Network.**

* Discounts on professional services are not available where prohibited by law.



How to use

1. Call the toll-free number listed on the front of your membership card. Our customer service center is available Monday – Friday 8:30 – 4:30 central time.
2. Provide the customer satisfaction specialist with your name, membership number, and zip code. Galaxy Health Network will either contact participating pediatricians on your behalf or provide you with the names and telephone numbers of the participating pediatricians within your community.
3. Call the participating pediatrician to make an appointment and make sure to identify yourself as a member of the Galaxy Health Network.
4. At the pediatricians office, present your Universal Health Solutions membership card with the Galaxy Health Network logo on it to receive the preferred pricing. The personnel at the pediatricians office will follow the simple instructions on the back of the membership card to reprice the bill.
5. You must pay the total bill less any applicable discount at the time service is rendered. If you are covered under an insurance plan, the insured must pay for all services rendered, less the discount, at the time of service and file their own insurance form.

Choose from over 31,000 Galaxy Health Network pediatricians

save up to 30%

With the podiatry network, you and your family can save up to 30% on most podiatric services at over 10,000 Galaxy Health Network providers nationwide.* The network providers are dedicated to using the latest research and most advanced technology to deliver exceptional podiatric care. Services can include sports medicine and general foot care.

For the “weekend warriors” as well as the seasoned athletes, the Galaxy Health Network physicians will offer all the services needed to keep you playing at your highest level. Whether it is a sprain, ache, tendonitis, or any other discomfort they can help you to regain your form.

Podiatric surgery might include:

- Bunion removal
- Wart removal
- Ingrown toenail surgery
- Ankle arthroscopy
- Surgery for corns
- Removal of heel spurs
- Fungus toenail
- Hammertoe correction
- Intermetatarsal neuroma
- Diabetes foot care

Notes:

- The Podiatry program is **NOT insurance and is not intended as a substitute for insurance.**
- It is a reduced Fee For Service program that provides discounts at certain providers.
- **In order to receive the special pricing, you must pay in full at the time of service and verify that the provider is an active participant of the Galaxy Health Network.**

* Discounts on professional services are not available where prohibited by law.



How to use

1. Call the toll-free number listed on the front of your membership card. Our customer service center is available Monday – Friday 8:30 – 4:30 central time.
2. Provide the customer satisfaction specialist with your name, membership number, and zip code. Galaxy Health Network will either contact participating podiatrists on your behalf or provide you with the names and telephone numbers of the participating podiatrists within your community.
3. Call the participating podiatrist to make an appointment and make sure to identify yourself as a member of the Galaxy Health Network.
4. At the podiatrist’s office, present your Universal Health Solutions membership card with the Galaxy Health Network logo on it to receive the preferred pricing. The personnel at the podiatrist’s office will follow the simple instructions on the back of the membership card to reprice the bill.
5. You must pay the total bill less any applicable discount at the time service is rendered. If you are covered under an insurance plan, the insured must pay for all services rendered, less the discount, at the time of service and file their own insurance form.

The more you use these services, the more you save!

save 20% to 60%

You can enjoy savings on your vision needs at over 12,000 locations nationwide, plus a 30-day satisfaction guarantee. With the Coast to Coast vision network, you and your family can enjoy immediate savings of 20% to 60% on most prescription eyeglasses, frames, and lenses through a national network of independent and chain-operated optical centers by presenting your membership card. You can also save 10% to 20% on contact lenses (excluding disposables) at participating retail locations. If you find a lower price on the exact same frames and lenses within thirty (30) days from the time you purchase your frames and lenses through the Vision program, just send proof and the difference will be refunded.*

In addition, you have access to a network of ophthalmologists and laser centers** (M.D.s) in selected markets across the US providing members 10% to 30% discounts on medical eye exams and surgical procedures, such as PRK and Lasik. If there is not an ophthalmologist close by, please give the customer satisfaction specialist your doctor's name, address, and phone number and Coast to Coast will invite him or her to join the program.

All eyewear comes with an unconditional 30-day guarantee. If, for any reason, you are not satisfied with the purchase of eyeglasses, contact lenses with clean, unopened packaging or sunglasses, the merchandise can be returned within thirty (30) days for replacement or a full refund. No questions asked!

Notes:

- The Vision program is **NOT insurance and is not intended as a substitute for insurance.**
- It is a reduced Fee For Service program that provides discounts at certain providers.
- **In order to receive the special pricing, you must pay in full at the time of service.**

* Savings guarantee applies to in-store purchase only.

** Discounts on professional services are not available where prohibited by law.



Some names you know and trust:

- LensCrafters
- Sears Optical
- JCPenney Optical
- Pearle Vision
- EyeMasters
- Visionworks
- Sterling Optical
- Dillards Optical
- Cohen's Optical
- Texas State Optical
- One Hour Optical

How to use

1. Visit www.locateprovider.com or call the toll-free number on the front of your membership card.
2. Provide the customer satisfaction specialist with your name, membership number, and zip code. The customer satisfaction specialist will provide you with the names and telephone numbers of the participating providers nearest you.

Prescription Glasses – Example of Savings*

	Retail Price	Member Price
Luxottica Yves St. Laurent frames	\$199.99	\$69.50
Single Vision	\$79.00	\$24.95
UV Protection, Tint, Scratch Coating	\$45.00	\$28.00
Dispensing Fee	\$0.00	\$30.00
Total	\$323.99	\$152.45

An incredible \$171.54 difference!

* Prices are subject to change without notice and may vary by region.

save 10% to 40%

Membership benefits

Members can save 10% to 40% on most major brands of lenses, including disposable lenses, torics, bifocals, and gas permeable.

