

LEADS_2_HEALTH: LIMITED OFFER

PRE - APPROVED APPLICATION FOR ALL UNINSURED AMERICANS

New Health Plans \$99/\$129mo

*

Also available to Business Owners

Individual or Entire Family

Normally \$199 / mo and \$299 / mo

**Doctor visits, Hospital, Prescription Card, Dental, Vision,
Accident coverage w/\$100 deductible and other Benefits Available.**

THIS PLAN IS ONLY AVAILABLE TO PEOPLE WITH NO INSURANCEDate: ___/___/___ Simply fill out the form below and fax it to: **1-775-924-3810**

First	Mi	Last
Address	City	State Zip
Daytime Phone	Evening Phone	Cell Phone
DOB ___/___/___	Smoker: yes / no	Non-Drinker: yes / no
Height: _____	Marital Status: _____	Current Ins.: yes / no
Weight: _____	Denied Coverage: yes / no	Self employed: yes / no
		Fax
		Pre-existing conditions: yes / no
		Gender: male / female
		Occupation: _____

No	Yes	
___	___	Heart disease
___	___	Aids
___	___	Cancer
___	___	Do you wish to retain an existing doctor
___	___	Have you resided in the U. S. for at least 11 of the last 12 months
___	___	Are you also interested in dental benefits



The \$99/mo Offer ends Friday @ 8:00pm

SIMPLY FILL OUT AND FAX BACK TO:

1-775-924-3810

**We GUARANTEE we HAVE a company that WILL provide you with
Health Benefits when you fax this completed form back**

If you would like to have your fax number removed please call toll free 1-888-638-6606

①

SIGNATURE REQUIRED: YES I give leads_2_health Permission to have a Healthcare Professional call me to go over a plan (x) ABOVE

LEADS 2 HEALTH: LIMITED OFFER

PRE - APPROVED APPLICATION FOR ALL UNINSURED AMERICANS

New Health Plans \$99/\$129mo

*

Also available to Business Owners

Individual or Entire Family

Normally \$199 / mo and \$299 / mo

**Doctor visits, Hospital, Prescription Card, Dental, Vision,
Accident coverage w/\$100 deductible and other Benefits Available.**

THIS PLAN IS ONLY AVAILABLE TO PEOPLE WITH NO INSURANCE

Date: ___/___/___ Simply fill out the form below and fax it to: **1-309-403-2276**

First _____ Mi _____ Last _____

Address _____ City _____ State _____ Zip _____

Daytime Phone _____ Evening Phone _____ Cell Phone _____ Fax _____

DOB ___/___/___ Smoker: yes / no Non-Drinker: yes / no Pre-existing conditions: yes / no

Height: _____ Marital Status: _____ Current Ins.: yes / no Gender: male / female

Weight: _____ Denied Coverage: yes / no Self employed: yes / no Occupation: _____

No Yes

_____ Heart disease

_____ Aids

_____ Cancer

_____ Do you wish to retain an existing doctor

_____ Have you resided in the U. S. for at least 11 of the last 12 months

_____ Are you also interested in dental benefits



The \$99/mo Offer ends Friday @ 8:00pm

SIMPLY FILL OUT AND FAX BACK TO:

1-309-403-2276

**We GUARANTEE we HAVE a company that WILL provide you with
Health Benefits when you fax this completed form back**

If you would like to have your fax number removed please call toll free 1-888-638-6606

2

SIGNATURE REQUIRED: YES I give leads 2 health Permission to have a Healthcare Professional call me to go over a plan (x) ABOVE

