



SUMMARY OF BENEFITS

For Individuals

- Offers discounts for procedures not typically covered by regular insurance
- For one low price of \$29.95/month, up to ten (10) people in a household are covered
- Greatly reduced rates provide healthcare for those that would not have access otherwise
- The most extensive nationwide roster of medical services, including doctor visits/examinations, medical procedures (scans, blood tests, etc.), dental visits/procedures, vision care visits, corrective lenses, prescriptions, hospitalization, Complementary Alternative Medicine (CAM—133 specialties including chiropractic care)

For Organizations

- Ability to offer a no-cost healthcare benefit (employer can also partially contribute to each employee in the program)
- Ideal for those who employ workers who are ineligible for insurance (part-time, temporary or seasonal workers)
- Eliminates reimbursement/co-pay administrative costs
- Increased productivity, loss of downtime due to illness/injury
- Enhanced employee loyalty

CR Wolters also provides a debit transfer card program. Please see "Debit Transfer Card Programs" bulletin for product information or contact us at info@crwolters.com.

Health Choice Savings Card Program Delivering Expert Healthcare Nationwide with Dramatic Cost Savings

Rising healthcare costs—a 14 percent nationwide increase last year alone with annual increases of at least that amount predicted for the immediate future—have taken healthcare benefits out of the remunerative equation for many workers. And a growing number of U.S. families are finding that they cannot afford to pay for medical insurance on their own due to the high costs of private insurance or even COBRA.

CR Wolters Health Choice Savings Card program helps reduce the cost of healthcare by giving participants dramatic savings on medical services, prescription drugs, Complementary Alternative Medicine (CAM), as well as vision and dental care. In fact, the depth of savings average *45% for a doctor's visit and up to 90% for a hospital stay*.

Members can take advantage of a reliable network of providers—the very same one used by major insurance carriers. This network is the most extensive roster of discounted medical services available and allows access to more than 376,000 physicians, 4,500 hospitals, 31,000 CAM providers, as well as 40,000 retail pharmacies nationwide plus mail order. Discounted services include:

- Basic Well-care Needs**—General Family Care, Internal Medicine, Pediatrics, OB/GYN
- Specialized Services**—including Cardiology, Neurology, Surgery, Anesthesiology, Mental Health, Hospitalization
- Complementary Alternative Medicine (CAM)**—more than 133 specialties including Podiatry, Chiropractic Care, Cosmetic Procedures
- Diagnostic Testing**—including Blood, Radiology, MRI Facilities and labwork
- Nurse Advisory Service**—through a free 24-hour hot-line for consultation
- Home Health Care**—including in-home nursing
- Medical Equipment and Devices**

Our Health Choice Savings Card Program is now making medical care and prescription drugs affordable once again both for individuals and organizations through the U.S. For businesses who currently offer no healthcare program, Health Choice allows them to help their employees with a low-cost (cards can be prepaid and stored with an annual employer contribution toward healthcare services), or even no-cost benefit whereby the employee pays the low monthly network membership fee. Large organizations benefit, too, by containing the cost of existing employee healthcare coverage.

We invite you to contact us at info@crwolters.com for a convenient, no-obligation quotation and to enroll in this program.