All lenses are factory fresh and shipped in manufacturer's original sealed, sterile vials. Most orders are received within 7 to 14 days. Express delivery is available upon request.

Exact lenses and brand your doctor specified. (Same manufacturer's brand, same power, base curve, and diameter). Lenses are delivered in the manufacturer's sealed, sterile vials.

Notes:

- The Contact Lens program is **NOT insurance and is not intended as a substitute for insurance.**
- It is the member's responsibility to have regular eye exams to update their prescription.
- Universal Health Solutions™ makes no warranty of merchandise fitness for a particular purpose, or warranty of merchantability, or any other warranty, expressed or implied, with respect to the merchandise.
- All warranties, expressed or implied, are the responsibility of the manufacturer.
- The Contact Lens program is not available for New Jersey residents.

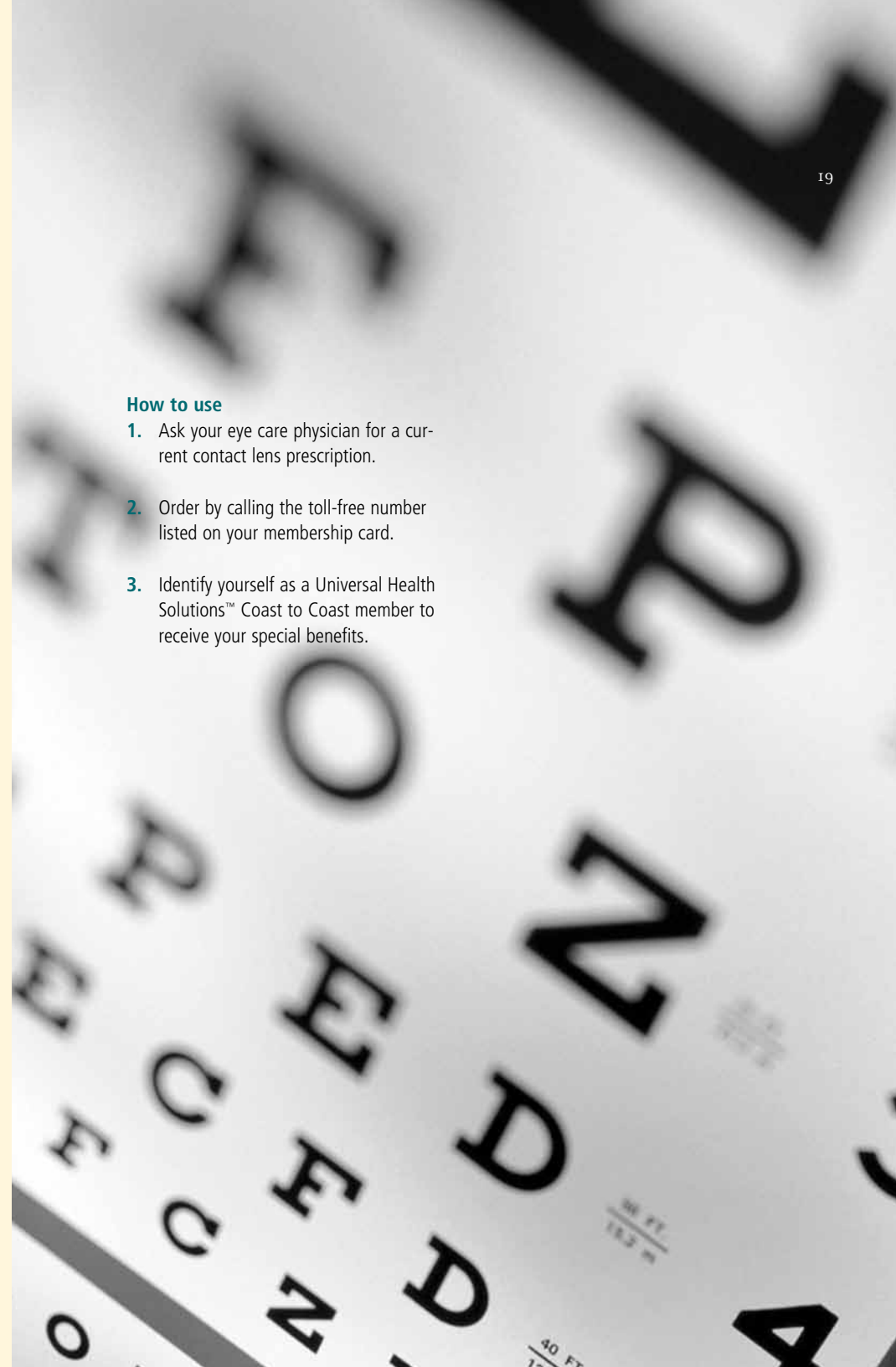
100% money back guarantee

100% money back guarantee for lenses returned within 30 days in unopened vials, in the untampered box. 100% merchandise credit for lenses that are defective from the manufacturer returned within 30 days in vials that have been opened.

Contact lenses are guaranteed factory fresh, sealed in manufacturer's sterile vials. Coast to Coast™ guarantees you will get the exact same lenses your doctor prescribed – or your money back.

How to use

1. Ask your eye care physician for a current contact lens prescription.
2. Order by calling the toll-free number listed on your membership card.
3. Identify yourself as a Universal Health Solutions™ Coast to Coast member to receive your special benefits.



get a 15% discount

Through Beltone™, one of the premier hearing instrument providers in the country, you and your family members will receive a hearing screening at no cost. Plus, you can receive a 15% discount on hearing instruments at over 1,350 Beltone™ locations nationwide.

Members will appreciate taking advantage of this great program. For those who want to reduce the cost of hearing instruments, the network can really make a difference the next time you or a family member needs assistance.

