



AMERIPLAN

TeleMED *plus*®

100%
SATISFACTION
GUARANTEED



Telemedicine



**Hospital
Benefits**



Prescription



Ancillary Services

Member Guide

AMERIPLAN TELEMEDICINE
& PRESCRIPTION PLAN IS
NOT INSURANCE.

IT IS A
DISCOUNT MEDICAL
PLAN!

YOU **MUST** USE AN
AMERIPLAN®
PROVIDER AND
PAY WHEN YOU
RECEIVE SERVICES.

DISCLOSURES TO CONSUMERS:

- This Plan is NOT Insurance.
- The Plan provides discounts at certain healthcare 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 healthcare services but will receive a discount from those healthcare providers who have contracted with the Discount Medical Plan Organization.
- Name, address and specialty of discount medical card program providers in your service area are available before purchase and upon request by logging on to www.ameriplanusaprovidersearch.com or calling the AmeriPlan® Consumer Information Center at 1-800-647-8421.

AmeriPlan® Corporation
5000 Legacy Drive #300 • Plano, Texas 75024
A DISCOUNT MEDICAL PLAN ORGANIZATION

Louisiana Residents Only:

La.R.S. 22:1260.7.(C)(1)(b) – The range of discounts for medical services provided under the plan will vary depending on the type of provider and medical service received.

La.R.S. 22:1260.7.D.2.k – If the member remains dissatisfied after completing the organization's complaint system, the plan member may contact the state insurance department.

Oklahoma Residents Only:

If you cancel your membership within the first thirty (30) days of receipt of the discount card and this Membership Information Guide, you will receive reimbursement of the periodic charges you paid. The return of all periodic charges will be made within thirty (30) days of the date of cancellation. If all periodic charges have not been paid within thirty (30) days, interest shall be assessed and paid on the proceeds at a rate of the Treasury Bill rate of the preceding calendar year, plus two (2) percentage points. If you paid either quarterly or annually, you will receive a prorated refund of your membership fee based on the number of unused months.

Maryland Residents Only:

Some discounts under the Physician and Hospital Referral Plan are not applicable in Maryland. Discounts are not available for all In-Patient procedures and certain OutPatient Procedures under Maryland law. Out-Patient procedures at network hospitals such as laboratory and diagnostic services are eligible for the discount.

Massachusetts Residents Only:

This medical discount plan does not meet the minimum creditable coverage requirements under Massachusetts law.

North Carolina Residents Only:

AmeriPlan® maintains a surety bond in compliance with N.C.G.S. 66-135 with Travelers Casualty and Surety Company of America, 1 Tower Sq., Hartford, CT 06183.

You, the member, may cancel this contract at any time prior to midnight of the third business day after your activation date. To cancel you must notify the company in writing of your intent to cancel.

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General Membership Information

This Member Information Guide and Member Cards constitute the entire agreement between you and AmeriPlan®.

AmeriPlan® was created to help its members enjoy good health and save money on medical products and services. The Programs are easy to use. You pay the Network healthcare provider directly for all professional services and get instant savings. There are no claim forms and no waiting for reimbursements, just great savings.

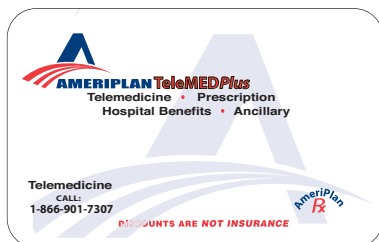
This is a Discount Medical Program, NOT INSURANCE; you are responsible for payment of provider fees for services.

Your health insurance is your primary coverage. This supplemental program may duplicate services and products under your insurance. AmeriPlan® does not guarantee the quality of services or products offered by Network providers beyond confirming that the required professional licenses are held in active status.

MEMBERSHIP CARDS

Two permanent membership cards are included with your **AmeriPlanMed Plus** membership. Both cards will be in the member's name and include your membership identification number.