LEADS 2 HEALTH: LIMITED OFFER

PRE - APPROVED APPLICATION FOR ALL UNINSURED AMERICANS

New Health Plans \$99/\$129mo

*

Also available to Business Owners

Individual or Entire Family

Normally \$199 / mo and \$299 / mo

**Doctor visits, Hospital, Prescription Card, Dental, Vision,
Accident coverage w/\$100 deductible and other Benefits Available.****THIS PLAN IS ONLY AVAILABLE TO PEOPLE WITH NO INSURANCE**Date: 8/21/04 Simply fill out the form below and fax it to: **1-775-924-3810**First Christine MI Baker LastAddress 989 So. Main St. A-150, Cottonwood, AZ City 86326 State 86326 Zip206-202-4653

Daytime Phone Evening Phone Cell Phone Fax

DOB [REDACTED] Smoker: [REDACTED] Non-Drinker: [REDACTED] Pre-existing conditions: [REDACTED]Height: [REDACTED] Marital Status: [REDACTED] Current Ins.: [REDACTED] Gender: male / female [REDACTED]Weight: [REDACTED] Denied Coverage: [REDACTED] Self employed: [REDACTED] Occupation: consultant

No Yes

Heart disease

Aids

Cancer

Do you wish to retain an existing doctor

Have you resided in the U. S. for at least 11 of the last 12 months

Are you also interested in dental benefits

**The \$99/mo Offer ends Friday @ 8:00pm****SIMPLY FILL OUT AND FAX BACK TO:****1-775-924-3810****We GUARANTEE we HAVE a company that WILL provide you with
Health Benefits when you fax this completed form back**

If you would like to have your fax number removed please call toll free 1-888-638-6606

SIGNATURE REQUIRED: YES I give leads 2 health Permission to have a Healthcare Professional call me to go over a plan (x) ABOVE

(3)

Call log	Credit Factors	www.CreditFactors.com
Account:		
Experian:		
Equifax:		
Trans Union:		
Date - Time	Name - # and ext.	Result
	Called around 4pm for Lisa ext 215 - was transferred and	
	Heather	Heath 1 USA
		N.Y.
8/3	James	will pay to 571 <u>lan</u>
8/4	7 Lisa ext 208	called again, promised fax faxed 3 pages
	PPO Provider 800-810-7857	
	800 810-7856 - Medone ? & It's the	
		same!
		closed for benefit info by
		5pm EST PST
8/6	4:30 PM	Called several times, no answer
Start a NEW log for every account, write down when and how you disputed and the results. Label a file folder for EACH disputed account, keep it for 10 years.		

70%

8 PPO

pextel

Paul

ext. 219
part-time
cell

202-4653

201-664-0071

(4)

5/4/2004 2:46 PM

Nationwide Benefits Association

Administered by USA Health One Family Benefit Plans

1-800-384-2749 (office)

1-775-628-1633 (fax)

FAX TRANSMITTAL FROM THE CUSTOMER SERVICE DEPARTMENTFor: CHRISTINE BAKER From: LISA S. EXT 208Fax: 571-222-1000 Date: 8-04-04

Customer's

Home #: _____

Office #: _____

For Review

Urgent

Please Reply

Per Your Request

Please visit our website: www.healthoneusa.com for more information.

Call ME
back to
complete your
application

(5)

ASSOCIATION HEALTH PLAN

HEALTH PLAN

HOSPITAL

Hospital stays - *reduced up to 80%

Our Nationwide PPO Network is one of the most comprehensive networks in America, comprised of physicians, hospitals and other health care provider locations, which are contracted as participating providers.

- No deductible
- No limitations in usage or number of confinements
- Immediate eligibility regardless of health conditions

Surgical Procedures	Laboratory	MRI
Rehabilitation	X-Ray	Routine Physical
Group Therapy	Dialysis	Exam
Medical Diagnostic	Typical Hospital	Well Child Care
Maternity	Procedures Hospital	Blood Work
Special Testing	Rooms	Injectors
Xat Scan	Intensive Care	
Medical Equipment	Chemotherapy	

700,000 Healthcare Providers

Doctors, Hospitals, and Medical Facilities

OUTPATIENT TESTING CLINICS

Members can receive significant savings on CAT scans, MRIs, X-rays, mammograms, and radiology.