How to use

1. Visit www.locateprovider.com or call the toll-free number listed on your membership card.
2. Please provide the customer satisfaction specialist with your name, membership number, and zip code. You will be provided with the name and telephone numbers of the participating hearing centers within your community.
3. Call the participating location to make an appointment and identify yourself as a member of the Beltone™ network program, use code no. 49020.

Notes:

- The Beltone™ Hearing Instruments program is **NOT insurance and is not intended as a substitute for insurance.**
- It is a reduced Fee For Service program that provides discounts at certain providers.
- **In order to receive the special pricing, you must pay in full at the time of service.**



save 30% to 50%

Hearing impairments constitute a major threat to a healthy and happy lifestyle. Studies show that over 20% of Americans above age 50 suffer from hearing loss! The causes may vary, but for 95% of people suffering from hearing loss, hearing instruments are their only solution.

That's why Universal Health Solutions™ has made arrangements with Lloyd Hearing Aid Corp. for fantastic discounts on hearing instruments and hearing accessories. Members can save 30% to 50% off the national average retail pricing of

hearing instruments. Lloyd Hearing Aid Corp. offers products from only top brand name manufacturers, the exact same ones found in quality audiologists' clinics or doctors' offices.

And, although the Federal Trade Commission has recently concluded that there is no need for a 45-day trial for hearing instruments, Hearing Services has agreed to provide subscribers with a free 45-day hearing instrument trial at no risk or obligation.

Notes:

- The Direct-to-Client Hearing Instruments program is **NOT insurance and is not intended as a substitute for insurance.**
- **In order to receive the special pricing, you must pay in full at the time of service.**



How to use

1. To find out if you have a hearing problem that might be helped with a hearing instrument, or to obtain more information about this program, call the toll-free number listed on your membership card.
2. Identify yourself as a Universal Health Solutions™ member. The customer satisfaction specialist can also guide you as to how you could take a free online hearing test.

	National Average Retail Price*	Member Price
In the Ear (ITE) – Analog	\$795.00	\$399.50
Basic Digital	\$1,000.00	\$499.50
Most Advanced Digital	\$3,000.00	\$1,650.00
In-the-Canal (ITC) – Analog	\$995.00	\$ 499.00
Basic Digital	\$1,200.00	\$599.50
Most Advanced Digital	\$3,200.00	\$1,650.00
Behind-the-Ear (BTE) – Analog	\$800.00	\$ 249.50
Basic Digital	\$1,200.00	\$695.00
Most Advanced Digital	\$3,000.00	\$1,500.00

* Price comparisons vary by region. Average price shown reflects national averages and may vary by mfg.

save 30% to 50%

As a member, you now have access to a network of over 3,000 licensed chiropractors nationwide*. The UHS Chiropractic Network provides you with a free initial consultation, plus discounts for regular preventive maintenance care, and acute chronic problems.

The chiropractic program includes:

- Free initial consultation
- 50% savings on most diagnostic services
- 50% savings for on-site x-rays (if necessary)
- 30% savings on all other services

You and your family may see the chiropractor as often as you need, and receive a 50% discount on diagnostic services, and 30% savings on treatments and other services. Payment at the reduced fee is made to the Doctor at the time of treatment.

Notes:

- The Chiropractic program is **NOT insurance and is not intended as a substitute for insurance.**
- It is a reduced fee for Service program that provides discounts at certain providers.
- **In order to receive the special pricing, you must pay in full at the time of service.**

* Discounts on professional services are not available where prohibited by law. Chiropractic Benefit is not available to Vermont residents.



To receive the names and telephone numbers of participating chiropractors in your area, simply visit our website at www.locateprovider.com or call the toll-free number listed on your membership card and provide the customer service representative with your name and membership number. Call the participating chiropractor to make an appointment. Make sure to identify yourself as a member of UHS chiropractic network.

Should you currently be working with a chiropractor with whom you are happy,

you may provide the customer service representative at the above listed number with their name, address and telephone number. We will be happy to invite the chiropractor to apply for participation in the network. Unfortunately, UHS cannot guarantee acceptance by either the program administrator or the chiropractor.

Remember, since this discount is available throughout your membership, the more often you use this service the more money you will save.

Visit us on the web at www.universalhealthsolutions.com

average 30% off**

As a member of the Universal Health Solutions™ you and your family have access to a national network of over 65,000* available dental practice locations to choose from nationwide. Participating dental locations provide savings on average of 30%** with savings ranging up to fifty percent (50%)*** on some dental services including cleaning, x-rays, fillings, root canals, crowns, bridges, and orthodontia.

The program is **NOT INSURANCE**. It is a reduced fee for service program that is designed to save you money on most of your families dental needs. Your final cost will depend upon the type of dental work performed as well as your geographic location.

Remember, since you and your family members are eligible to receive these discounts throughout your membership, the more you use the dental services, the more you save.

If you are currently working with a dentist that does not participate in this program, you may ask them to contact us at the toll-free number listed on your membership ID card. A provider application will be sent to them promptly. Unfortunately, we cannot guarantee acceptance by either the Aetna Dental AccessSM network or the dentist.



How to use

1. Visit www.locateprovider.com or call the toll-free number listed on the front of your membership card. We are open 24 hours a day 7 days a week excluding holidays for your convenience.
2. The customer service representative will request your name, group number, membership number and zip code. Once your information is confirmed, you will be provided with the names and telephone numbers of participating dentists in your community.
3. Please make sure to identify yourself as an Aetna Dental AccessSM member when making an appointment with a participating dentist.

Important

You must pay the reduced cost for the dental work performed at the time service is rendered unless other arrangements are made with the dentist's office. There are no out of network benefits or benefits payable in this program. The Aetna Dental Access discounts cannot be combined with any other discount dental program.

