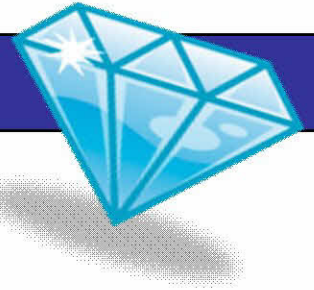


ProMed Blue Diamond®

A unique Prepaid Health Plan (PHC)
with exclusive **FREE** Panels
for Members from day one.

ProMed Blue Diamond



HEADQUARTERS

400 Sawgrass Corporate Parkway,
Suite # 200
Sunrise, FL 33325
PHONE: (877) 905 - 0500

WHY WAS THIS PRODUCT CREATED ?

Because:



- ✓ 3.8 Million People Uninsured in Florida
- ✓ H.M.O. Premiums are Very High
- ✓ Provides Preventive Care to ALL Members affiliated from day one
- ✓ H.M.O. Have Very Strict Underwriting
- ✓ Small Companies Stopped Offering Health Benefits to their Employees
- ✓ Agents Don't Have a Product to Meet their Client's Needs

ProMed Blue Diamond®

Is a Medical Plan created in 1998, Licensed by the State of Florida and NOW Accredited by the AAAHC which provides the following BENEFITS:

- Access to Primary Care Physicians, which includes Pediatricians, Internal Medicine & Family Practitioners for only \$ 10.⁰⁰ a Visit
- Plan does not require physical examination or Lab Tests to be approved, and does not have age or weight limits, neither denies members because of pre existing conditions, or any other cause
- There are no Limitations or waiting Periods
- Children alone are accepted in the Plan
- Maternity is available at very convenient costs
- Labs & Diagnostic Tests are provided with very low Co-payments
- Radiology Tests are available at very Reduced Rates
- Prescriptions provided at all Major Pharmacies Nationwide and may be ordered by Mail Order, including Diabetic Supplies.
- Urgent Care Centers are also available at all three Counties
- Preventive Care provided through our 10 FREE Panels from day one.⁴

ProMed Blue Diamond®

HOW DOES THE PLAN WORK?

The Plan has two components:

1. One called Prepaid Health Plan (PHC).
2. The other a Complimentary Plan.

The Plan has Medical Centers in Miami-Dade, Broward and Palm Beach.

The Plan also provides Home medical attention provided by PCP's Monday thru Friday from 8am until 5pm.

ProMed Blue Diamond[®]

PREPAID HEALTH PLAN (PHC)

CONCEPT: Doctor's visit for only **\$ 10 Co-Pay**

A Family Doctor is assigned for each patient for a low monthly fee

No age limit and all existing conditions are accepted.

You may change doctors once per month.

All these in your own language, and close to home or work.

The Prepaid Plan offers:

- ✓ **Primary Care Physician for adults at **\$ 10** per visit**
- ✓ **Pediatricians**
- ✓ **Gynecologists**
- ✓ **Laboratory**
- ✓ **Vaccines**

ProMed Blue Diamond[®]

CONCEPT: Complementary services are provided to Members at fixed and pre-negotiated rates.

This portion provides you with:

- ✓ **Specialist's at Fixed Reduced Rates**
- ✓ **Urgent Care Centers at fixed Costs**
- ✓ **Pharmacy Plan available at fixed tier costs for each product**
- ✓ **Diagnostic Centers**
- ✓ **Dental Plan included**
- ✓ **Scheduled Hospitalizations:**
 - Surgery and Maternity
- ✓ **Maternity**
 - At Maternity Centers from \$ 3,200 plus other options
- ✓ **Low Co-pay in Diabetic Supplies and Other Medical Services**
 - Diabetic and Blood Glucose Testing Supplies.
 - Insulin products and meters.
 - Durable Medical Equipment

How does the FREE PREVENTIVE PANELS work.

ProMed BLUE Diamond Members have the opportunity to receive at the beginning of their membership a complete set of Labs, Diagnostics, Specialists, X-Rays, Primary Care Physicians, etc., described on our ten (10) Panels (Please see Slide # 9), paying only the co-payments described on Slide # 13, allowing our members to learn about their current physical condition. The labs and diagnostics, as well as the PCP co-pay, will be reimbursed to the members after 10 days of reception, by ProMed BLUE Diamond, of the medical receipts or invoices paid by the member. ProMed BLUE Diamond will proceed to refund the 100% of co-payments made by our members in the use of the ten (10) Panels PLUS, the \$ 0.45 of the stamp spent by the member sending us the receipts or invoices to our Corporate office located at: 400 Sawgrass Corporate Parkway, Suite # 200, Sunrise, Florida 33325.

Members also have the right to go to their PCP, every quarter then after, and may use one (1) of any of the ten (10) Panels available to them, by only paying the correspondent Co-pay of the elected Panel or service used in that Panel, and after ten (10) days, from the day we receive the receipts or invoices from the Member in our office, we will refund again the 100% of the co-payments made by the member plus, the Stamp fee. Co-payments are reimbursed in check and mailed to the members house.

FREE PREVENTIVE PANELS

Panel 1 (ALL AGES)	
	Co-pay
Office Visit Blood Test (CBC) Urinalysis Glucose Test	None

Panel 2 Women (35+ Years)	
	Co-pay
Office Visit Mammogram	None

Panel 2 Men (50+ Years)	
	Co-pay
Office Visit Prostate Test (PSA) