



TM



Global UnitedTM
HEALTH BENEFITS

Health is Wealth

PERSONALIZED IMMEDIATE HEALTHCARE

A Limited Liability Corporation

Who we are



Global United HEALTH BENEFITS

With population aging, healthcare costs are rising, and the Internet has inundated the public domain with excessive health related needs - which is overwhelming to everyone. Global United Health Benefits leverages offerings to collectively eliminate this burden.

Global United Health Benefits offers to manage, store, and transfer (medical and non-medical) personal information while providing on-call, medical practitioner support by physicians and nurses within a single, affordable service.

Have a non-emergency medical question you want answered right way? Need a non-narcotic prescription, but can't reach your doctor? Can't afford to miss work, but don't want to risk your health or the health of your family members? If you are like most Americans, you've answered 'yes' to at least one or more of these questions.

Now, thanks to Global United Health Benefits, there's a nation-wide network of registered nurses and licensed medical physicians standing by to take your phone call. That's right, telemedicine has finally come of age. What's more, Global United Health Benefits makes personal physician phone consultations affordable and convenient. Equally important, consultations are fast and flexible enough to accommodate the full schedules and on-the-go lifestyles of today's moms, dads, college students and business professionals. Global United Health Benefits is available 24/7/365 and is available to all members regardless of age. Our Global United Health Benefits doctors can provide a consultation to children under 18-years of age through their parent or guardian.

Shelter from *Healthcare's Perfect Storm*

The healthcare perfect storm that has been gathering momentum for the past several decades in the U.S. is today raging at a dangerous, unprecedented pitch. The latest national data reveals a steady increase in healthcare spending which, left unchecked, by 2008 will have increase 12% over the \$2 trillion spent in 2006 and is projected to reach a staggering 19.5% of the U.S. gross domestic product by 2017¹.

About half of healthcare spending growth is due to medical price inflation² - the rising cost of providing existing services to patients. In line with this, health insurance carriers anticipated medical costs to have risen across all plan types through 2008³, driving more and more employers to drop coverage, limit health plans and/or force higher premiums onto their employees.

What's the result of this spiraling cost? The amount spent on healthcare in the U.S. per person increased 78% between 1996 and 2006⁴. Worse still, there are currently 47 million uninsured U.S. residents⁵, and an additional 25 million who are underinsured⁶.

Inarguably, Global United Health Benefits is no cure all for today's acute healthcare crisis, but making telephone consultations between doctors and patients widely available, easy and affordable is certainly a smart and practical step in the right direction. Global United Health Benefits lessens the strain on an overburdened, over-priced healthcare system and saves businesses millions lost in productivity when workers take time off to visit the doctor for a minor medical condition.

But most importantly for a growing number of U.S. residents, Global United Health Benefits offers a much welcomed measure of immediate shelter from *Healthcare's Perfect Storm*.

Why Global United Health Benefits

Global United Health Benefits offers affordable and alternative employee services and medical health wellness services around the clock. We also provide a discount program that can help make healthcare more affordable by offering reduced rates on hundreds of healthcare services. Members save on dental, vision, alternative care, prescription drugs, and many health and wellness services that may not be covered by the insurance plans. Members who don't have access to employee benefits and not eligible for or cannot afford an insurance plan benefit and save with Global United.

Global United Health Benefits 24/7/365 personal health support service, offers corporations, organizations, and individuals with direct access to:

WHAT WE OFFER

Global Doc

A national physician network for medical advise - *quickly.*

24 Hour Nurse

Registered nurses for health information - *easily.*

Mail Rx

A unique mail order pharmaceutical service that provides prescription care with discounts up to 65% - *conveniently.*

Labs & Images

A simple blood test necessary for prevention or early detection of disease and could save your life - *instantly.*