Visit www.locateprovider.com to find a provider

Dental

Notes:

- The Aetna Dental AccessSM program is **NOT insurance and is not intended as a substitute for insurance.**
- It is a reduced fee for Service program that provides discounts at certain providers.
- **In order to receive the special pricing, you must pay in full at the time of service.**
- * According to the Aetna Enterprise Provider Database as of December 1, 2005.
- ** Anticipated national average dental charges for the 2005 calendar year based on the comparison of provider-negotiated fees to national average charges. Actual discounts will vary based on locations and services provided.
- *** Actual costs and savings vary by geographic area.



The Aetna Dental Access network provides enrollees access to a network of independent practicing providers. All network providers are independent contractors in private practice and are neither employees nor agents of Aetna Life Insurance Company and/or its parents, subsidiaries or affiliates ("Aetna"). The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Aetna does not provide medical or dental care/treatment and is not responsible for outcomes. All dental care is the responsibility of the treating provider, in consultation with the enrollee. Selection of a dentist is also the responsibility of the enrollee and is not based on any representations by Aetna.

THE AETNA DENTAL ACCESS PROGRAM IS NOT AN INSURANCE PROGRAM. There are no benefits payable to enrollees, nor does Aetna compensate dentists for services they may render to enrollees. Aetna is not an insurer, guarantor or underwriter of any services provided under the program or of any payments to providers. Enrollees arrange for needed dental care, including payment, directly with the network provider. Enrollees are responsible for the entire cost of the dental care and Aetna shall in no event be liable for any payment to a provider accessed under the program or for the refusal of a provider to accept the discounted rates. Aetna Dental AccessSM is a service mark of Aetna Inc. The Aetna Dental AccessSM program network is provided by Aetna Life Insurance Company.

save 10% to 50%

NB Pharmacy

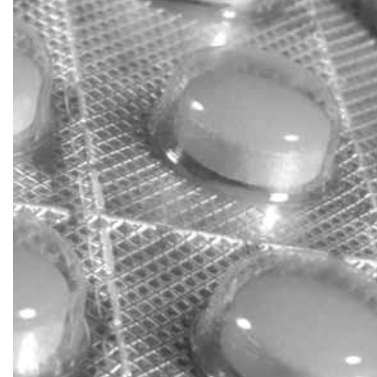
With the NB Pharmacy Program, you can choose from over 60,000 participating pharmacies for all your prescription needs. The network pharmacy program assures members the lowest price on prescription drugs, saving 10% to 60% on most prescriptions. Long-term prescriptions/maintenance medications may be purchased at the local pharmacy, but for maximum savings, we encouraged you to compare the pricing available through the mail order pharmacy.

Our program offers:

- Savings of 10% to 60% on most Prescription Drugs
- Access to over 60,000 Pharmacies
- Includes New and Refill Prescriptions

Low price guarantee

If a participating pharmacy is offering a special on any prescription, the pharmacy will offer you the sale price or the special contracted price, whichever is lower. This way you are guaranteed to receive the lowest price possible on all your prescriptions.



How to Use

Simply visit the website at www.locateprovider.com or call the toll-free number on your membership card for the pharmacy nearest you. Please be sure to present your ID Card along with your prescription(s), to the pharmacist. Please do not call the pharmacy for price quotes. They cannot provide you with the contracted rate over the phone. The pharmacy's computer system will compare our contracted rate with the pharmacy's price. You pay the lower of the two prices at the point of sale.

Your membership card must be presented to the pharmacist before having your prescription filled. The pharmacy program cannot be used in conjunction with any other offer, coupon or pharmacy card.

Note:

- Discounts on prescription drugs are only available at participating pharmacies.
- The NB Pharmacy program is **NOT insurance and is not intended as a substitute for insurance**. It is an open formulary program that provides discounts at certain pharmacies. **In order to receive the special pricing, you must pay in full at the time of service.**

save 10% to 50%

Frequently asked questions

Q. How much money can I save by using the discount pharmacy card?

A. Prices will always vary on prescription drugs and therefore it is impossible to estimate specific dollar savings through any non-insured drug program. You can typically save anywhere from 10% - 60% off the retail cost on most prescriptions.

Q. What does the lowest possible price on most prescriptions mean?

Q. If a participating pharmacy is offering a special on any prescription, the pharmacy will charge you the lowest price whether it is their special price or the contracted discount price with the card. This way, you will receive the lowest possible price on prescriptions.

Q. Can anyone in my immediate family use my card?

A. Yes, any immediate family member who resides in your household can use the discount card.

Q. Can I use my discount card in conjunction with my personal insurance or Medicare/Medicaid?

A. No, pharmacies will not let you use the prescription drug card with any personal insurance or Medicare/Medicaid. The NB Pharmacy Program can be used for a prescription that may not be covered by your personal insurance or Medicare/Medicaid, but you cannot combine the two.



Q. What if the Pharmacist doesn't recognize the card's name?

A. Always make inquiries in person and be sure to bring your card with you. When the pharmacist sees the Pharmacy Benefit Manager information on the card, the pharmacist then understands which program you are on. The network pharmacies have agreed to sell prescription drugs at the contract price, or their "usual retail price" whichever is lower.

Q. Is this a co-pay insurance card?

A. No. A co-pay card is an insured product where the customer pays a preset amount and the insurance company pays the remainder. This membership is a discount card offering reduced prices at participating pharmacies and is NOT an insured program. You are responsible to pay the pharmacy 100% of the discounted price.