Front



Back



- If your card is lost or stolen, or if it has an error, call toll free: 1-800-647-8421 or email: customersupport@ameriplanusa.com for a new card.

MEMBER PORTAL

Save time and phone calls, by accessing your membership information and maintain some control over your account. Simply log on to the member portal at www.ameriplanusa.com/member.

If it's your first time signing in, use your 8-digit Member ID as the username and your 5-digit ZIP code as the password. Then Create an Account by selecting a User Name and Password. Give us your current email address and select a security question and answer. Once this is completed you will have access to your account.

Take a moment and explore all the things you can do:

- Change your address, your phone number or email address
- Add or Delete your household members.
- View your draft date and amount.
- Print temporary ID cards or reorder permanent cards.
- Locate a provider

You may also contact us, by clicking the "Contact Us" link, select the appropriate department, tell us your question and select the submit button. Your secure message will be sent to the selected department. You may expect a response within 24 to 48 hours. Don't forget to enter your cell number for text updates.

MEMBERSHIP SATISFACTION, COMPLAINTS AND CONCERNS

Your complete satisfaction is very important to us; therefore, AmeriPlan® has instituted an Inquiry & Complaint Resolution Procedure.

You may contact AmeriPlan® regarding any aspect of the AmeriPlan® discount health care card program. Your inquiries or complaints may be made by one of the following four methods:

- Calling AmeriPlan® Customer Support at: 1-800-647-8421
- Sending an email to: complaints@ameriplanusa.com
- Sending a facsimile to: 469-229-4133
- Writing us at:

AmeriPlan® - Customer Support Department
5000 Legacy Drive #300, Plano, Texas 75024

Examples of complaints include, but are not limited to, the following:

- Difficulty locating provider in area that accepts discount card.
- Did not receive discount.
- Difficulty getting network provider to accept discount card.
- Question concerning ACH draft or Credit Card payments.
- Difficulty terminating membership or obtaining refund.
- Other (Explain).

All inquiries and complaints will be addressed within 24-48 hours of receipt, excluding weekends and holidays, during regular business hours. If the issue is of an urgent matter, call Customer Support and you will be transferred to the department that can address your issue immediately. To validate your complaint, you must include your membership number and a complete description of your dissatisfaction.

Upon receipt of a valid complaint, AmeriPlan® will use the following actions to resolve your inquiry:

- Record your name, address, member number and date received
- Code Type of Complaint (see examples, above)
- Send you a written acknowledgment of receipt of your complaint within 5 days.
- Obtain and review the records relating to your complaint.
- Make a resolution of your complaint and inform you of such within 30 days of receipt of your complaint.

Should your complaint pertain to an un-resolvable “quality of care” issue, the patient liaison will supply you with the name, telephone number and address of the appropriate agency in your state to direct your complaint.

BILLING AND SERVICE PROBLEMS

If there is a problem with your payment or if you wish to change your payment method, call Bank & Credit Card Services toll free 1-800-550-9726.

AMERIPLAN® SATISFACTION GUARANTEE & CANCELLATION BY MEMBER

If you are not satisfied within 30 days of your activation date, you may cancel your membership by written request.

- In writing to: AmeriPlan® Bank and Credit Card Department
5000 Legacy Drive #300, Plano, Texas 75024.
- By facsimile to: 469-229-4595.
- By email to: cancel@ameriplanusa.com

You MUST include your member number with your written cancellation request.

AmeriPlan will not collect additional membership fees once your cancellation request is processed.

Refunds: If you are not satisfied within 30 days of your activation date you may cancel and receive a refund of the membership fee paid. The one-time registration fee is Non-refundable. Please allow 30 days processing time for refunds. Cancellations received after the 30 day deadline will not be eligible for a refund.

AmeriPlan is not responsible for money paid for healthcare services and products received from providers.

NO TELEPHONE CANCELLATION REQUESTS WILL BE ACCEPTED.

