NOTHING MAKES YOU FEEL BETTER THAN SAVING MONEY

Now you can help offset the high cost of healthcare while keeping your family on the road to good health. You receive significant savings for you and your dependents on healthcare services everyone can use.

These Benefits are Not insurance:

- Easy to use
- No health restrictions
- Use immediately when you receive your card
- No paperwork

ALL OF THESE BENEFITS ARE AVAILABLE TO YOU AND YOUR FAMILY ON ONE CONVENIENT CARD. This is a

discount medical program offering significant savings from thousands of healthcare providers across the nation.

YOUR MEMBERSHIP IS SIMPLE AND

EASY TO USE. You can begin saving money as soon as you receive your membership packet. It's

quick and easy to locate participating providers in your area using the toll-free numbers listed on the back of your membership card.
Simply present your card at provider locations to receive immediate savings.



WE GUARANTEE YOU WILL BE 100% SATISFIED.

If for any reason you are not completely satisfied with your membership, simply return the membership packet within 30 days and your money will be cheerfully refunded.

FIND THE PACKAGE THAT FITS YOUR NEEDS.

Base Package

\$9.99/month

\$119.88/year

Vision

Dental

Pharmacy

TelaDocTM

Premium Package

\$19.99/month \$239.88/year

Vision

Dental

Pharmacy

 $TelaDoc^{TM}$

Travel Assistance

Roadside Assist

Financial Help Line

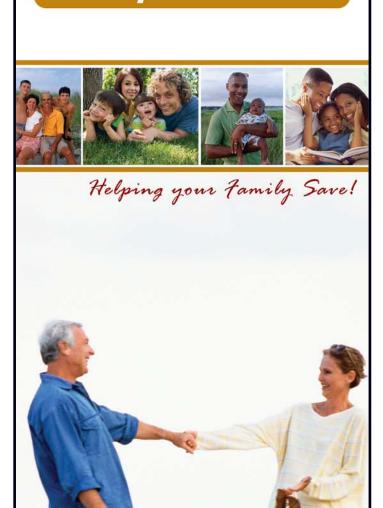
Identity Theft Prevention

PEOPLE'S HEALTH PEOPLE'S HEALTH

14240 Proton Road • Dallas, TX 75244

www.peopleshealthexpress.com
Group Number Login: BMLL2

PEOPLE'S HEALTH PEOPLE'S HEALTH



Non-Insurance Benefits That Work

TWO PACKAGES AVAILABLE!
FIND THE ONE THAT'S RIGHT FOR YOU
ON THE BACK PANEL.

VISION CARE

PRESCRIPTION EYE GLASSES

- > Save 20% to 60% on eyewear at over 12,000 optical locations nationwide.
- Most frames, lenses and specialty items are available.

OPHTHALMOLOGY SERVICES

> Save 10% to 30% on medical eye exams and 40% to 50% off the overall national average for LASIK surgery.

CONTACT LENSES

> Save 10% to 40% on most brands of replacement soft and gas permeable contact lenses including disposables, torics and bifocals through the mail order service.

PRESCRIPTION DRUGS

NEIGHBORHOOD PHARMACY

- > Save 10% to 60% on most acute-care medications such as antibiotics and pain killers prescribed to treat short term illnesses or conditions.
- Accepted at independent, national and regional chain pharmacies nationwide.

MAIL ORDER PHARMACY

- Guaranteed lowest prices on maintenance medications prescribed to treat on-going conditions.
- > Save an average of 10% below AARP's prices and beat the lowest retail pharmacy price by \$5.00 with no postage or dispensing fees and the convenience of home delivery.

DENTAL CARE

- Members save 15% to 50%* on everything from general dentistry and cleanings to root canals, crowns and orthodontia.
- ➤ Over 76,000** available dental practice locations nationwide.
- ➤ Save on routine dental services such as X-rays and fillings.
- > Save on specialty care such as orthodontics and periodontics where available.

*Actual costs and savings vary by provider and geographical area.
**According to the Aetna Enterprise Provider Database as of October 1,
2008.

TELADOC™

- National network of state licensed primary care physicians providing cross coverage consultations 24 hours/365 days a year.
- Physicians diagnose routine medical problems and prescribe short-term medication, when appropriate.

TelaDocTM does not prescribe DEA controlled substances or lifestyle drugs. TelaDocTM is not available to residents or in the state of Oklahoma. TelaDocTM provides services for members 10 years of age or older. TelaDocTM does not replace your primary care physician.

EMERGENCY TRAVEL ASSIST

- ➤ Access to a worldwide network of medical and travel assistance personnel and emergency evacuation benefits when traveling over 100 miles away from home and suffering illness or injury.
- > A full list of benefits and restrictions is furnished upon request.

LIFELOCK

- Place fraud alerts on your credit reports so only you can use them.
- ➤ WalletLockTM assists you in the event your wallet is lost or stolen.
- ➤ eReconTM searches for your information being sold or traded online.
- ➤ TrueAddress[™] notifies you when a change of address is filed in your name.
- ➤ \$1 million service guarantee-if your identity is stolen while you're a client, we will do whatever it takes to recover your good name and spend up to \$1 Million to do it.

