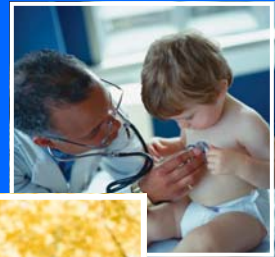


carexpress

Quality Healthcare Made Easy

DISCOVER THE SAVINGS
REDUCE YOUR HEALTHCARE COSTS TODAY





Getting to Know Us

What Is CARExpress?

CARExpress is a health discount membership program which offers significant savings to all members. **CARExpress is not insurance.** In many ways, it is the perfect complement to insurance since CARExpress offers savings on many products and services not included under your insurance program. With CARExpress, you can design your own benefits package to meet your specific needs!

Since CARExpress is not insurance, there is no paperwork and everyone is accepted, regardless of age, occupation or health condition! With over one million participating providers nationwide, each and every member has the opportunity to save up to 50% on most health care costs.

How Does It Work?

We've made it simple—just follow these 3 easy steps:

1. Join the CARExpress program by phone, fax, mail or online at www.carexpresshealth.com.
2. When you receive your membership card and kit, simply call a participating provider for an appointment.
3. Present your CARExpress card at the time of service and immediately receive your savings. (*Exception: When using the hospital program.*)



Who Is Accepted?

Everyone is accepted. There are no pre-qualifications, no exceptions and no medical exams. Whether you are an individual or a group of 100,000, CARExpress will save you money on your everyday healthcare expenses.

CARExpress is a family program. Every family member living in your household is able to use the CARExpress program. Just be sure to enroll each family member in CARExpress at no extra cost to you.

Where Can I Use CARExpress?

With more than one million participating healthcare providers, there is a good chance that you will find providers in your local neighborhood. However, even with this vast network, there will be some areas without providers, particularly, where the population is less dense. Our networks are “open” networks and allow you to nominate your provider for possible participation in the program

When Can I Use CARExpress?

CARExpress can be used whenever you need and as often as you like. As a matter of fact, the more you use the program, the more you'll save. Usually within the first few uses of the CARExpress card, your savings will more than pay for the cost of the program.

*Please note that **this is NOT insurance** and we do not make payments directly to medical service providers. It is a discount program and you are obligated to pay for all health care services. You will receive discounts for medical services at those health care providers who have contracted with the discount plan organization. You may request a list of participating providers including name, city, state and specialty at any time.*

Program Overview



carexpress Health Discount Programs

▶ Retail Pharmacy	Save up to 25% on all prescriptions, brand and generic
▶ Mail Order Pharmacy	Save up to 50% on a 90-day supply/brand and generic Rx
▶ 4 Tier Rx Plan	Rx Preferred Drug Program, pay up to \$10, \$20, \$40 or Discount
▶ Dental Care	Save 15% - 50%, includes dentists and specialists
▶ Vision Care	Save 10%-50% on eyewear, exams and Lasik
▶ Chiropractic Care	Free initial consultation plus save 50% off diagnostic services and x-rays; save 30% on treatments
▶ Alternative Care	Save 25% on 20+ holistic modalities
▶ Physician Care	Save up to 30% on physician visits, includes a 20% savings guarantee!
▶ Hospital Care	Save up to 40% on your hospital stay at any accredited US hospital
▶ Laboratory/ Radiology Services	Save up to 70% on 300+ blood tests. Save 30-65% on CTs, MRIs, MRAs & PET scans
▶ Wellness Profile	<i>FREE</i> comprehensive profile annually, blood test with 50+ results to check your body's major systems
▶ TelaDoc	Consult with primary care physician by phone, Rx services. Available 24/7
▶ Global Healthcare Program	Save 40%-80% on surgical procedures
▶ Online Psychologist Program	Psychologists available online 24/7 to answer mental health concerns, unlimited use
▶ 24-Hour Nurseline	Speak with an RN for advice, information or referral 24/7; audio library also available
▶ Online Pharmacist Program	Unlimited online access to board certified pharmacists, available 24/7
▶ Online Physician Program	Consult online with board certified physicians for advice, assistance, and referral. Available 24/7, unlimited use
▶ Online Dentist Program	Online access to board certified dentists, unlimited use, 24/7
▶ Online Health Assessment	Identify potential health problems, online tool calculates risk levels
▶ Hearing Care Program	<i>FREE</i> hearing exam plus save 15% on hearing aids
▶ Medical Supplies/Equipment	Save 20%-50% on 200,000+ medical supply & equipment items



Health Care Services



RETAIL PHARMACY

Save up to 25% on prescription medications at 90% of the nation's retail pharmacies for you and your family members. Receive immediate savings on your prescriptions by simply selecting a participating pharmacy, presenting your card and paying the discounted amount. All prescriptions are monitored for drug interactions to assist in the safe use of medications. Accepted at over 45,000 major chain and independent pharmacies nationwide such as **CVS, Rite-Aid and Winn Dixie.**



MAIL ORDER PHARMACY

For additional savings up to 50% on maintenance medications, use our easy Rx mail order service. You will receive the same high quality service including monitoring for drug interactions plus information on the proper use of each prescription. Your prescriptions will be delivered to your home confidentially.