DISCOUNT HEALTHCARE SERVICES

+ Vision Care

+ Dental Care

+ Hearing Care

+ Chiropractic Care

+ Wellness Program

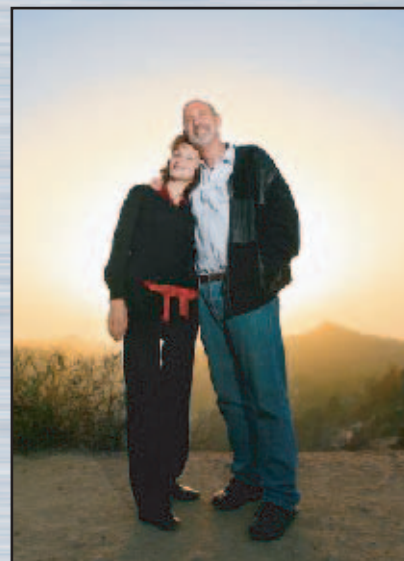
+ Podiatry Care

+ Oncology Care

+ Medical Care

+ Prescription Care

+ Behavioral Health



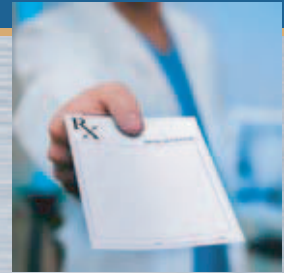
Global Doc



24 Hr. Nurse



Mail Rx



Vision Care



Dental Care



Weight Loss



Oncology Care



Hearing Care



Wellness Program



Podiatry Care



Medical Care



Prescription Care



Behavioral Health



What we do for you...

Global Doc

Global Doc is a nationwide network of medical physicians who review the medical information collected from Call RN nurses. They provide medical advice in 10-minute sessions and issue non-narcotic prescriptions (where allowed and when sufficient medical history is available) to expedite hassle-free treatment.

This service, ideal for corporations, associations, and individuals, includes:

- 10-minute physician consultations.
- Over-the-phone prescriptions.
- Treatment information.
- On-call registered nurse support.

Global Doc: An on-call nurse advocate who locates qualifying physicians, makes appointments, and confirms medical service rates for members.



Global Doc program is not only a popular employee benefit, the service is also a substantial advantage. By enabling our employees to connect to a doctor (from work) we reduce absenteeism, sick leaves, and improve overall productivity.

24hr RN

Staffed with experienced, U.S. licensed nurses, **24hr RN** provides non-emergency medical advice, collects medical history information for Global United Health Benefits doctors, and serves as the central point of contact for maintaining all health records (EHR's) for Global United Health Benefits users.

This service, ideal for corporations, associations, schools, and individuals, includes:

- A 24/7/365 on-call nurse hotline for non-emergency medical advise.
- On-phone collection of medical history information for doctors.
- Maintenance of updates, storage, and transfer of personal medical records.
- Custom wellness programs to help members manage specific health challenges such as diabetes, high cholesterol, smoking, cancer, and heart disease.



We use 24hr RN for our association members who rated this service as one of their top five membership perks for convenience and for reducing health insurance claims on non-emergency related health issues.

One call –1 (800) 352-2797 – connects your employees, and loved ones to the medical practitioners, products, and practices that reduce healthcare costs, minimize medical treatment delays, optimize wellness, and improve quality of life.

Lab & Imaging

Laboratory Services: A simple blood test is necessary for prevention or early detection of disease and could save your life. A doctor's visit is not required to schedule a test, and you will receive confidential results from your lab work.

You will have direct access to the major clinical labs across the country for important blood tests to detect serious medical conditions such as: Heart Disease, Prostate Cancer, Diabetes, Thyroid Disease, and more.

Diagnostic Imaging Services: Members will have direct access for MRA's, MRI's, CT Scans and PET Scans and may save hundreds of dollars using this program. (You must have a Doctor's Order to get imaging tests.



Blood tests available at over 5,000 CLIA (Clinical Laboratory Improvement Amendment) certified facilities nationwide. A doctor's visit is not required to schedule a test.

Mail Rx

Global United Health Benefits is a unique mail order pharmaceutical service that provides prescription care with discounts up to 65%. No more waiting in long lines at the pharmacy. Order without leaving your home and have them delivered directly to your mailbox, no computer or credit card required. Mail Rx is the convenient answer for the disabled, homeconfined, extended care, and senior citizens or anyone on-the-go.



This service, ideal for corporations, associations, schools, foster care organizations, and individuals, includes:

- Nonnarcotic prescriptions.
- Prescription orders processed within three-business days from receipt.
- Prescription orders are mail first-class, USPS.
- Prescriptions with refills refilled by phone, fax, internet or by mail.

Ordering prescriptions is so much easier now. Saving trip time to the pharmacy really helps with our challenging schedules and saving money helps our bottom line. Our grandparents are seeing the benefits too, not having to leave their home when it's inconvenient. They are able to place their orders independently.

Save on all this and more:

Global United Health Benefits

Vision Care

- Pay no more than \$40 for an annual eye exam.
- Save 20% on frames, lenses and options; 10-20% on contact lens professional fees; and get the lowest prices on contacts by mail.
- Save 15% (or 5% off promotional rates) on

Dental Care

Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns, Orthodontics included for both children and adults at a 20% savings, Cosmetic dentistry such as bonding and veneers also included.



Global United Health Enhanced

** All Basic savings plus:*

Medical Care

- 400,000 provider locations including 50,000 facilities nationwide.
- Save 15-35% on primary care doctors and specialists, 20-60% on diagnostic tests, and 15-25% on rehabilitation and physical therapy.
- Save 5-20% on hospitals and outpatient clinics (Note: You must call the Enhanced allied provider to help arrange your discount in advance; not available in all states).

Prescription Drugs

- Savings on all commonly prescribed medications.
- Save an average of 20% at 60,000 retail pharmacies, including most popular drug and supermarket chains; and 50% when you use the mail order service for longterm maintenance prescriptions.

Behavioral Health

Get help coping with life's challenges, with discounts on counseling, psychology and addiction treatment. Save 15-35% on practitioners and 15-25% on facilities.

Disclosures:

1. **THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.***
2. The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service.
3. The plan does not make payments directly to the providers of medical services.
4. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization.
5. Before purchase, you may access a list of participating health care providers at www.globalunitedhealthbenefits.com. Upon request the plan will make available a written list of participating health care providers.
6. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee.
7. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Note to Texas Consumers: Regulated by the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; telephone 1-800-803-9202 or (512)463-6599 website: www.license.state.tx.us/complaints. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. *Medicare statement applies to MD residents when pharmacy discounts are part of program. This program is not available in Montana and Vermont.

What we offer

Global Doc



24hr RN



Lab & Imaging



Mail Rx



Discount healthcare services

- Vision care
- Dental care
- Complimentary & alternative care
- Hearing care
- Wellness program
- Infertility treatment
- Long term care services
- Medical care
- Behavioral health prescription care

Pharmacy

Use your card at 60,000 drugstores nationwide, including:

- Albertson's
- Costco
- CVS
- Dominick's
- Duane Reade
- Eckerd Drugs
- HEB
- K-Mart
- Kroger
- Long's
- Marsh
- Meijer
- Osco
- Publix
- Raley's Drug Center
- Rite-Aid
- Safeway
- Sam's Club
- Shoprit
- Target
- Walgreen's
- Wal-Mart
- Winn-Dixie

Call Customer Care for more locations

Global United Health Benefits How Global Doc Works

- Member calls the Global Doc free number. A registered nurse answers and verifies membership in the Global Doc program.
- Nurse documents member's medical history and current medical concern or issue.
- Member's medical information is sent to a licensed Global Doc medical doctor in member's state.
- Global Doc physicians conduct phone consultation with members within 3-hours via Global Doc call center. Global Doc completes a diagnosis form available in member's EMR (Electronic Medical Record) for future use.
- Global Doc writes prescriptions for non-narcotic medicine or non-DEA controlled substance where allowed by law when sufficient medical information is available.

Global Doc Program

For more information visit our website:

www.GlobalUnitedHealthBenefits.com/GlobalDoc
by logging member's I.D. and password

or call the Global Doc hotline;
Toll free: 1(866) 568-6720

Resources to keep you healthy

- Online marketplace offering savings on health supplies, vitamins, fitness apparel, spa treatments, and much more.
- Free 24-hour NurseLine for answers to your health questions.
- Talk to a doctor anytime at discounted rates.
- Complete online medical reference site.
- Valuable wellness programs, tools and calculators.
- E-newsletter with tips and special offers.