Q. I presented my membership card to the pharmacy and I did not save any money, why?

A. More than likely, you ordered a long-term maintenance medication versus a short-term acute care medication such as an antibiotic or pain-killer. Some pharmacies use long-term, maintenance medications as "loss leaders" and price these drugs at or below cost. They do this so that their customers will assume that all their prices are low on all medications. If a participating pharmacy is offering a special on any prescription, the pharmacy will offer you the sale price or the special contracted price, whichever is lower. This way you are guaranteed to receive the lowest price possible on all your prescriptions.

When such occasions arise, we encourage members to try using the Mail Order Service. The Mail Order Service may offer a discount that is not available on the Network Pharmacy program.

save 10% to 50%

A & P Pharmacy
Acme Pharmacy
Albertsons
Arrow Prescription Center
Bartell Drugs
Biggs
Bi-Lo Pharmacy
Brookshire Grocery Co
Buehler's Foods
Cost Co Pharmacy
Cubs
CVS
Dahls
Discount Drug Mart
Dominicks
Duane Reade
Family Care Network

Fred Meyer
Frys Food & Drug
Giant Eagle Pharmacy
Hannaford Bros Co Inc
HEB
Hy-Vee
K-Mart
Kash-N-Karry
Kerr Drugs
King Kullen
King Soopers
Kinney Drugs
Klingersmith's
Kroger Drug Store
Lounge Drug Sotres
Lucky Pharmacy
Mays Drug Store



Med-X Corp
Meijer Pharmacy
Navarro Discount Drug
Pamida Pharmacy
Pathmark Store
Price Chopper Pharmacy
Publix Pharmacy
Quick Chek Food Stores
Randalls Pharmacy
Rite Aid
Rinderer's Drug
Sav-Mor Drug Store
Save Mart
Schnucks Pharmacy
Seaway Food Town
Shopko Pharmacy
Shope N' Save

ShopRite Pharmacy
Smiths Pharmacy
Snyder Drug
Super D Drugs
Target Pharmacy
The Great A&P
The Pharm
Tom Thumb Pharmacy
United Drugs
USA Drugs
Vons Company
Walgreens
Walmart
Weis Markets
Winn Dixie Pharmacy

* Participating pharmacies are subject to Change without notice. Please visit our website at www.locateprovider.com or call the toll free number listed on your membership card to receive a listing of participating pharmacy's in your area.

save 10% to 45%

During this age of soaring health care costs, we realize that it is increasingly difficult to purchase the prescription medications that are so vital to your well-being.

Program benefits

- Fast and friendly service
- 10% to 45% off most generic drugs
- Savings of 10% to 30% on most brand name prescriptions

The Scrip Solutions pharmacy offers convenient, "one-stop" shopping for all of your pharmaceutical needs. The pharmacy is able to provide deep discounts on drugs that are currently not covered by your insurance plan such as Rogaine, and other cosmetic drugs.

All orders are screened and filled by registered pharmacists to ensure accuracy and quality. The Mail Order Pharmacy features the latest in drug automation devices; our

sophisticated processing systems allow our pharmacists to monitor your prescription and warn you of any possible drug reactions. Also, prescriptions, OTC medications, health and beauty aids, vitamins, etc. are available at discounted prices from the on-line pharmacy.

Delivery

Your prescriptions will be sent to you via the US Postal Service postage paid. Shipping via Federal Express is also available for a nominal charge.

Save \$10 off your first order

As an added bonus, you will receive \$10 off your first order! Simply provide the customer satisfaction specialist with the group and membership number listed on your membership card.

Note:

The Mail Order Pharmacy program is **NOT insurance and is not intended as a substitute for insurance.**



How to use

1. Visit www.preferreddrugstore.com or call the toll-free number listed on your membership card to obtain your special member-only price.

Highly trained customer satisfaction specialists are available to assist you. They can help you find out how your doctor can call, fax, or mail in your prescription. When ordering online, please follow the easy-to-use ordering process. Featuring: information regarding medication, interactions, disease states, and "Ask Your Pharmacist" (an e-mail feature for information specific to your needs).

2. Please make sure to mention discount code CBS02.
3. Make payments by check or by credit card. To ensure on-time delivery of your medications, we recommend that you order your refills when you have a 10-14 day supply remaining. You are responsible only for the cost of your medications at the discounted price.

Save \$10 off your first order, see coupon on your welcome letter

save 20% to 50%

The website for Health & Personal Care Products was designed for your convenience. With products ranging from walkers and wheelchairs to diabetic supplies and fitness equipment, it would be almost impossible to find all these items in one store. Through Allegro Medical, however, you can conveniently and easily purchase most health and personal care products right on this web site without ever going to any store. All products are shipped directly to your home. As an added benefit for our members, these medical equipment products and supplies are available at discounts of 20% to 50% off the retail price.

Our supplier of Health & Personal Care Products has been providing these products for over a decade, and they believe excellent customer service is imperative and make it their top priority. When ordering from Allegro Medical, you will be working with people who really care about the well-being and comfort of their customer.

Allegro Medical, Inc offers a broad selection of products that are represented below. They have long-standing relationships with most major manufacturers to ensure you receive the product that best meets your needs at the lowest price & as an added bonus, you will get an additional \$5 off of purchases of \$50 or more when using your CBS02 promotion code.

You can place an order 1 of 2 ways:

1. Order directly from the web site at www.preferredmedicalsupplies.com. Make sure to use the promotion code CBS02 during checkout!
2. Call the toll free number on your membership card & speak to a customer service representative regarding any products that you may want to purchase. Don't forget to mention your CBS02 promotion code!

