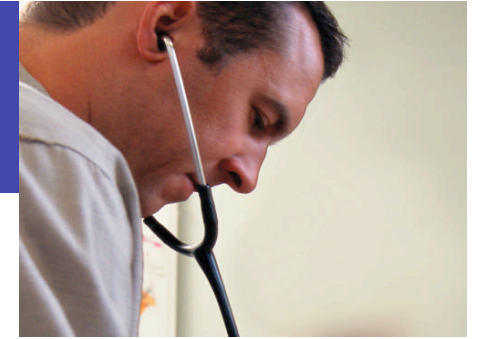


carexpress[®]
Quality Healthcare Made Easy



Presented by
Xpress Healthcare

What is CARExpress?



- Nation's Largest Health Savings Network
- Savings up to 50% on most healthcare services/products
- Over 1,000,000 participating providers nationwide
- Select the program that best fits your needs



CARExpress is a health discount program and not insurance.



CARE*Express* Advantages



- Every Customer Accepted
- Unlimited Use
- No “Pre-Existing Condition” Clauses
- One Fee Covers Entire Household
- No Claim Forms or Deductibles
- No Social Security number needed
- 100% “No Risk” Satisfaction Guarantee

Where Can I Use CARE*Express*?



You can use CARE*Express* at any of the 1,000,000 participating providers. CARE*Express* is an open network so you can nominate your provider to be considered for participation:

- ✓ 500,000 Physicians, Surgeons & Specialists
- ✓ All Accredited U.S. Hospitals
- ✓ 50,000 Ancillary Facilities (Laboratory, Radiology, Rehab, Physical Therapy)
- ✓ 45,000 Pharmacies
- ✓ 65,000 Dentists
- ✓ 11,000 Vision Providers
- ✓ 3,000 Hearing Providers
- ✓ 12,000 Chiropractors
- ✓ 8,000 Complimentary & Alternative Medicine
- ✓ Other Specialty Providers (DME, Clinics, Podiatry, Home Health)

How Does CARE*Express* Work?



1. Take your CARE*Express* card to a participating provider.
2. Present your CARE*Express* card at the time of service.
3. Receive on-the-spot discounts. That's it! So easy!



CARExpress Health Savings Network







- Retail Pharmacy
- Mail Order Pharmacy
- 4 Tier Rx Program
- Dental Care
- Vision Care
- Chiropractic Care
- Complementary & Alternative Medicine
- Physician Care
- Hospital Bill Mediation
- Wellness Profile
- Laboratory/Radiology Services
- TelaDoc
- Global Healthcare Program
- Online Psychologist Program
- 24-Hour Nurseline
- Online Pharmacist
- Online Dentist
- Online Physician
- Online Health Assessment
- Hearing Care Program
- Medical Supplies and Equipment

CARExpress Health Savings Network



Any member enrolling in one or more CARExpress benefits is eligible to receive any of these added benefits!

FREE
with your
membership

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!
MEMBER UPGRADE OPTIONS	
	Protect the health of your relatives living in Mexico. <i>FREE</i> Medical House Calls; Ambulance Service; Telephone Medical Assistance 24/7, plus Includes Entire Household!
	Comprehensive, affordable estate planning package. Last Will, Living Trust, Healthcare and Financial Power of Attorney. No add-ons, no surprises.
	Identity theft protection prevents your identity from being stolen before it happens. Fee for service.



Will I really save with CARExpress?



CARExpress Savings for a *typical* family:
Dad - 45, Mom - 45, Son - 14, Daughter - 12
One Year Medical Costs

<u>Benefit</u>	<u>Retail Cost</u>	<u>Our Cost</u>	<u>Savings</u>	<u>% of Savings</u>
Doctor/Hospital	\$ 2945	\$ 2062	\$ 883	30%
Prescription Drugs	1380	1035	345	25%
Medical Supplies	630	473	157	25%
Vision Care	640	384	256	40%
Dental Care	1340	938	402	30%
Lab/Radiology	1661	640	1012	61%
TOTAL	\$ 8,596	\$ 5,532	\$ 3,055	

Sample Cost Comparisons



■ Retail Pharmacy

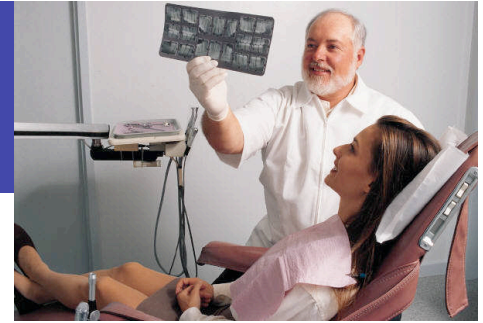
Prescription	Retail Cost	CARExpress Price
Ativan, 2mg/30 tabs	\$ 28.39	\$ 18.37
Zantac, 75mg/30 tab	\$149.99	\$101.44
Avapro, 75mg/30 tabs	\$ 77.59	\$ 61.84
Lodine, 200mg/30tabs	\$ 33.09	\$ 22.88
Glucotol, 5mg/60 tabs	\$ 16.89	\$ 10.99
Xanax, .5 mg/30 tabs	\$ 70.59	\$ 50.42
Crestor, 5mg/30 tabs	\$142.99	\$113.36