MEMBERSHIP CANCELLATION BY AMERIPLAN®

AmeriPlan® can cancel a membership for any of these reasons:

- If a member or a dependent member permits or commits fraud by unauthorized use of the membership card(s).
- If there is a chronic unsatisfactory provider/patient relationship. Cancellation will occur only after reasonable efforts are made to establish and maintain satisfaction between both parties. If cancellation is necessary, the member will be notified prior to cancellation and the member's account will be credited or a refund check issued for any unused portion of the membership dues.
- If the Programs are withdrawn nationally or from the geographic area where the member lives.

If a membership is cancelled, the participating providers will complete any work covered that began before the cancellation date. The member must pay the provider's usual fees for any work that is done after the cancellation date.

For residents of Florida, Nevada and Oklahoma:

If you cancel your membership and you paid either quarterly or annually, you will receive a prorated refund of your membership fee based on the number of unused months.

For residents of Arkansas, Colorado, Maryland and Tennessee:

If you cancel your membership within 30 days, the membership fee and one-time administrative charge will be refunded.

MOVING OR TRAVELING?

Log on to your Member Portal or Contact Member Services at **469-229-4501** or **1-800-647-8421** to change your address. If you are traveling and need the services of an AmeriPlan® Provider, Member Services will be glad to assist you. When traveling refer to the fee schedule map in this guide to determine the appropriate fee schedule.

ARBITRATION OF CLAIMS

Any issue, dispute, claim or controversy (collectively, the "Claim") between you and AmeriPlan, arising out of or relating to your membership, shall be resolved by binding arbitration at the AmeriPlan headquarters in Plano, Texas. The Claim shall be governed by the laws of the State of Texas.

A party alleging a Claim shall send to the party against whom the Claim is asserted a written notice of its intention to submit the Claim to confidential and binding arbitration (the "Demand") under the Commercial Rules of Arbitration of the American Arbitration Association (AAA). The Demand shall be sent to the other party no later than ten (10) business days prior to filing the Demand with the AAA office authorized to administer the arbitration.

An award may be confirmed by a court of competent jurisdiction, the right of either party to appeal confirmation of the award shall be governed by the provisions of the Federal Arbitration Act.

■ AmeriPlan Telemedicine Program

Telemedicine is a simple, affordable complement to your everyday healthcare needs. From their consultation interface, to their auto-synchronization with your electronic health records, they've built a healthcare delivery system that's focused on access, affordability and convenience.

The member, and any family member living in the member's home will pay \$25.00 for a diagnostic consultation. However, there is no charge and no limit on Informational Medical Consultations.

THE NETWORK

We've partnered with an organization that has established a rigorous background screening and credential verification process for each and every physician applicant. Physician applicants begin a multi-stage interview process, meeting with Network doctors and staff. They are assessed on the basis of medical treatment proficiency, strengths in personal communication, and their ability to confidently treat patients.

Upon completion of the credentialing verification process, physicians must take part in extensive physician training, to master the technical aspects of telehealth. Throughout this training process, physicians engage in a wide range of scenario consultations, preparing them for the most common treatments, as well as rare and out of the ordinary situations. New physicians begin taking consultation appointments only when they've attained the highest level of proficiency and confidence on the platform.

INFORMATIONAL AND DIAGNOSTIC MEDICAL CONSULTATIONS:

We offer the convenience of on-demand access to physicians, through our secure messaging system or over the phone, for general advice and recommendations regarding a range of routine medical conditions.

For in-depth consultations, including prescription requests or re-fills, we offer anytime access to physicians over the phone. All you have to do is schedule an appointment on line or by phone.

ELECTRONIC MEDICAL RECORDS

Our electronic medical record system is a HIPPA compliant feature that centralizes and simplifies your healthcare management. Before consulting with a physician, we require that our members complete a comprehensive medical history profile. The information submitted on each profile is secure and confidential, and is automatically filed as a permanent part of your electronic medical record. Each time you log in, you'll have complete access to detailed records of every physician encounter you've ever had on our site.