COSMETIC SURGERY

Reduces Physician's fees on most elective cosmetic surgery procedures.

LONG TERM CARE/ELDER CARE

*Savings up to 30%

Long-term care includes benefits for Nursing Homes, Assisted Living Centers, Home Health Care, Physical Therapy, Psychiatric Treatment Centers, Hospice and Medical Equipment.

VISION PLAN *Savings up to 65%

Members will receive immediate savings on all your eye-care needs including exams, frames, lenses and contacts. Expect savings up to 65% or more on designer frames. Honored at more than 6,500 locations nationwide including Sears Vision Centers, J.C. Penneys, Pearle Vision Centers, Texas State Optical, Lens Crafters and many more.

DOCTOR VISITS *Reduced up to 60%

Members have access to one of the most comprehensive doctor and medical provider networks in America. Members will save up to 60% off doctor visits and office procedures.

OFFICE PROCEDURES

- No limitations in usage or number of visits
- Immediate eligibility regardless of health conditions
- Authorized clinics with extra savings for the patient

EMERGENCY AIR AMBULANCE

Pays up to \$100,000

Benefits are available for illness or accident emergencies when you are away from home, or in another country.

ALTERNATIVE MEDICINE *Up to 30% savings

Acupuncturists, massage therapists, nutritional counselors, meditation and relaxation technique practitioners. No limits on the number of visits.

24 HOUR NURSE HOT LINE

This service provides a toll-free number for instant access to a live health care professional for any health care information day or night. Members have unlimited access 24/7.

CIGNA DENTAL PLAN

*Reduces service cost up to 15-50% or more

Select from over 55,000 certified dentists and specialists nationwide. No deductible, no spending caps, immediate utilization, no pre-existing condition exclusions, no maximum spending limits and no waiting period. Save on all dental maintenance procedures including oral surgery and dental care.

PROCEDURE	USUAL & CUSTOMARY	YOU PAY	% OF SAVINGS
Oral Evaluation	\$ 35	\$ 35	54%
Teeth Cleaning	\$ 67	\$ 44	51%
Root Canal (Anterior)	\$ 489	\$ 253	47%
Amalgam Fillings (2 Surfaces)	\$ 90	\$ 43	52%

* This is for savings example purposes. Fees will vary by region and provider. Prices are subject to change without notice.

MEDICAL ACCIDENT PLAN

Pays up to \$7,500 per occurrence for each accidental injury with a \$100 deductible. Accepted at emergency rooms, clinics, urgent care centers, and physicians' offices Worldwide!

AD&D Pays up to \$25,000

ACCIDENTAL DEATH & DISMEMBERMENT

Accidental Death Benefit, \$10,000 for spouse, \$2,000 for each child. AD&D pays for loss of limb or sight according to the schedule.

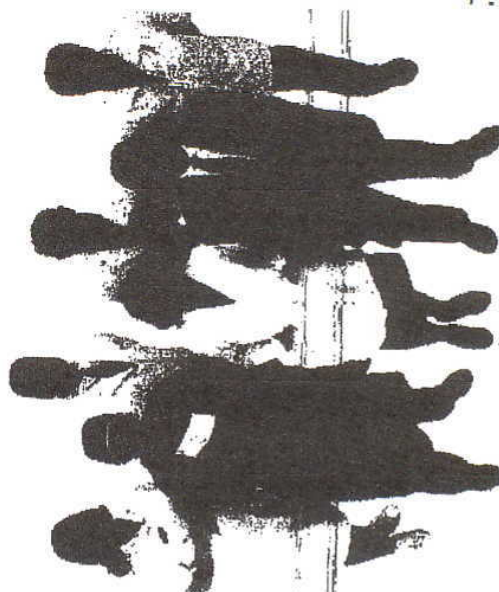
Schedule details available upon request.

