

Where there's a will, there's a way. It's a cliché, but it can be useful and descriptive. Dennis and Daniel Bloom have made it their mission to provide affordable, healthcare benefits. With healthcare costs rising dramatically and a staggering 48.5 million Americans without insurance coverage, never has the time for an alternative

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been greater. In 1992, Dennis and Daniel began their journey toward offering affordable healthcare benefits by establishing a plan that provided dental care services to members—and AmeriPlan was born. As demand grew, the plan expanded to include medical, prescription, vision and chiropractic needs, as well.

“In recognition of pressing healthcare crises, Dennis and Daniel saw the need for a value-oriented, discount fee-for-service, comprehensive medical plan and proceeded to develop one,” says Cris Burns, Director of Corporate Communications for AmeriPlan. “Providing quality, affordable health care became the company’s mission, and AmeriPlan has more than fulfilled their mission.”

The Alternative

AmeriPlan’s service is not health insurance, but instead a Discount Medical Plan organization. The plan works differently than health insurance in that it does not make payments directly to the medical service providers. Instead, plan members pay a nominal monthly fee and, in return receive a discount for dental services, prescription drugs, vision care, chiropractic procedures, physician/hospital and ancillary services and a number of other procedures and service performed by participating providers. Insurance plans often dictate what benefits

are available and at what rate, but AmeriPlan members are free to make their own decisions about which services to purchase.

“AmeriPlan’s membership base includes in excess of 1 million individuals and a growing provider base, which includes medical providers, dental providers, optical providers, retail pharmacies and chiroprac-

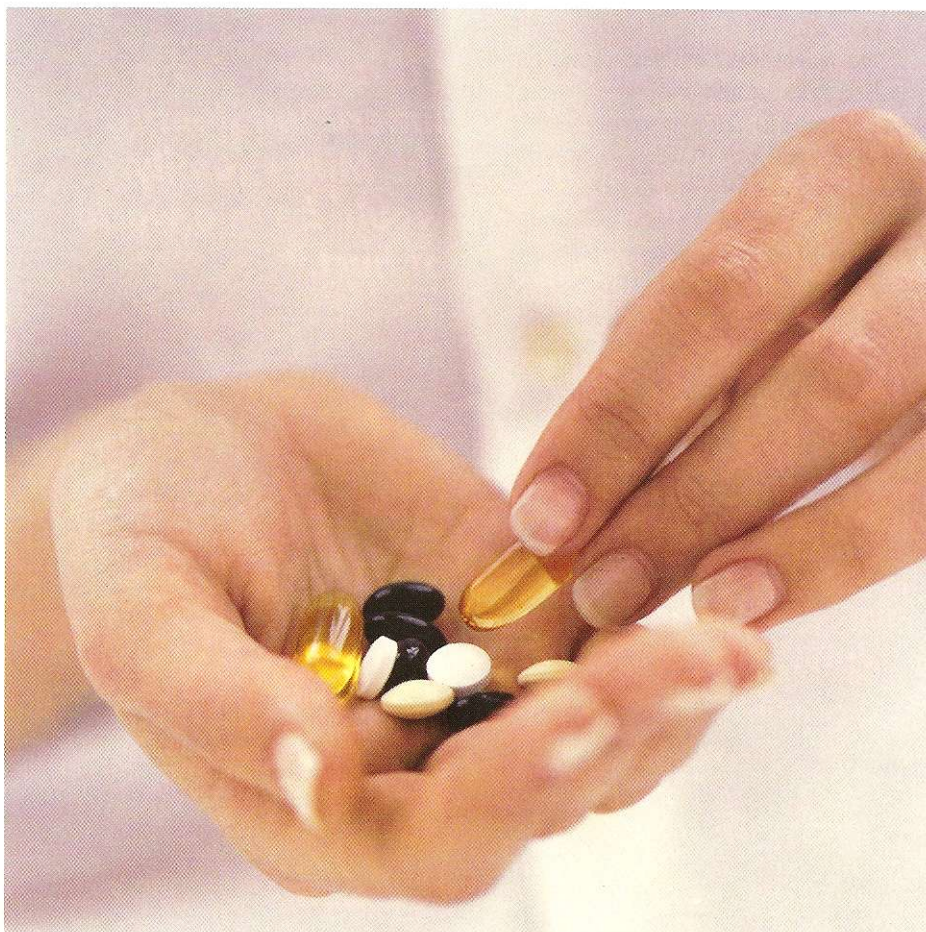
tors,” Burns says. “Additionally, members get the benefit of ancillary services such as physical therapy, lab services, imaging centers and hearing services.”