SCHEDULE APPOINTMENTS

With a scheduled appointment, you'll receive an in-depth consultation from a network physician who will review your medical questions, diagnose your condition, recommend treatment, and, if medically necessary, write you a prescription.

HOW TO USE:

Call 1-866-901-7307 to activate your account. Once activated, you may log on to your member portal (<https://portal.mytelemedicine.com/ameriplan>) to schedule a consultation with a physician licensed in your state. A Care Coordinator will triage and update your Electronic Health Record (EHR) along with all symptoms. You will consult with a Physician who will recommend a treatment plan. If a prescription is necessary, it's sent to the pharmacy of your choice. The doctor will update the your EHR immediately after the consultation. You will have 24/7 secure access to your member portal.

■ AmeriPlan® Prescription Program

We are pleased to offer you the AmeriPlan® Prescription Program. The Retail Pharmacy Program will save you money on most prescription drugs at tens of thousands of retail pharmacies nationwide. The Prescription Home Delivery Service Program should save you money on maintenance type medication to treat chronic health conditions. These programs are an open formulary which provide you with cost savings and up-to-date prescription drug monitoring for your protection.

Discounts offered through the use of the AmeriPlan® pharmacy discount card are NOT insurance or a Medicare Prescription Drug Plan and are NOT intended as a substitute for insurance.

HOW THE RETAIL PHARMACY PROGRAM WORKS

- To locate a participating network pharmacy in your area, go to: www.ameriplan.usaprovidersearch.com or call customer support at 1-866-451-9636, Monday through Friday 8:00am to 5:00pm MTN.
- Take your prescription and your AmeriPlan® card to your participating pharmacy. Be sure to present your card before your prescription is filled. The pharmacist must see your membership card and enter your unique group and identification number for you to receive your preferred pricing.
- The Plan administrator, will calculate the preferred drug pricing for your medications and will electronically relay this information to the pharmacy.
- Pay the total cost of your prescriptions as indicated by the pharmacist at the time of purchase.

You may or may not receive a savings on some high volume or maintenance drugs. These medications are normally already reduced at the retail level.

INCLUDED DRUGS

This program includes most legend drugs which, by federal law, require a physician's prescription. Additionally save on over-the-counter medications like smoking cessation aids and diabetic supplies. You must receive a prescription from your physician and it must be processed by the pharmacist.

GENERIC DRUG SAVINGS

A generic drug is the chemical copy of a brand name prescription drug. On average, generic drugs cost about 50% less than brand name drugs and, like their brand name counterparts, they are:

- Dispensed in the same dosage,
- Taken in the same way, and
- Packaged in the same unit strength.

HOME DELIVERY PHARMACY PROGRAM (HDPP)

- Your medications are dispensed by registered home delivery pharmacists.
- Medications are shipped to you by USPS 1st Class. (Express shipping is available for an added charge).
- You can track your prescriptions by calling toll-free at 1-866-451-9636.

HOW THE HOME DELIVERY PHARMACY PROGRAM WORKS

You may participate in the AmeriPlan® RX Home Delivery Pharmacy Program (HDPP) if you take maintenance medications. A maintenance medication is taken regularly to treat acute or chronic health conditions, such as high blood pressure, ulcers or diabetes. This mail service gives you significantly discounted prices on your maintenance prescription medications.

Once you are an active member in the HDPP, you may call for price quotes over the phone on maintenance medications. These price quotes are valid for that day only. Prices can be subject to change without notice. Please have your group and ID numbers, prescription and dosage information ready when you call the AmeriPlan® HDPP line toll-free at 1-866-451-9636.

HOW DO I PARTICIPATE?