4 TIER Rx PROGRAM

Looking for more than just a discount program? This 4 tier Rx program uses a "preferred" brand and generic drug list to provide the best possible savings at 54,000 pharmacies nationwide. Pay up to \$10, \$20, \$40 or a discount. Members should consult with their doctor to prescribe a drug within the 1st 3 tiers, if possible.



DENTAL CARE

Through our national network of 65,000 licensed dentists, save 15% to 50% off dental services. Dental network includes specialists such as orthodontists, periodontists and oral surgeons. Participating providers are credentialed and adhere to the prevailing fee schedule for their area.



VISION CARE

Through our national network of 11,000 providers, save 10% to 50% off the retail cost of eyewear and contact lenses for every member of your household. Providers include: **Pearle Vision, Sears Optical, JC Penney Optical, Target Optical** and thousands of independents. *Laser Vision Correction (Lasik)* and the *Mail Order Contact Lens Replacement* bring you additional savings. 100% 30-day Money Back Guarantee.



CHIROPRACTIC CARE

Choose from over 12,000 chiropractors nationwide who offer a FREE initial consultation plus savings of 50% on diagnostic services and x-rays and 30% on adjustments and treatments. There are no limitations on the number of treatments you receive per year.



COMPLEMENTARY & ALTERNATIVE MEDICINE

Through our network of 8,000 complementary and alternative health providers, members receive savings of 25% on a wide range of over 20 modalities of care. These include: acupuncture, acupressure, aromatherapy, herbology, homeopathy, massage, naturopathic physicians, oriental, reflexology, reiki and many more.

46 million Americans have no insurance coverage, plus 61 million have only marginal coverage.

- ✓ 32 million Americans are taking three or more medications daily.
- ✓ 64% of adults wear corrective glasses
- ✓ The average dental expenses increased 24% between 1996 and 2004.



PHYSICIAN CARE

One of the nation's largest health savings networks with 500,000 physicians, surgeons and specialists, plus 50,000 ancillary service providers including laboratories, radiology facilities, home healthcare, mental health, physical therapy, nursing facilities and much more. You choose the service provider or facility that best meets your needs. Save 20-30% on physician visits with a guaranteed 20% savings!



HOSPITAL CARE

Offering you a unique approach to reducing your hospital costs, this program will also assist with your medical financing issues. Whether it is an outstanding hospital bill or an upcoming hospital stay, you will save! Visit any accredited US hospital--you are not limited to a specific network.



WELLNESS PROFILE

Primary member receives a FREE comprehensive wellness profile annually. Includes blood tests with 50+ results, i.e, CBC, Thyroid, Lipids, Kidney, Diabetes, etc. (Not available in NY, NJ, RI)



LABORATORY/RADIOLOGY SERVICES

Savings up to 70% on 300+ blood tests. No doctor's orders needed. Confidential results sent directly to you. Savings of 30-65% off diagnostic imaging including CTs, MRIs, MRAs and PET scans. (Lab not available in NY, NJ, RI)



TELADOC

Consult with primary care physicians by phone for diagnosing medical problems and calling in prescriptions when appropriate. Available 24 hours a day, 7 days a week! Fee for service (Not available in OK, SC).



GLOBAL HEALTHCARE PROGRAM

Save 40-80% on surgical procedures. Network hospitals offer a wide range of medical services from executive health check-ups to multi-organ transplants. Procedures include: Cosmetic/Plastic Surgeries, Cardiology, Neurology, Oncology, Orthopedics, Gynecology, Ophthalmology and Dental.



ONLINE PSYCHOLOGIST PROGRAM

Licensed psychologists are available to answer mental health concerns. Psychologists provide confidential information that will help members make informed decisions about mental health issues not only for themselves but for their family members as well. Contact a Psychologist on-line, 24 hours a day, 7 days a week! Unlimited use!



24-HOUR NURSELINE

Need medical assistance in the middle of the night? Need healthcare advice on your children or elderly parents? Experienced RNs offer referral and information by phone 24 hours a day to assist you in making the correct choice for your health situation, i.e., minor or urgent health situations, medications, treatment options and self-care tips. Plus, access via phone or internet to a medical library with 2,200 topics.



ONLINE PHARMACIST

Unlimited online access to board certified pharmacists i.e., questions on medication, drug interaction, generic alternatives, side effects, etc. 24 hours a day, 7 days a week!