HEARING PLAN *Savings up to 60%

Members are guaranteed preferred pricing with savings up to 60% on over 80 different hearing aid models.

COUNSELING SERVICES *Savings up to 50%

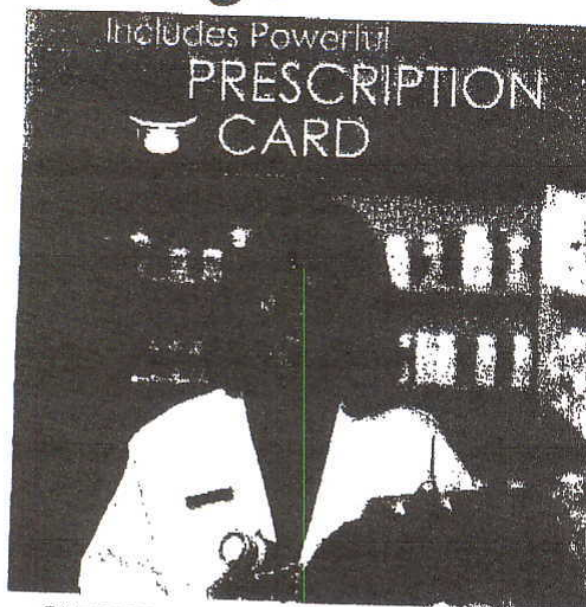
Members have access to health counseling services including stress, workplace issues, domestic abuse, drug alcohol and nicotine, family issues, weight loss, depression, and much more



ASSOCIATION HEALTH PLAN | HEALTH PLAN | ASSOCIATION HEALTH PLAN | ASSOCIATION HEALTH PLAN

Select **One** Health Plan

ASSOCIATION

Includes Powerful
**PRESCRIPTION
CARD****PRESCRIPTION PLANS****NEIGHBORHOOD PHARMACY PLAN**

Saves up to 60% on name brand

Plan is accepted by most local and chain pharmacies throughout the U.S.

GENERIC PRESCRIPTION PLAN**\$15 CO-PAY***

Members have a \$15 co-pay for most generic drugs which is honored at most pharmacies throughout the U.S.

(Includes most generic prescriptions.)

(Co-Pay prescription program not available in all states or all membership plans.)

CANADIAN MAIL ORDER PHARMACY PLAN

Saves up to 50% and more

This program includes the same USA medications that are approved by FDA

**HOSPITAL**

Hospital stays - *reduced up to 80%

Our Nationwide PPO Network is one of the most comprehensive networks in America, comprised of physicians, hospitals and other health care provider locations, which are contracted as participating providers.

- No deductible
- No limitations in usage or number of confinements
- Immediate eligibility regardless of health conditions

Surgical Procedures	Laboratory	MR
Rehabilitation	X-Ray	Routine Physical
Group/Therapy	Dialysis	Exam
Medical Diagnostic	Typical Hospital	Well Child Care
Maternity	Procedures Hospital	Blood Work
Special Testing	Rooms	Injections
Cat Scan	Intensive Care	
Medical Equipment	Chemotherapy	

700,000 Healthcare Providers
Doctors, Hospitals and Medical Facilities**OUTPATIENT TESTING CLINICS**

Members can receive significant savings on CAT scans, MRIs, X-rays, mammograms, and radiology.

COSMETIC SURGERY

Reduces Physician's fees on most elective cosmetic surgery procedures.

LONG TERM CARE/ELDER CARE

*Savings up to 30%

Long Term Care includes benefits for Nursing Homes, Assisted Living Centers, Home Health Care, Physical Therapy, Psychiatric Treatment Centers, Hospice and Medical Equipment

VISION PLAN *Savings up to 65%

Members will receive immediate savings on all your eye-care needs including exams, frames, lenses and contacts. Expect savings up to 65% or more on designer frames. Honored at more than 6,500 locations nationwide including Sears Vision Centers, J.C. Penneys, Pearle Vision Centers, Texas State Optical, Lens Crafters and many more.