- Call the AmeriPlan® HDPP dedicated Customer Service line toll-free at 1-866-451-9636.
- A Customer Service representative will enroll you over the phone to use the AmeriPlan® HDPP.
- Representatives are available Monday through Friday from 8am to 5pm MTN CST. Refills may be filled at any time, 24 hours a day, seven days a week by calling toll free 1-866-451-9636.

For your long-term prescription needs:

If you need medication on an ongoing basis, such as to treat asthma or diabetes, you can ask your doctor to prescribe up to a 90-day supply for home delivery, plus 3 refills for up to 1 year.

USING THE HOME DELIVERY PHARMACY PROGRAM FOR THE FIRST TIME

Ask your doctor to write a new prescription for up to a 90-day supply, plus 3 refills (if appropriate) for up to 1 year. Prescriptions may be submitted:

- By fax: Ask your doctor to fax your prescription 1-888-830-3608. Only your doctor may fax a prescription. Please be sure to give your doctor your Member ID number, which is on your prescription ID card. You will be billed later.

Your medication will be delivered to you within 7 to 11 days after you mail your order. Standard shipping is included in the cost of your prescription. When placing your order, you should have at least a 14-day supply of that medication on hand to hold you over. If you do not have enough medication, you may need to ask your doctor for another prescription for a 14-day supply to be filled at your participating retail network pharmacy. For Customer Support call 1-866-451-9636.

AmeriPlan truly is ~

**“Saving America money ...
one household at a time!”**

REFILLING YOUR PRESCRIPTION

You can easily refill your home delivery prescriptions by telephone or by mail. Have your Member ID number (which is on your prescription ID card) and your prescription number for the medication handy.

- By telephone: Call 1-866-451-9636 to speak with a live technician.
- By mail: Use the refill order form that will accompany your prescription and mail them with your payment.

To make sure that you don't run out of your medication, remember to reorder 14 days before your medication runs out. You can find the refill date on your prescription bottle, and on the refill slip that comes with every order.

PAYING FOR YOUR MEDICATION

You may pay by Visa, MasterCard, Discover/NOVUS, or by check or money order.

PRESCRIPTION MONITORING

Occasionally a prescription drug may cause a problem. The problem may be predictable, perhaps avoidable, if your physician and pharmacist are aware of your medical history, current medications and the many different combinations that cause harmful drug reactions. The AmeriPlan® Prescription Program includes a special prescription monitoring service called drug utilization review. This process electronically alerts your pharmacist to important information, such as your individual drug history, the possibilities of interaction among various drugs and how long it has been since your last prescription was filled. If the potential for drug-related illness exists, an alert message is sent to your pharmacist. The pharmacist can then inform you, check with your doctor, or make a professional judgment whether to dispense your prescription.

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■ Health Advocacy

HOSPITAL ADVOCACY PROGRAM

The Patient Advocacy Program is designed to help members with their medical bills whenever a related medical incident includes a hospital or similar facility charge. AmeriPlan has contracted with The Karis Group, one of the largest Hospital/Patient Advocacy organizations in the country.

Karis360 is not insurance and does not provide funds to pay for bills. This is a best-efforts service. Results cannot be guaranteed.

How the Hospital/Patient Advocacy Program will work:

- Once you have been advised by your physician that a hospital occurrence will be necessary, you will need to contact AmeriPlan at 1-866-977-2477.
- You will be asked a variety of questions to determine the nature and scope of the medical incident.
- The total cumulative medical costs per incident must be at least \$1500. (For the insured, this means the amount you are personally responsible for, aside from your deductible.) If this requirement is met, the member will be transferred to the Patient Advocacy Coordinator. (If a member opens a case for Bill Negotiator services before medical bills are incurred at a hospital or surgery facility, so long as admission is scheduled and the Member has a written estimate for pricing by the hospital or surgery facility, Karis will provide the Member with relevant information about cost and payment options.)
- Medical costs that pre-date your active date may be negotiated through Karis if they meet or exceed \$1500. There is a non-refundable flat fee of \$250 that must be paid to The Karis Group before negotiations begin.
- The member will receive a medical release form which must be signed and returned to The Karis Group. If the form is not signed, it may delay the processing of your paperwork.
- An Advocate from The Karis Group will contact the member to determine the best course of action to obtain the best care at the lowest available cost.
- If a member visits the hospital on an emergency basis, a Patient Advocate negotiates with the hospital on a post-confinement basis.
- There is a three (3) business day waiting period from the active date of your membership to access any hospital advocacy service. Member must remain in "Active" status during the entire hospital advocacy process.