Notes:

- The Health and Personal Care Products program is **NOT insurance and is not intended as a substitute for insurance.**



Bariatric
Bathroom Assists
Canes
Catheters
Childrens/Pediatric
Crutches
Cushions/Covers/Backs
Daily Living Aids
Defibrillators
Diabetes Supplies
Diagnostic Products
Dietary Supplements
Electrotherapy
Exercise/Fitness
Exam Gloves
Handcycles
Hospital Discharge Favorites
Impotence
Incontinence
Infusion/IV Supplies
Lift Chairs

Maternity Care
Mobility Scooters
Ostomy Supplies
Orthopedics
Pain Relief
Patient Care
Personal Care
Personal Protection
Ramps
Respiratory Therapy
Sexual Well-Being
Shoes
Shower Chairs
Skin Care
Surgical Supplies
Syringes
Treatment Furniture
Walkers
Wheelchair Accessories
Wheelchairs
Wound Care

call 24 hours a day

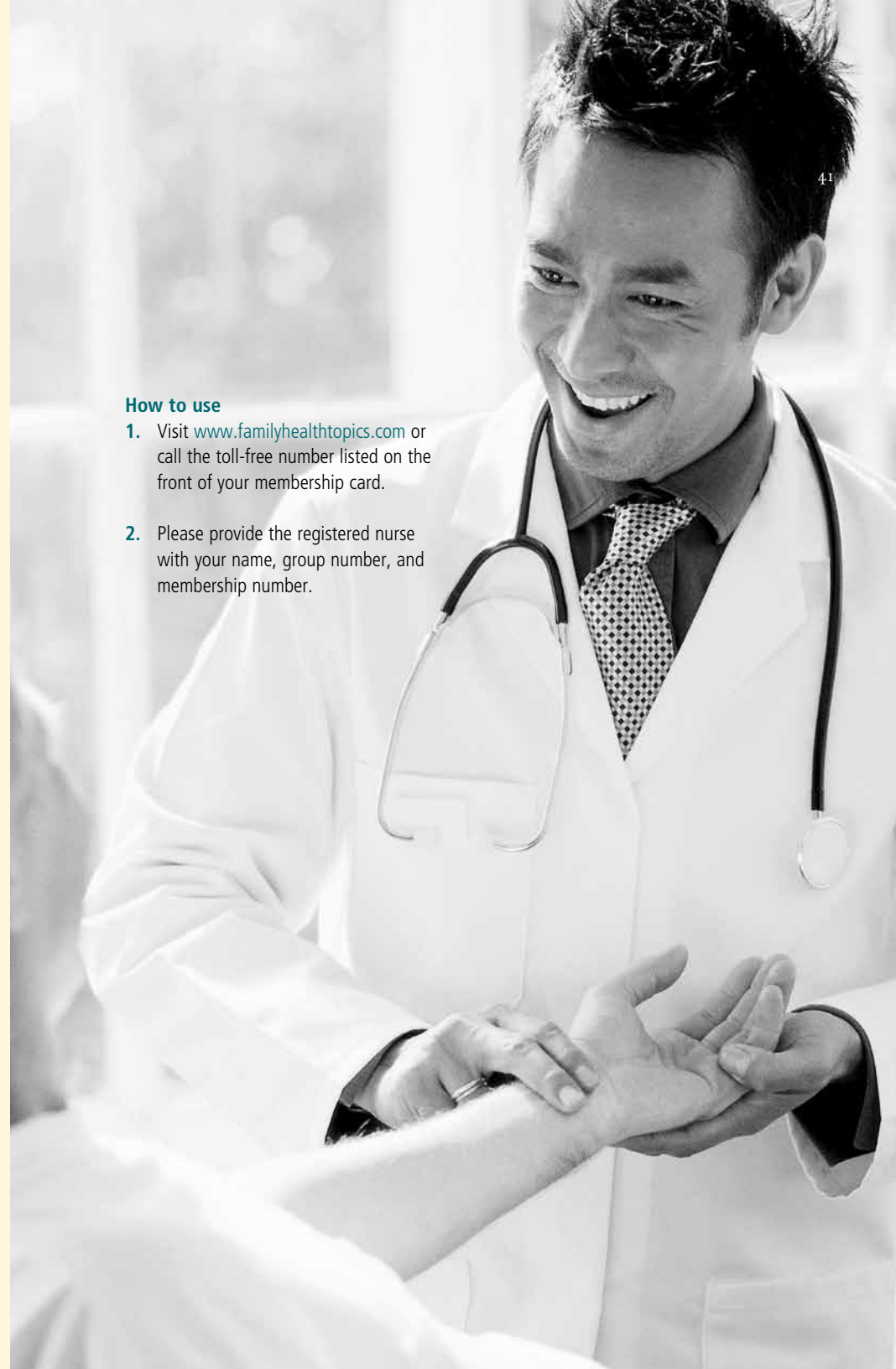
The service is easy to use, confidential, and available to members 24 hours a day, 7 days a week free of charge. The FONEMED health information service provides access to a comprehensive library of health information available to you over the phone. The library puts information on over 2,100 health-related topics at your fingertips through a registered nurse. A team of physicians regularly reviews the information to make sure you are receiving the most current information available.

Available categories

- Aches and pains
- Exercise and fitness
- Aging
- Infectious diseases
- Allergies
- Medications
- Arthritis
- Mental health
- Cancer
- Nutrition
- Cardiovascular health
- Respiratory health
- Child care
- Woman's health
- Dental health
- Weight control

Note:

The Health Information Library program is **NOT insurance and is not intended as a substitute for insurance.**



call 7 days a week

Wouldn't it be great to just pick up the phone and talk to a nurse when you have a health concern? With FONEMED, now you can do that! If you have an urgent (non-emergency) medical situation and need professional advice, call the nurse assistance line toll-free 24 hours a day, 7 days a week. A registered nurse will talk with you about your symptoms and recommend an appropriate course of action.

The FONEMED nurse hotline handles after-hour medical calls for hospitals and physicians throughout the world, and now you have access to the same medical guidance.