HealthONE
Family Benefit Plans

CONTACT + ENROLL NOW + REQUEST INFO + BECOME AN AGENT

For Additional Assistance Call: (800) 384-2749

Frequently Asked Questions

Q: How can I pay for my HealthONE Membership?
- Monthly billings are conveniently paid electronically by checking account or may be list billed in the case of employer groups of 20 members or more.

Q: How do I know which Health Providers are available to me? - HealthONE's provider networks make up one of the largest PPO networks in America. You will have the flexibility to choose your doctors, hospitals, specialists and other providers. Refer to your membership manual, call the help desk or search the website.

Q: How do I use my HealthONE Cards? - You will receive a packet with your cards, which will include a Membership Information Manual explaining in detail your benefits and how to use them. Included are emergency phone numbers and member help desk phone numbers.

Q: How long can I keep my Health Plan? - Your membership is renewable to age 55.

Q: How soon after enrollment can I begin using my Gold Plan? - Immediately upon receiving your HealthONE Card you can access your medical benefits as long as your effective date as stated during the enrollment process has been met. There is no waiting period except for your Medical Accident and AD&D Plan, which is effective 30 days after your activation date. Allow 10 to 12 business days for your cards and information packet to be processed and mailed to you.

Q: Is my new Gold Plan Insurance? - The Gold plan is a membership association benefits and is not insurance. As a member you will receive health benefit savings based upon direct PPO contracts with medical providers. You also, as a member, receive several association group insurance products like the accident and the AD&D benefits.

Q: Must I use a doctor in the National Provider Network? - Yes, in order to receive full benefit from the program the PPO Network Providers must be used. Insurance benefits may be used outside of the PPO network; however, using providers within the network should significantly reduce your costs for medical services and procedures.

Q: What if I am traveling or moving and need to use this plan? - Providers are available in every state. Simply call the toll-free help desk number for providers.

Q: Who is HealthONE? - HealthONE is an organized national network of providers and a member association consisting of members across the U.S. The nationwide providers consists of doctors, hospitals, clinics, out patient testing centers, urgent care centers, dentists, pharmacies, vision centers, chiropractors, and other health care facilities that provide service to our members.

Q: Would a pre-existing medical condition, or my age prevent acceptance into the Gold Plan? - The



B4 YOUR HEALTH

Health Insurance, The Last Bastion of Capitalistic Greed!

I still have trouble believing how much I was being overcharged. And to think, this time two years ago I was so convinced I had such a great deal. Then they started to hike up the charges, 20% - 40% in one year, and then again, next year! Is that even legal?

"I should have been paying closer attention to their sneaky price increases."

Do you know why insurance companies 'stick you' with such high prices? It's because they can! Where else are you going to go? The Government? They can't even deal with the Medicare and Social Security (yes right like that's going to be around in 20 years when I need it) crisis! The last thing the government wants right now is to adopt another burden, and the average American consumer doesn't realize this. However, the multi-billion dollar insurance companies know this, and they are leveraging the government by charging the consumer any price they see fit. Unfortunately, the government isn't able to protect us the consumers from their greed.

"No wonder why they make such a killing!"

In fact, when I stopped to think about it, I was curious to know if I had fallen into the same trap by not reviewing my own coverage. But instead of being stubborn I dug out my policy and was shocked to find my prices had started to skyrocket. "Wow! Was I being ripped off?"

"At last, an easy way out!"
I read an article in a financial magazine

about some guy who cut his insurance cost in two-thirds.

Being curious, I called the free 800 number hotline to see if I qualified. After calling and running through their qualifying questions I finally understood how the insurance companies are able to take advantage of millions of American consumers and learned what I, (and everyone else) was doing wrong!

In fact, I found out that I had been getting robbed for years.

"If I only would have known their dirty little secrets sooner."

