

American Income Partners™

Driving Down The Cost Of Health Services

- Quality Discount Health Services Plan For Families
- National Network Of Thousands Of Local Providers

Basic Program Discounts

*Eye Care Plan
Hearing Plan
Prescription Drug Plan
Chiropractic Plan*

Gold Program Discounts

*Basic Program Discounts
Dental Plan
Vitamins & Nutritional Supplements
Hotel & Car Rental
Travel Assist
24-Hour Nurse HelpLine*

American Income Partners is not insurance.

Disclosure: **This plan is NOT insurance.** The plan provides discounts at certain health care providers for medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. The range of discounts for services offered will vary depending on the type of provider and service. This is not a Medicare prescription drug plan. This plan is administered by Coverdell & Company, Inc., a discount medical plan organization at 8770 W. Bryn Mawr, Suite 1000, Chicago, IL 60631, 1-800-308-0374. **You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.**

Membership Services



Using Your Partners Plan Is As Easy As 1-2-3!

1. When you activate your Basic or Gold Program Discounts, carefully review the membership materials you will receive, which include:
 - Partners membership identification card
 - Welcome Letter
 - Two pamphlets (Gold Program only): 24-Hour Nurse HelpLine and Travel Assist
2. Use your card at any of the participating providers.
3. Enjoy your discounts on products and important services.

What If I Have A Question Or Need Any Help?

Many answers can be found in this booklet, which should be kept as a description of services available upon enrollment. If you require further assistance, simply call toll free 1-800-643-6525 to speak to a customer service representative about the program or participating providers.

Can Anyone In My Immediate Family Use My ID Card?

Yes, immediate family members residing in your household can use your Partners membership card.

What If I Would Like To Use Providers In Other Communities; For Instance If I'm Traveling And Need Help?

Our customer service representatives use a geographic locator program that will provide you with participating providers in that area. Just have the zip code or city name ready when you call and you will receive your information while you are on the phone. We will also be happy to assist you if you have the name of a provider to determine whether they are part of the network.

How Do I Access These Services?

When having a prescription filled by a participating pharmacy, be sure to give the pharmacist your Partners card with the prescription. When calling a participating office for an appointment, identify the network name printed on your membership ID card and then present the card when you arrive and again before paying for your health care services or products.

Do You Have A Web Site I Can Use To Find Providers?

Yes, log on to www.FindBestBenefits.com to find providers in your area.
Promo Code: 849014 for Basic Program, 849004 for Gold Program

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Basic Program Discounts

- Eye Care Plan
- Hearing Plan
- Prescription Plan
- Chiropractic Plan

This valuable discount program is available to you at no cost for one year.*

Complete and mail the application form to activate your plan today!

*After one year, renewal is also available at no cost. An American Income representative will contact you for renewal.



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Eye Care Plan

The American Income Partners program offers its members a 20% to 60% discount on eyeglasses, contact lenses (excluding disposable), and other retail eyewear items through a network of over 12,000 eye care professionals nationwide, including J.C. Penney, Lenscrafters, Pearle Vision, Sears Optical and Target Optical. In addition, members can receive discounts of 10% to 30% on eye examinations and surgical procedures including Lasik where available. Most frames, lenses, and specialty items such as tints, scratch resistant coatings and ultraviolet protection are available.

There are no limits on the number of times you and your family may use the membership during the year. Simply present your American Income Partners membership card at the participating optical location and you will be eligible to receive the discounted price.

How to use your American Income Partners Vision Plan:

- Select a participating optical location from the enclosed provider list or call **1-800-308-0374** for additional locations. You can also visit www.findbestbenefits.com and enter in promo code 849004.
- When visiting the optical location, be sure to present your American Income Partners membership card, which will identify you as an eligible American Income Partners member. When making an appointment be sure to identify the vision network name on your membership ID card.
- Select the eyewear and lenses of your choice. Almost all lenses, colors, sizes and add-ons such as ultraviolet protection, scratch coating and tints are available.
- There are no limits to the amount of eyewear items and services you can save on with this program and your immediate family residing in your household is covered under your American Income Partners membership.

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Replacement Contact Lenses:

- Replacement contact lenses can be ordered through the mail order service with a 10% to 40% savings. Call 1-800-878-3901 and give the operator the brand and type of lens for a price quote over the phone.
- Most major brands of soft contact lenses are available including disposable, torics and bifocals. Gas permeable lenses are also available.
- Mail a valid doctor's contact lens prescription to: America's Eyewear, P.O. Box 810255, Farmers Branch, TX 75381, and include your name and American Income Partners membership number from your membership card. You may place orders as often as you wish prior to the expiration date of the prescription.
- Most orders are received within 7-14 days and can be paid for by Visa, Mastercard, money order or check.

Low Price Guarantee:

If you find a lower price anywhere else on the exact same pair of prescription eyeglasses purchased at a participating location within 30 days, the difference will be cheerfully refunded.

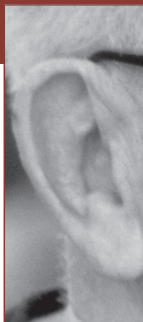
30-Day Unconditional Guarantee:

Your satisfaction in the American Income Partners Vision Plan and the mail order service is fully guaranteed. If for any reason you are not happy with a purchase at the retail locations or through the mail, return the merchandise within 30 days for an exchange or full refund.

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Hearing Plan



We are pleased to provide a hearing discount plan that makes hearing services affordable. The American Income Partners Hearing Care Plan is provided by one of the largest networks of Audiologists in the U.S.