For every nurse advise call, FONEMED uses trusted medical information that has been relied upon by over 10 million people over the last decade. The guidelines are written and endorsed by the foremost professionals in the health services field.

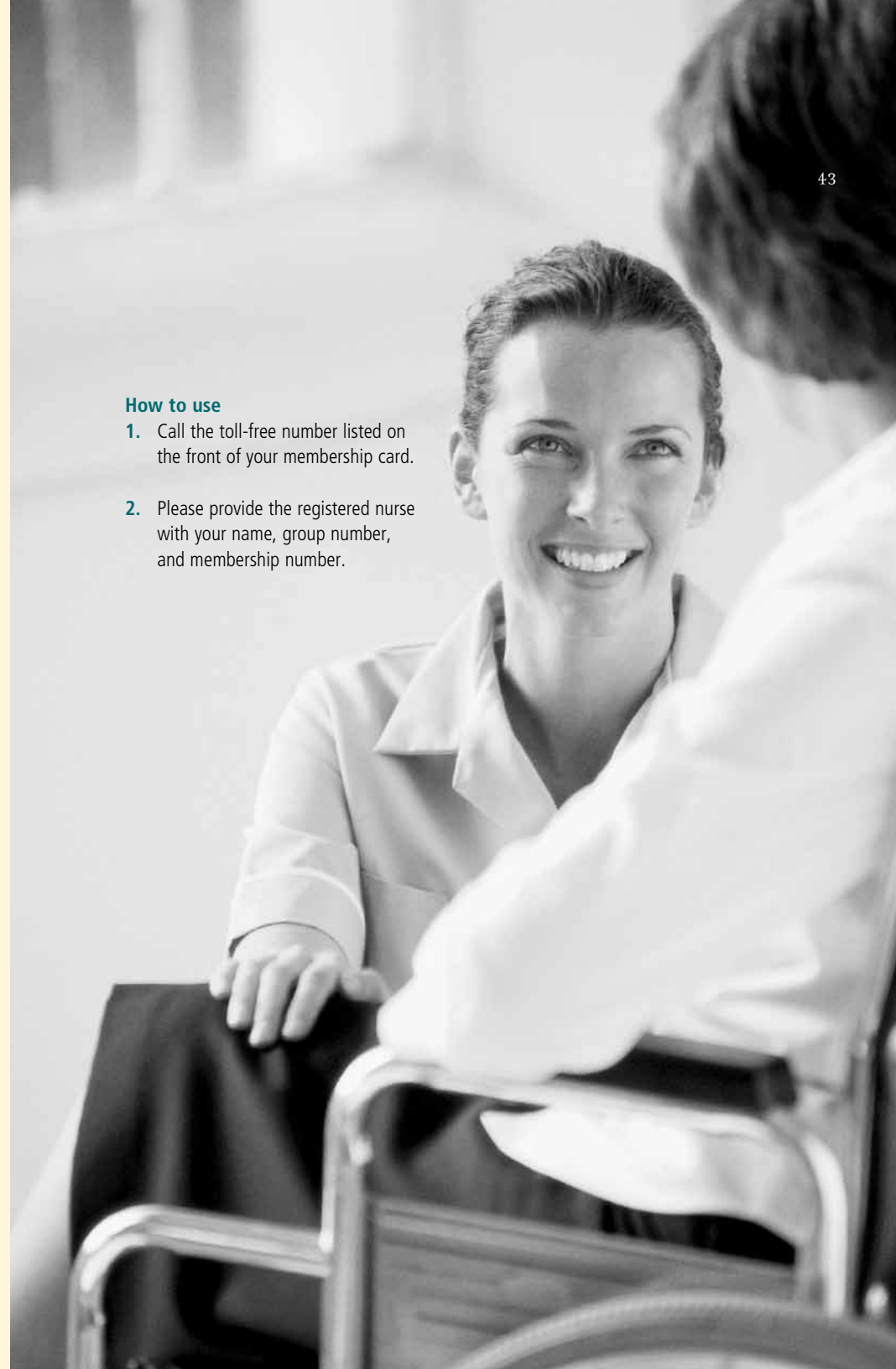
Note:
The Nurse Hotline program is **NOT insurance and is not intended as a substitute for insurance.**

Dr. David Thompson developed the Adult Algorithms. They reflect his experience as a leader in the field of emergency medicine, with more than 16 years of clinical experience and a long list of written publications.

The pediatric medical guidelines were developed by Dr. Barton Schmitt of Denver Children's Hospital, author of "Your Child's Health".

Answers to questions may lead to:

- Guidance about self treatment at home
- Immediate or scheduled visits to your physician's office
- Emergency treatment



save up to 20%

National senior care databases

The Senior Answers Web site provided by Care Scout enables you to search among more than 70,000 nursing homes, assisted living facilities, home health and hospice agencies across all 50 states.

Customized senior care searches

The multiple search capabilities can guide you through an easy to understand selection process to identify those nursing homes that most closely match your loved one's needs.

Eldercare discounts

Senior Answers lets you and your loved ones access a national network of nursing homes, assisted living facilities, and home health agencies that offer discounts of up to 20% off the cost of care when paying privately for services (Medicare or Medicaid recipients do not qualify for discounts).

Care evaluator and needs assessment tool

The interactive needs-assessment tool helps you and your family determine which provider type is most appropriate for your loved one's situation.

News and views

This section of the Web site is filled with objective senior care related news summaries that are national in scope and relevant for senior care decision makers.

Message boards

Senior Answers provides a question and answer message board where members can share their thoughts with others and have general questions answered by senior care specialists at no additional cost to you.



Extended care services

Sometimes the need for extended care services comes on unexpectedly. While it is important to take the time to research available providers most people find it necessary to move quickly.