I guess the agent who sold me my policy was more concerned about what they were going to get out of it, than doing what's best for me.

Little did I know that there are over 1,893 companies who sell insurance, but only a handful are non-profit associations. Fortunately, this questionnaire identified enough for me to learn how the Insurance Companies manipulate the American public.

"If you're not sure if you are being overcharged for your health insurance, I advise you to call the number below. Answer the questionnaire, find out if you qualify, and learn what the insurance companies do to manipulate the market."

"After all, wouldn't you like to know if and how you are being ripped off?"

To get your free copy of this report just call toll free 1-888-587-1014, 24 hours, charge for this service. And most importantly there is no one on the telephone to hassle you.



NEW YORK—

Medibotics and Genecell Corp. announced a joint venture that will combine Genecell cell's cell-research with Medibotics computer systems.

Genecell, Philadelphia, PA is conducting a trial in England that is examining the possibility of using from arm muscles to heart muscles.

Medibotics, NYC, will contribute a catheter bed delivery system. The company also said they would conduct longer-range research into the possibility of using genetically modified cells and cells from other than the recipient.

The joint venture, called Medicell Therapeutics, will employ about 60 in three locations, in Howard, Medibotics' parent and Chief Operating Officer. Financial details of the merger were signed, but Medibotics

Alliance Healthcare

Your Smart Choice

- Doctor Office Visits
- \$10/20/50 Drug Fee

* Premier Plus and Premier Platinum Plan Only



- Medical
- Accidental Injury
- \$50 deductible
- Miracle-Ear
- Air Ambulance

- Professional Counseling
- Vision Benefits
- Hospitalization & Surgical Benefits
- Chiropractic

- Medical Financing
- Prescription & Diabetic Supplies
- Disability Income

Medical & Dental Financing Available

Under \$100 for the entire family

- Over 600,000 Doctors
- Over 36,000 Medical Clinics
- Over 50,000 Dentists

Plans Starting at-

- Individual Plans **\$79.95**
- Couple Plans **\$89.95**
- Family Plans **\$99.95**

Let us give you a free quote today

1-888-273-5474

(Hours 8:00 A.M. – 8:00 P.M. Pacific Standard Time)

OFFER EXPIRES FRIDAY AUG 13TH!!

To have an effective date of September 1st

Member Advocacy Program

If you have received this fax in error, or no longer wish to receive fax correspondence from our company **CALL TOLL FREE** and your fax number will be removed immediately and permanently.

1-888-217-8249

NEW HEALTH BENEFITS



R_x



\$ **89**.00
PER MONTH

ONE LOW PRICE COVERS INDIVIDUALS
OR THE ENTIRE FAMILY

(800) 681-1637

**Medical
Dental
Prescriptions**

- ✓ All Pre-Existing Conditions Accepted !
- ✓ No Health or Occupation Restrictions !
- ✓ No Limitations on Usage !
- ✓ No Deductibles !
- ✓ All Ages Accepted !
- ✓ You Cannot Be Singled-Out for Rate Increases or Cancellations!
- ✓ Affordable for Families and Individuals

Call to hear more about these benefits:

- | | |
|--------------------------|-------------------------|
| ✓ Doctor Visits | ✓ Dental |
| ✓ Hospital visits | ✓ Vision |
| ✓ Emergency Room | ✓ Chiropractic Care |
| ✓ Urgent Care Facilities | ✓ National PPO Network |
| ✓ Outpatient Testing | ✓ Hearing |
| ✓ Medical Specialist | ✓ Long Term Care |
| ✓ Home Healthcare | ✓ Elder Care |
| ✓ Physical Therapy | ✓ 24 Hour Nurse Hotline |
| ✓ Alternative Care | ✓ Air Ambulance |

GROUP INSURANCE BENEFITS INCLUDE:

- ★ Accidental Injury Insurance
- ★ Accidental Death & Dismemberment
- ★ Emergency Helicopter Rescue