Health Care Services



ONLINE PHYSICIAN

The Online Physician Program allows members to consult with board certified, experienced physicians about health care issues. The online doctors can provide personal advice, suggest treatment alternatives, or refer you to other specialists - all accessible via internet, 24 hours a day, 7 days a week. Unlimited access!



ONLINE DENTIST

Unlimited access to have your dental questions answered by a board certified dentist. Ask questions about general dentistry, pediatric dentistry, dental drug interactions, cosmetic dental procedures, etc. Available online 24 hours a day/7 days a week.



ONLINE HEALTH ASSESSMENT

This program is a tool that helps you discover your own health and wellness potential, and helps you make decisions on improving your health. Your report will summarize your health risks and offer practical information that matches your concerns. Online access available, 24 hours a day, 7 days a week!



HEARING CARE PROGRAM

Through this nationwide provider network you receive a FREE annual, no-obligation hearing evaluation and a 15% savings should you need a hearing aid or accessories. Personalized in-office fittings and care are a crucial component of this program.



MEDICAL SUPPLIES & EQUIPMENT

Over 200,000 medical supplies and equipment items are available at savings of 20%-50% off the retail price. The wide range of product lines include: arthritic and bathroom aids, respiratory, ostomy, urologic, woundcare, wheelchairs, walkers, and many more. Most major brands such as J&J, Kimberly-Clark, Kendall, Bard and many others are included.

Member Perks!



Added Benefits	Description
	Join the millions of satisfied customers who use these high-quality health supplements at the lowest possible prices. Members receive an extra 10% off your entire order, every time you order!
	FREE Hundreds of coupons for prescription drugs, non-prescription drugs, and medicine for pets. More coupons than any similar site!
	Member savings include year round membership discounts on car rentals, plus other specials.
Fee for Service Program	
	Identity theft protection prevents your identity from being stolen before it happens. Fee for service.



Savings...



Benefit	Description	Retail Cost	CARExpress	Savings	% of Savings
4 TIER Rx	Flurazepam 30mg - 30caps	\$14.29	T1 \$9.44	\$4.85	34%
	Atenolol 50mg - 30tabs	\$10.99	T1 \$9.17	\$1.82	17%
	Alprazolam 0.25mg - 30tabs	\$14.99	T1 \$7.84	\$7.15	48%
	Nitro-Bid 2% Oint - 60gm	\$31.99	T2 \$14.50	\$17.49	55%
	Darvocet-N 50-60tabs	\$33.79	T3 \$27.54	\$6.25	18%
	Accupril 20mg—30tabs	\$71.59	T3 \$48.73	\$22.86	32%
	Dyrenium 100mg - 30tabs	\$83.99	T4 \$56.30	\$27.69	33%
	Taztia XT 240mg—30tabs	\$60.00	T4 \$47.28	\$12.72	21%
DENTAL	Adult Cleaning	\$70	\$50	\$20	29%
	Surface Filling	\$135	\$75	\$60	44%
	Crown	\$895	\$653	\$242	27%
	Oral Evaluation	\$40	\$25	\$15	38%
	Orthodontic Child	\$5,285	\$2,894	\$2,391	45%
VISION	Frames	\$200	\$120	\$80	40%
	Contact Lenses	\$90	\$72	\$18	20%
	Single Vision Lenses	\$295	\$191	\$104	35%
	Bifocals	\$87	\$50	\$37	43%
PHYSICIAN	Doctor Visit	\$71	\$49	\$21	30%
	Specialist	\$225	\$180	\$45	20%
LAB / RADIOLOGY	MRI	\$1,500	\$600	\$900	60%
	Thyroid w/TSH	\$161	\$49	\$112	70%
	Wellness Profile	\$400	FREE	\$400	100%
	Cardio Comprehensive	\$1,118	\$299	\$819	73%
	DHEAs	\$1,350	\$386	\$964	71%

EVERYONE IS ACCEPTED!
100% NO-RISK SATISFACTION GUARANTEE!
INCLUDES ALL HOUSEHOLD MEMBERS!
NO LIMIT ON USE!
NO CLAIM FORMS OR DEDUCTIBLES!



*Actual cost and savings vary by provider and geographic area.

"I purchased CARExpress somewhat apprehensively, but with the money back guarantee I had nothing to lose. I saved over \$400 on our prescriptions and over \$350 on our eye glasses in the first six months. CARExpress really works."

R.H., San Antonio, TX

"CARExpress saved my family over \$1,000 on prescriptions last year with its discounts. Being on a limited income, this has been a blessing. Thanks!"

P.G., Asheville, NC

"My husband was diagnosed with prostate cancer. Although we had spoken with our doctor, we had many questions unanswered and wanted to prepare to see the specialist. Through our CARExpress program, we called the 24-Hour NurseLine and they were so helpful. The nurse was able to give us very detailed information about the disease and what to expect. She also provided us with additional reference sources that we could research on our own."

J.T., Hicksville, NY



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