Provider Benefits

AmeriPlan has assembled an impressive network of healthcare professionals contracted to provide members with high-quality care at greatly reduced fees. Healthcare providers are attracted to this discount program because inclusion in the AmeriPlan provider network draws new patients to them, which allows them to afford the discounted services.

“The fee schedule was something we could work with,” says Tim Bradbury, D.D.S. “If a patient wants to get on a discount plan, AmeriPlan is the one I would recommend.”

In addition to the advantage of new patients, AmeriPlan’s network of providers also receives a number of other benefits. For example, participating providers, their staffs and families receive complimentary household memberships in AmeriPlan’s reduced fee-for-service dental, vision, pre-



scription and chiropractic program. There are also several businesses offering discounts to AmeriPlan providers, such as AffordableMedScrubs.com and Custom X-Ray Imaging Service Inc.

As a result of the benefits AmeriPlan offers its participating providers, members have access to more than 400,000 medical providers, 30,000 dental providers (both

general and specialized), more than 50,000 pharmacies, 12,000 vision care providers and more than 7,500 chiropractors. Not only are the numbers impressive, but AmeriPlan's network is made up of some of the best healthcare providers in the nation. They are all credentialed practitioners, and their facilities are inspected by a highly reputable provider-relations staff.

Medical Care

Medical coverage is a large component of the AmeriPlan discount fee-for-service program. There are several advantages to opting for AmeriPlan's discount program, such as the elimination of a waiting period—members may visit the doctor immediately upon receipt of the membership-activation letter. There are also no pre-authorization necessary for treatment, no limitations on procedures and no frustrating paperwork.

An example of AmeriPlan member savings on medical care:

- Up to 50 percent savings on new-patient limited, intermediate and extended visits
- Up to 45 percent savings on established-patient limited and intermediate visits
- Up to 87 percent savings on laboratory fees and lipid panel

The Medical Care plan also includes dental care savings (outlined further below), vision care, prescription discounts and chiropractic care. The AmeriPlan network comprises more than 12,000 optical providers, and the vision plan includes:

- Up to 60 percent savings on all frames, lenses, tints, scratch-resistant coatings and ultraviolet protection
- From 10 percent to 30 percent savings on ophthalmology eye exams and surgery (including RK and ALK) with certain providers in selected markets
- From 10 percent to 40 percent savings on contact lenses, including daily wear, extended wear, disposable, tinted, bifocals and gas-permeable

The prescription drug plan features 50,000 retail pharmacy locations nationwide, including most national chain pharmacies, such as CVS, Walgreens, Target and Wal-Mart, and the plan includes:

- Up to 25 percent savings on most brand-name prescription drugs
- Up to 50 percent savings on most generic prescription drugs
- Special savings on most high-volume and maintenance-type drugs

SCOTT'S STORY

Scott Miller had no insurance when he suffered a heart attack. Fortunately, AmeriPlan Health saved him \$120,000 on his total medical bill.

As an independent business owner for AmeriPlan, Miller had individual health insurance, but the premiums kept creeping up from \$600 to more than \$2,000 a month. When he asked his insurance agent why his premiums were so high, the agent said, "They're trying to get you to cancel your insurance." Miller discontinued his policy and "rolled the dice" for two years without a claim.

Fortunately for Miller, for reasons he would discover later, AmeriPlan Health was introduced August 1 and he became a member.

"It was Aug. 5, 2004, just days after the introduction of AmeriPlan Health. At approximately 8:45 a.m., I told my wife, 'I'm not feeling well,' and asked her to take me to the emergency room. About 10 or 15 seconds later, I collapsed. I stopped breathing and turned blue—I was dead right there in the foyer of my home. The paramedics brought me back to life for the first of several times," Miller says.

Miller spent nine days in intensive care and three weeks in the hospital. That medical bill alone totaled approximately \$118,000. But after the AmeriPlan hospital advocate negotiated his bill, Miller only paid \$33,000. "If it weren't for AmeriPlan Health, the Miller family would be in a world of hurt," he says.

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Scott Miller lies in intensive care just days after suffering a heart attack. At his side are wife, Judith, and friend, Mark Jarvis.

“This mission of providing quality, affordable health care is a partnership. Together, we can make a significant difference in the lives of millions.” —Dennis & Daniel Bloom

Unlike most insurance plans, AmeriPlan's discount health plan also provides savings on chiropractic care. With more than 7,500 participating chiropractors with carefully verified credentials, the chiropractic care plan includes:

- Free initial consultation
- Up to 50 percent savings on all diagnostic services
- Up to 50 percent savings on all required X-rays
- Up to 30 percent savings on treatment and most other services

Dental Care

As benefits often include medical coverage but exclude dental services, AmeriPlan Dental Care offers an alternative to the high cost of dental services. The plan saves members from 20 to 65 percent on all restorative and cosmetic work (e.g., fillings, crowns, braces, etc.) and up to 80 percent on preventative work (teeth cleaning, X-rays, etc.) performed by a general dentist; and most specialist fees are discounted about 25 percent.

As with the Medical Care plan, prescription drug, vision and chiropractic plans are free with the dental plan membership. And because the Dental Care plan is not insurance, any ongoing dental problems are discounted—except orthodontic treatment in process—and there is no paperwork to fill out and no limits on trips to the dentist.

An example of AmeriPlan member savings on dental care:

- Up to 80 percent savings on periodic oral exams
- Up to 75 percent savings on limited oral exams
- Up to 50 percent savings on initial oral exams

- Up to 30 percent savings on X-rays
- Up to 45 percent savings on regular teeth cleaning
- Up to 20 percent savings on amalgam and composite fillings
- Up to 20 percent savings on root canals, porcelain crowns and orthodontic treatment

Satisfied Customers

Not surprisingly, AmeriPlan has found tremendous success through providing a solution to a growing problem. “For more than a decade, AmeriPlan Corporation has been a leader in providing affordable discounted healthcare benefits,” say AmeriPlan Founders Dennis and Daniel Bloom. “We provide our members high-quality health care at substantial savings. To the millions of uninsured and underinsured Americans, AmeriPlan offers a very affordable alternative.”

Because the company stands firmly behind its medical, dental, vision, prescription and chiropractic plans, AmeriPlan's independent business owners (IBOs) literally breathe the success of this revolutionary company. “My wife Jennifer and I first enrolled as members after we looked at a brochure that Harriet Epstein (an AmeriPlan IBO) gave us,” says Ben Bibeau, National Sales Director. “My wife saved \$386 on her first visit to the dentist. We were so happy that when Jen's mom needed a plan, we called Harriet to give her the referral. Fortunately, Harriet mentioned the opportunity.”

Like Jennifer and Ben, it is not uncommon for satisfied customers to become satisfied IBOs. Jennifer and Scott Welch are

another example of customers who decided to join the company. “We were never in a position where we gave much thought to proper health care for our family,” says Jennifer, National Sales Director. “We were struggling just to keep food on the table. Then my oldest daughter had tooth pain. I grabbed a brochure that I found at my job, desperate to try anything to save money on our immediate circumstance.” When an IBO came to her house to explain the Dental Care plan, Jennifer was impressed with the savings and decided to start her own AmeriPlan business.



With so many satisfied customers and, consequently, excited representatives, it's no wonder AmeriPlan has found such impressive success. And founders Dennis and Daniel couldn't be happier with the results of their dream. “We are so very proud of our company, our employees, our Independent Sales Force, our members and our providers,” say Dennis and Daniel. “This mission of providing quality, affordable health care is a partnership. Together, we can make a significant difference in the lives of millions of individuals in the coming years.” **YB**