Fax or Mail your completed Patient Advocacy Service Request Form to:

The Karis Group
Attn: AmeriPlan Health® CSR
5113 Southwest Parkway
Suite 175
Austin, Texas 78735
Fax Number: **512-828-8165**

If you have not been contacted by The Karis Group within 5 -7 days please contact the AmeriPlan Patient Advocacy Coordinator at 1-800-256-3368 x4340.

■ Ancillary Services

The following contains a description and examples of savings of the Ancillary Services available

DirectLabs- administrates the AmeriPlan® laboratories services

- Call 1-800-808-6511 and identify yourself with the Alpha Code: R-AMERI, or visit www.Directlabs.com/AmeriPlan. A representative will discuss the draws site locations and test options.
- Go to the Patient Service Center (PCS) blood draw site nearest you. A lab locator is available online. DirectLabs provides the necessary order. You must have a requisition form from DirectLabs prior to going to the lab/PCS..
- Confidential test results are available to you within 24-48 hours on most tests (mailed, faxed or uploaded to your MyDLS account).

Receipts are available in your online account. CPT coded receipts available upon request. You must first order your test(s) through DirectLabs prior to visiting a Patient Services Center.

Please note: After an order has been placed, you may cancel prior to the collection of the specimen. The refund will be equal to the price of the test less a \$25 cancellation fee, if cancelled within six (6) months from date of order. There are no refunds issued after six (6) months.

■ AmeriPlan® Diagnostic Imaging & Radiology Center

AmeriPlan® has contracted with several national diagnostic imaging and radiology networks, as well as independent centers across the nation. AmeriPlan® members can expect a 20%-69% savings on their imaging and radiographic services.

Our diagnostic centers are located on our website www.ameriplanusa.providersearch.com or , the member may call our Customer Support Department at 1-866-977-2477 for the center nearest them.

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■ Non-Medical Benefits

AmeriPlan® CashbackSaver.com www.ameriplancashbacksaver.com

Save money - while earning cash rebates on all your purchases, just think about it ... what a great way to shop!

The AmeriPlanCashbackSaver.com website is very intuitive, you can find just about anything that you might need or want. Whether you are comparing satellite services against cable TV vendors, locating a belt to fix a broken washing machine, planning a special vacation, furnishing a new office, buying new appliances, furnishings, or electronics for your home, and much more, this site will save you money.

AmeriPlanCashbackSaver.com has carefully researched and selected the best vendors and offers available online. Everything you purchase through this site will earn you cash back rebates with the vendors supporting this site. The more you shop, the more you will receive. This is one more way that AmeriPlan® is "Delivering on the Promise".

Log on to www.ameriplancashbacksaver.com and register with your Member number to insure that you will receive cash back rebates from all purchases that you make.

Dell Computers 1-800-695-8133 • www.dell.com/eppbuy • ID# PS23730798

- Up to 12% discount off Dimension™ & Inspiron™ product lines
- Monthly promotions in addition to standard discount
- Discounted 3-5 business day ground shipping
- 24-hour hardware technical support

With the Affiliated Purchase Program (APP) you can buy selected top-quality Dell computers and peripherals at special discounted prices. You will also receive reduced shipping charges, convenient order tracking and three-year, next business day technical hardware support. Call 1-800-695-8133 and speak to one of the specially dedicated APP Sales Consultants, Monday-Friday 7 a.m. to 7 p.m. CST. Identify yourself as an AmeriPlan® Member and give them ID# PS23730798. Or log on to the website www.dell.com/eppbuy, enter the ID number and begin buying.