Easy to use, easy to save

- More than 500,000 participating health care professionals nationwide.
- Easy provider look-up online or by telephone.
- No referrals required; no claim forms to submit.
- One low fee pays for membership for you and your family.

Guaranteed savings! Save at least the minimum amount advertised or Enhanced allied provider will refund the difference.*

*Does not apply to hospital care or prescription drugs

Top 10 conditions treated by Global Doc:

1. Fever/cough/sore throat
2. Nasal congestion
3. Acute cystitis (bladder infection)
4. Diabetes
5. Ear ache
6. Weight control
7. Bronchitis
8. High blood pressure
9. Allergies
10. Anxiety

Top 10 prescriptions written by Global Doc:

1. Amoxicillin
2. Augmentin
3. Azithromycin
4. Bactrim
5. Cialis / Viagra
6. Lisinopril
7. Suprax
8. Guaifenesin
9. Prednisone
10. Zithromax

Who do we serve?

Corporations

Businesses use Global United Health Benefits to supplement employee benefits packages while also reducing healthcare related expenses for the company and the worker.

Associations

Organizations and associations apply our services as a perk for members and a market differentiator for their organization.

Individuals

Everyone appreciates Global United Health Benefits's rapid medical information access and convenient on-call support from experienced physicians and nurses.

Schools

Private and public schools depend on our programs to reinforce student safety in an emergency and record accuracy for transferring students.

Foster Care Organizations

Foster care programs rely on Global United Health Benefits for the safe storage and retrieval of children's personal records and legal documents.

Travel Agencies

Agents add Global United Health Benefits as an extra on-the-road safety measure to give travelers peace of mind and global security.

Youth Organizations

Scouting Organizations, Youth Groups, Summer Camps, and Sporting Associations offer Global United Health Benefits to their members for primary and supplemental healthcare.

Global United Health Benefits integrates all personal health service needs into one affordable package to:

- Reduce medical care costs while enhancing healthcare services.
- Improve medical-related treatment accuracy.
- Minimize treatment delays.
- Optimize the health and wellness of others.
- Diminish healthcare claims.
- Provide easy access to important medical and non-medical documents.

Membership Card

For Membership Terms and Conditions
visit: www.GlobalUnitedHealthBenefits.com

Call Customer Care for Assistance:
1 (866) 953-4748

For Discounted Pharmaceuticals visit:
[www.GlobalUnitedHealthBenefits.com/Value Pharmacy](http://www.GlobalUnitedHealthBenefits.com/ValuePharmacy)

Career Opportunities

Supplement your monthly income, full or part time representing:



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For information call Human Resources at:
1 (866) 953-4748

To download the Health Questionnaire Application
and for more information, visit our website at:
visit: www.GlobalUnitedHealth.com



1. Centers for Medicare and Medicaid Services (CMS), Office of the Actuary
2. Ibid
3. PWC's Health Research Institute, Behind the Numbers (Medical Cost Trends for 2008)
4. Centers for Medicare and Medicaid Services (CMS). Office of the Actuary
5. U.S. Census Bureau
6. Commonwealth Fund. How many are underinsured? Trends among U.S. Adults, 2003 and 2007

Reduce HealthCare Costs

Go to www.GlobalUnitedHealthBenefits.com to access our online assessment and determine how we can help you save money on your costs.



PERSONALIZED IMMEDIATE HEALTHCARE

3530 Forest Lane
Dallas, Texas 75234

Toll free: 1 (866) 953-4748
Office: (214) 306-7780
Fax: (214) 366-2006
admin@GlobalUnitedHealthBenefits.com

Resources to Keep You Healthy

- Visit our **Global United Lifestyle** to save on health supplies, vitamins and other dietary supplements, diabetes supplies, and much more.
- Ask about our **Global United Major Medical** program.

Inquire online at:
GUMedical@GlobalUnitedHealthBenefits.com

Global United Health Benefits is a Limited Liability Corporation TM

This is not insurance