**OPEN ENROLLMENT
OFFER ENDS FRIDAY**

**CALL TODAY!
TOLL-FREE**

(800) 681-1637

Mon-Fri. 8am-6pm (cst)

Se Habla Espanol
(entre con o sin seguro social)

Business owners: Ask to speak to a Manager for additional information

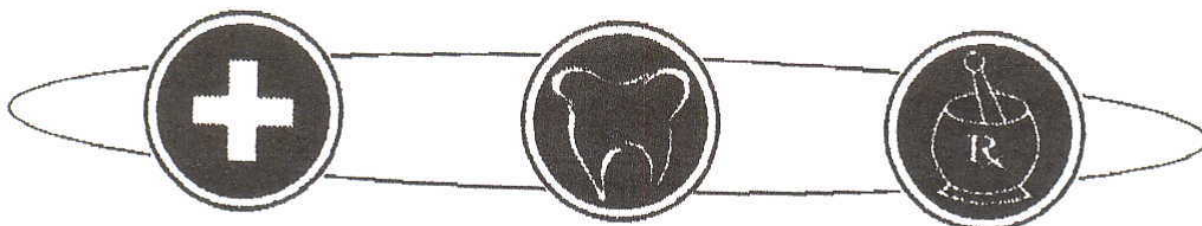
If you received this in error or wish to be removed from our database, please call toll free: 1(877) 417-2165

11

invalid or blocked

ATTENTION: Business Owners & Individuals

Health Care for the Entire Family



Medical

Dental

Rx

Our Healthcare Programs Include:

- Maternity
- Vision and Dental
- Accidental Injury (Emergency Room)
- PPO Hospital Network (over 3,500 hospitals)
- PPO Physician's Network (over 350,000 doctors)
- Prescription Program (Target, Eckards, etc.)
- Hearing Plan
- 24 Hr. Live Nurse Helpline
- 60 Day Satisfaction Guarantee
- \$25 FIRST USE Rebate
- \$250 Visa Give-Aways
- Personal Healthcare Advocate Program
- 24 Hr. Customer Service

As Low As

\$54⁰⁰

Per Month.

ALL Pre-existing conditions accepted!

NO limitations on usage!

YOU can not be singled out for rate increases or cancellations!

NO age restrictions!

Limited Time Offer Good Through Friday!
CALL US TODAY! 1-888-856-7985

Mon-Fri 8am-8pm, Sat 8am-12pm CST

To Be Removed From Our Database, Call Toll Free At 1-800-658-8133.

© 2004 This is not insurance. Approval #PL22

12

Affordable Health Care!



Medical



Dental



Rx

**Health Care for
The Entire Family
ONLY**

\$50-\$90

Per month

MONTH TO MONTH!!

Health Care Plan Includes:

- ♦ Medical
- ♦ Dental
- ♦ Prescriptions
- ♦ Vision
- ♦ Hearing
- ♦ Chiropractic
- ♦ Office Visits, Hospital Stays Etc.
- ♦ PPO Hospital Network
- ♦ PPO Physicians Network
- ♦ Accidental Injury
- ♦ Accidental Death
- ♦ Air Ambulance Protection

- ☑ All Medical conditions accepted.
- ☑ No rate increases!
- ☑ No exam required!
- ☑ No age restrictions!

**OFFER EXPIRES
WEDNESDAY!!**

CALL TODAY!!!

1-800-521-4092

ASK ABOUT OUR FREE UNLIMITED USA NAME BRAND PRESCRIPTIONS!!
CALL TO SEE IF YOU QUALIFY FOR THE FREE PRESCRIPTIONS!!

This number is our customer database from 2002. If you do not wish to receive these bulletins in the future, please call toll free @ 1-888-644-4262. You will be permanently removed from all future contact from our company. We are an association membership healthcare plan. NOT INSURANCE!