Office Depot <http://bsd.officedepot.com> • Acct # 27363996

- 10% catalog discount on office supplies, furniture and business accessories
- Products delivered to your home or office
- Make your purchases three ways
- Discounts on copy services in Office Depot stores
- Order online, order by phone, or shop in the store with your Procurement Card*

Register now at <https://odams.officedepot.com/registrations/ameriplan.php> Enter all the required information, including your credit card number, then click "Submit." Allow 5-7 business days for processing. Remember, to receive your discount in the store, you must register your credit card number which must be used for all your purchases.

To order online, log on to <http://bsd.officedepot.com> then enter the following information:

"Login Name" ~ the phone number you used to register, with no spaces or dashes

"Password" ~ your 8-digit Member ID number

NOTE: This excludes technology hardware such as computers, cameras and scanners, also stamps and business cards. No C.O.D.s accepted. For delivery, you must provide a complete address. P.O. boxes are not accepted. THE STORE MAY HAVE SOME ITEMS THAT ARE PRICED LOWER THAN YOUR AMERIPLAN® DISCOUNT, BUT YOU WILL ALWAYS RECEIVE THE LOWER OF THE TWO PRICES ON IN-STORE PURCHASES.

* The "Procurement Card" discount program is available in the retail store ONLY!

Sprint Wireless Communications

<https://ameriplan.callsprint.com> • Corporate I.D. # MQAMP

- Nationwide long distance
- Unlimited Sprint-to-Sprint calls
- Unlimited nights & weekends (9pm - 7 am, Monday - Friday)
- 15% discount for AmeriPlan® Members

With Sprint PCS plans you can enjoy a great monthly rate when you sign a 2-year Sprint PCS Advantage Agreement. This special discount is available to Members and their families. Be sure to mention the Corporate I.D. # MQAMP.

To purchase a new Sprint phone and service, to add a line to your existing account, or if you have questions regarding a purchase, call 1-888-211-4727.

Are you already a Sprint customer? Want to receive your 15% AmeriPlan® discount? Call 1-888-211-4727.

Conference Calling (Talk AmeriPlan)

- FREE conference calling (*excludes long distance charges*)
- 24/7 accessibility
- Up to 250 participants
- Free Record and Replay
- Free Moderator Dashboard
- Web Access to Recordings

Keep in touch with your associates with Talk AmeriPlan FREE conference calling service. It is completely automated so there is no scheduling or reservations required. So no one misses your message, the calls are automatically recorded each time you use the service.

Go to www.totallyfreeconferencecalls.com enter your name and email address. Your FREE conference call number will be emailed to you.

JCPenney Portraits

www.jcpportraits.com

- Over 450 locations nationwide
- High-quality portraits
- Portrait services for all occasions: newborn, birthday, first communion, holiday, graduation, engagement, adult and family portraits and portrait greeting cards.
- Look your best in newsletters, print & online publications. Use your portraits for plaques, websites or business cards.

For a JCPenney Portraits near you, visit: www.jcpportraits.com

Please be advised that AmeriPlan® may receive individual identifiable health information in connection with your program membership. While AmeriPlan® is not a “covered entity” for purposes of the Health Insurance Portability and Accountability Act of 1996, it will not disclose, except as permitted or required by law or regulations, nonpublic personal health information about a member unless a written authorization is obtained from the member whose nonpublic personal health information is sought to be disclosed.

**A DISCOUNT MEDICAL
PLAN ORGANIZATION**



AmeriPlan Healthcare® Corporation
5000 Legacy Drive #300
Plano, Texas 75024

1-800-647-8421
www.ameriplanusa.com