ROADSIDE ASSIST

- ➤ Up to 15 miles towing (up to \$80 retail value) per occurrence maximum for covered charges.
- ➤ Flat tire, lock-out, battery and collision assistance.
- ➤ Fuel, oil, and other fluid delivery.

FINANCIAL HELP LINE

- Comprehensive, objective guidance from experienced, certified financial counselors via phone and Internet.
- Access interactive calculators, glossaries and financial planning tools.
- Direct link to the Financial Help Line website, featuring an extensive library of financial planning related articles focusing on "how to" checklists, fact sheets and other lists to help plan ahead.

Disclosures

- > This plan is NOT insurance.
- > This plan provides discounts at certain health care providers for medical services.
- This plan does not make payments directly to the providers of medical services.
- The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization.
- This discount card program contains a 30 day cancellation period.
- FL, LA, ND, OK, SC, SD and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date.
- AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days.
- MD Residents: The membership fee and one-time registration fee (minus \$5.00) will be refunded if cancelled within the first 30 days and upon return of the discount card.
- The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received.
- The discount medical card program makes available, before purchase and upon request, a list of program providers in the prospective cardholder's service area, including the name, city, state, and specialty of each program provider that is located in the cardholder's service area.

Discount Medical Plan Organization: New Benefits, Ltd. 14240 Proton Road, Dallas, TX 75244 (800)800-7616

A list of providers in your area is available at www.locateproviders.com.

Pharmacy discounts are Not Insurance, and are Not Intended as a Substitute for Insurance. **The discount is available only at participating pharmacies.**

Dental, Vision and Chiropractic Benefits are not available to VT

Travel Assist not available to OR, FL, CT, and WA residents.



Discount Medical Plan Application (Please Print) - INDIVIDUAL

Group Number BMLL1
Date/
First Name MI Last Name
Address
City State Zip
Daytime Phone () Evening Phone ()
E-mail
PLEASE SELECT YOUR PACKAGE:
□ BASE PACKAGE □ \$9.99 monthly □ \$119.88 yearly
Pharmacy* – Retail & Mail Order, TelaDoc™ w/No Consultation Fee (Subject to Availability), Vision (Coast to
Coast), and Aetna Dental Access®
□ PREMIUM PACKAGE □ \$19.99 monthly □ \$239.88 yearly
Pharmacy* – Retail & Mail Order, Proactive Identity Theft Prevention – Family Coverage (LifeLock), Roadside
Assistance (Nation Safe Driver), TelaDoc™ w/No Consultation Fee (Subject to Availability), Travel Assist (MedEx – Subject to Availability), Vision (Coast to Coast), Aetna Dental Access®, Financial Help Line (ask AFS)
Subject to Availability), Vision (Coast to Coast), Actifa Defital Accessor, Finalicial Help Life (ask AFS)
SIGN HERE
signature required

Disclosures:

This Plan is not insurance.

This contains a 30 day cancellation policy. Discount Medical Plan Organization: New Benefits, Ltd., 14240 Proton Road, Dallas, TX 75244. Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date. TelaDocTM is not available to residents or in the state of OK. TelaDocTM does not prescribe DEA controlled substances or lifestyle drugs. TelaDocTM provides services for members 10 years of age or older. TelaDocTM does not replace your primary care physician.

The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days.

Travel Assist not available to OR, FL, CT and WA residents.

Dental and Vision benefits are not available to VT residents.

Terms and Conditions

- 1. Member is defined as primary member, spouse, and all legal dependents. All legal dependents are automatically registered and no additional registration is required.
- 2. At any time, a participating professional may be eliminated from the respective network in which they are associated.
- 3. Companies providing benefits and discounts in this program are not a licensed insurer, health maintenance organization, or other underwriter of health care services. No portion of any provider's fees will be reimbursed or otherwise paid.
- 4. The discounts contained herein may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices from participating providers and 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.
- 5. Providers are subject to change without notice and programs may vary in some states. This is a discount membership program only, not insurance, and may be discontinued or modified at anytime. You will receive notice if the plan is discontinued or materially modified.
- 6. Savings are based upon the provider's normal fees. Actual savings will vary depending upon location and specific services or products purchased.
- 7. 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.
- 8. Companies providing benefits and discounts in this program are not licensed to provide and do not provide medical services or items to individuals. Providers contracted by each network associated with this program are solely responsible for the professional advice and treatment rendered to members and each company disclaims any liability with respect to such matters.
- 9. **Refund Policy and 30-day Money Back Guarantee**: If you cancel for any reason within 30 days after the effective date, you will receive a full refund of paid membership fees. Non-refundable one-time fees will be disclosed at the time of application. TN and AR residents: A refund of all fees will be issued if membership is canceled within the first 30 days.

Note: This contract is not covered by any life and health guarantee association.