Up to 35% Savings at Retail Pharmacy

■ 4 Tier Rx Program: Pay up to \$10, \$20, \$40 or Discount

Tier	Prescription	Retail Cost	CARExpress Price
1	Flurazepam30mg – 30caps	\$14.29	\$ 9.44
1	Alprazolam 0.25mg – 30tabs	\$14.99	\$ 7.84
2	Nitro-Bid 2% Oint – 60gm	\$31.99	\$14.50
3	Davocet-N 50-60tabs	\$33.79	\$27.54
4	Dyrenium 100mg-30tabs	\$83.99	\$56.30
4	Taztia XT 240mg – 30tabs	\$60.00	\$47.28

Sample Cost Comparisons



■ Dental Care

Procedure	(Procedure Code)	Retail Cost	CARExpress
Periodic Oral Eval	(0120)	\$ 40	\$ 25
Bitewings-4 films	(0274)	\$ 46	\$ 30
Prophylaxis Adult	(1110)	\$ 70	\$ 50
Amalgam-One Surface	(2140)	\$ 135	\$ 58
Complete Upper Denture	(5120)	\$ 1216	\$ 807
Tooth Removal (non-surgical)	(7110)	\$ 120	\$ 58
TOTAL		\$1,627	\$1,028

37% SAVINGS

■ Vision Care

Procedure	Retail Cost	CARExpress
Single Vision	\$ 295	\$ 191
Frames	\$ 200	\$ 120
Ultraviolet	\$ 24	\$ 12
Scratch Resistant	\$ 24	\$ 12
TOTAL	\$ 543	\$ 335

38% SAVINGS

What is the Retail Market for the CARExpress Program?



The CARExpress Network is needed by a majority of the U.S. population and can be used in two ways:

1. Supplement existing health insurance policies

Market: 200,000,000 Americans who lack coverage for dental, prescription, vision, chiropractic, complementary and alternative medicine, diagnostic testing, elective or cosmetic procedures, research drugs, etc.

2. Stand alone as a low-cost alternative to health insurance for exempt, new, retired, temporary, and part-time employees or for those who cannot afford or are not eligible for insurance.

Market: 46,000,000 Americans with no insurance coverage plus 61,000,000 with only marginal coverage.

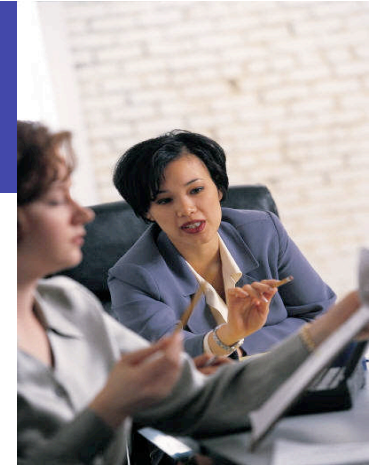


How CARE*Express* Can Reduce Your Cost



- *CAREExpress* can still save you money even if you have insurance:
 - Services excluded under your present plan, i.e. Rx, Dental, Vision, 24-Hour NurseLine, etc.
 - Pre-existing conditions
 - Elective procedures
 - Capped coverage's including prescription drugs, chiropractic, alternative care, mental health, etc.
 - Out of network providers

How CARE*Express* Can Reduce Your Cost



- If you are on Medicare, CARE*Express* provides savings on excluded benefits:
 - Prescriptions
 - Dental Care
 - Vision Care
 - Alternative Care
 - Hearing Care
 - 24 Hour NurseLine

Key Markets and Uses



- Employees
- Associations
- Insurance Companies
- Health & Welfare Funds
- Alumni Groups
- High Risk Industries
- Individuals
- Unions
- Credit Unions
- Banks
- Senior Citizen Groups
- Retailers
- Part-Time/Temporary Workers

Benefits of Providing CARExpress to Employees:

- Reduce turnover & training costs
- Enhance employee loyalty
- Provide value-added benefits
- Differentiate your organization in the local labor market
- Offer benefits to those not eligible for insurance
- Supplement existing company benefits

Uniqueness of CARE*express*



- Largest U.S. network – over 1 million providers
- Discounts up to 70%
- Centralized bi-lingual customer service center
- Quality of networks
- Centralized in-house fulfillment center
- Full web provider search and support to end users
- Design your own program to meet the needs of your members/employees

CARExpress Testimonials

- **“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 eyeglasses 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

- **“With CARExpress, my son’s medications were 20% lower. And, I go to my local pharmacy only two miles away.”**

E.L., Myrtle Beach, SC

- **“I am on a fixed income and saving money is a top priority for me. On several prescriptions, I save 30% and on one I save 40%! Thanks, CARExpress.”**

J.S., Kingston, NY