The Senior Answers extended care services network puts the vital information you need to make an educated decision right at your fingertips. You and your family have access to over 500 pages of helpful articles and content through the Senior Answers Web Site. In addition, you can receive up to 15 comprehensive provider reports at no extra charge, additional provider reports are available for only \$70.55, a 20% discount off the regular price.

Helpful articles and content

Senior Answers puts more than 500 pages of senior care information, articles, and advice at your fingertips through the Senior Answers Web Site. All the content is written in easy to understand language with the senior care decision maker in mind.

Senior answers reports

The Senior Answers reports provide you with relevant information and are presented in a format that is easy to access and understand. The reports put the necessary information at your fingertips to aid you in your decision making process.

Notes:

- The Senior Answers program is **NOT insurance and is not intended as a substitute for insurance.**
- It is a reduced Fee For Service program that provides discounts at certain providers.

Search for providers at www.senioranswers.net

save up to 20%

Personalized my reports page

Whenever you view a report on a provider the report gets listed and stored on your My Reports page. This eliminates the need to search and locate the same provider reports on subsequent visits to the Senior Answers Web Site.

Mapping and directions

The Senior Answers Web Site includes facility mapping functionality along with driving directions functionality.

How to use

You and your family members may request discounts directly through our Web site at www.senioranswers.net. Or, call the toll-free number listed on the front of your membership card. Our highly skilled customer service staff will assist you to obtain necessary information needed to access the senior care services. Garnering discounts cannot be guaranteed; discounts are negotiated on a case-by-case basis.

Notes:

- The Senior Answers program is **NOT insurance and is not intended as a substitute for insurance.**
- Discounts on professional services are not available where prohibited by law.
- This program is a referral and discount plan and does not warrant professional services, nor is it responsible for the care received.
- This program makes no warranties expressed or implied concerning services or care provided.



The following is the membership agreement between Universal Health Solutions™ (“We and Us”) and the person who has enrolled in the Universal Health Solutions™ program (“You”). All persons subscribing (“Members”) agree to be bound by these terms of membership and are urged to read them carefully. If you have any questions regarding your membership, you may contact our customer service center 24 hours a day at the toll-free number listed on your membership card.

Membership Benefits

As a member, You have access to discounts on various products and services offered through the Universal Health Solutions™ program, customer service center and other benefits and services offered by independent vendors (“Benefits”) as specified in your membership guide. The discounts provided by Universal Health Solutions™ may not be used in conjunction with any other discount program. All listed or quoted prices are current prices only and are subject to change without notice. This is a discount membership program only, and may be discontinued or modified at any time.

Membership Terms

Your membership is effective immediately upon enrollment by You and shall continue until terminated by You at any time by calling us at the toll-free number listed on your membership cards or by writing us at: Universal Health Solutions™, 5757 Wilshire Boulevard, Suite 202, Los Angeles, CA 90036

Payment of Membership Fee

The payment of your membership fee is made automatically by a charge to the specified billing vehicle authorized by You. If we are unable to bill the membership fee to your specified billing vehicle at any time, we reserve the right to terminate your membership without notification.

You may cancel your membership within 30 calendar days of joining and be entitled to

a complete refund of all membership fees excluding any one time enrollment fee which was disclosed to you at the time of sale or application, or money paid for services or benefits received under this program.

Use of Membership

Your membership is non-assignable and non-transferable. You agree that only You and your immediate family members may use the membership. The term “Immediate Family” shall be defined as You, your spouse, your children, and parents whose legal address is the same as yours. You shall be responsible for all use of your membership and will promptly notify us if You become aware of any unauthorized use of your membership.

Disclaimer of Liability

Universal Health Solutions™ does not guarantee, nor are responsible for the quality of products or services provided by any independent vendors. Universal Health Solutions™ and the sponsor are making no representations with respect to those matters. In the event any benefit is deemed unsatisfactory to the member, the member will look solely to the provider of the product or service for rectification. Accordingly, Universal Health Solutions™ and the sponsor make no warranty, expressed or implied, including but not limited to the warranty of merchantability or fitness for a particular purpose with respect to any of membership services or products obtained by a member. All warranties expressed or implied are the responsibility of the manufacturer or independent vendor. Our liability shall not exceed your current membership fee and under no circumstances shall we be liable for incidental, consequential, or exemplary damages. Universal Health Solutions™ may revoke, repossess, modify or cancel the services at any time. Use of the membership is governed by the conditions set forth herein when issued and retained, and any use of this membership constitutes acceptance thereof.

Entire Agreement

This agreement contains all of the terms and conditions of membership and no representations, inducements, promises, or agreements concerning the membership not included in this agreement shall be effective or enforceable. If any of the terms of this agreement shall become invalid or unenforceable, the remaining terms shall not be effected.

Reservation of Rights

We reserve the right to eliminate, add, change, and substitute benefits and participating vendors without notice to you. We further reserve the right to change the terms and conditions of this agreement and any membership policies at any time without notice.

Governing Law

This agreement and the terms of the membership shall be interpreted, construed, and enforced exclusively according to the laws the State of Illinois. For any disputes regarding this agreement You irrevocably consent to exclusive jurisdiction and venue before any federal or state court residing only in Chicago, Illinois to whose personal jurisdiction you agree to submit. However, nothing in this agreement is intended or shall be construed to negate or otherwise affect the consumer protection laws of the state in which you reside.

Note to Utah residents:

The health services provided in this program may be duplicative of services and products offered by your health insurance. The program is **NOT insurance**, nor is it intended to replace insurance. Members acknowledge that equal or lower prices may be available through individual negotiation.



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www.universalhealthsolutions.com

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UHS-0310