American Income Partners hearing providers are committed to offering the most cost-competitive benefits in the hearing care industry. Their charges, before your discount, are already extremely competitive and affordable. American Income Partners members can save 10% - 20% on hearing aids, hearing aid repairs and related hearing products (excluding batteries).

The American Income Partners Hearing Plan offers its members and their families savings on the following services and products. Charges cannot exceed the maximums published in the following schedules.

Hearing Benefits & Price Comparisons

SERVICE	AVERAGE PRICE	PARTNERS MAXIMUM CHARGE	YOU SAVE*
Comprehensive Audiometry <i>Pure-tone air and bone conduction, word recognition measures</i>	\$135	\$49 (\$59 in CA)	\$86
Acoustic Immittance Test Battery	\$114	\$35	\$79
Environmental Risk Consultation <i>Discussion of daily noise exposure, recommendations for hearing protection</i>		No Charge	
Hearing Aid Evaluation	\$135	No Charge	\$135

**These are examples only. Savings will vary by procedure, provider and geographical area.*

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Hearing Aids

American Income Partners members receive a 10% to 20% discount from the provider's usual fees on hearing aids (10% off programmable or digital hearing aids), hearing aid repairs as well as related hearing products (excluding batteries). An additional charge may apply to an earmold for a Behind-The-Ear (BTE) Hearing Aid.

SERVICE	AVERAGE PRICE	PARTNERS MAXIMUM CHARGE	YOU SAVE*
In-The-Ear (ITE)	\$895	\$670	\$225
In-The-Canal (ITC)	\$1,051	\$770	\$281
Behind-The-Ear (BTE)	\$898	\$695**	\$203
Programmable or Digital Hearing Aid	Varies	10% Discount	

* All savings estimates are based on national average costs. Actual savings may vary per region.

** Plus a custom earmold charge, if required.

Hearing Aid Maintenance

There is no charge for an annual cleaning and check of hearing aids purchased through the American Income Partners plan.

Member Services

During the first year from date of delivery, the provider will replace any hearing aid with the same model if it has been repaired three times or more through no fault of the American Income Partners member. American Income Partners members will also receive a free loaner during any repair period if the style permits. In addition, there are no dispensing fees for American Income Partners members.

An unconditional 45-day refund policy on hearing aids will be provided to the American Income Partners member. However, the provider shall be entitled to retain a fee of \$35 per returned hearing aid plus a custom earmold charge, if required. Return policies vary from state to state. State law supersedes HearUSA policy. Ask your audiologist for details.

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Prescription Drug Plan

Retail . . .

The American Income Partners Prescription Drug Plan links most of the largest pharmacy chains into a common and consistent discount program. Through an exclusive agreement with one of the nation's premier drug management organizations, American Income Partners members can obtain discounts of up to 30% on drug prices through a national network of approximately 40,000 pharmacies.

Here's How It Works

Take your American Income Partners membership card with you to a participating pharmacy. Show your membership card to the pharmacist. The pharmacist will enter the information on your membership card into the on-line computer system, and you will be immediately eligible for the special negotiated price. Your actual cost will be the contract price or the pharmacy's usual charge that day, whichever is lower. As an American Income Partners member, you will receive discounts on many brand name and generic prescription drugs.

Some Major Chain Participants Include:

A & P	KING SOOPERS	SCHNUCK'S
ALBERTSON'S	KROGER	SHOP N SAVE
BROOKS DRUGS	MEDICAP PHARMACIES	SMITH'S PHARMACY
COSTCO	MEIJER	STOP & SHOP
CVS	JEWEL OSCO	SUPER D
DILLONS	PATHMARK STORES	TARGET
DRUG EMPORIUM	PUBLIX SUPERMARKETS	WALGREENS
FRED MEYER	RITE AID	WINN DIXIE
GIANT	SAV-ON	
HEB	SAFEWAY	

PLUS THOUSANDS OF INDEPENDENT LOCATIONS

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Mail Order Service . . .

An important part of the American Income Partners Prescription Drug Plan is the mail services option. You can use the mail order service anytime, but it is most convenient when ordering medication you take on a regular basis. The mail order service can save you even more money than the retail pharmacy program.

Here's How It Works

- The mail order form will provide the address to which you will send: your mail order form, a new prescription from your doctor, and pre-payment by check, money order, or credit card.
- If a credit card is used, refills can be ordered by calling Sav-Rx customer service at 1-800-396-2219. If a check or money order is used, refills can be ordered with the re-order envelope included with your original order.
- Your physician may also phone in a prescription to Sav-Rx at 1-888-810-1394.
- All prescriptions are filled in full size packages of up to a 100-day supply. Please contact Sav-Rx at 1-800-396-2219 for information on the package size and pricing for your medication.
- It is standard pharmacy practice to substitute generic equivalents for brand name drugs whenever possible, unless your physician will not allow a generic substitute, or you specify otherwise.
- Most regular prescriptions are mailed via first class mail within 24 hours of receipt of your order by Sav-Rx. Please allow 3-6 business days mailing time after Sav-Rx processes your prescription.

Please call the number printed on your membership card to request a mail order form and for any other questions.

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Chiropractic Plan



American Income Partners members have access to one of the largest networks of chiropractors in the United States. American Income Partners members can utilize these private practice chiropractors knowing that they have met high professional and quality standards in the chiropractic profession.

This chiropractic network provides American Income Partners members with savings of 20% to 40% on their usual fees.

SERVICE	YOU PAY*
Consultation	No Charge
Examination	\$35
X-Rays	
• AP & Lat. Cervical	\$50
• AP & Lat. Thoracic	\$50
• Full Spine	\$150
Other Diagnostic Services	40% Discount
All Other Services and Follow-Up Treatment	20% Discount

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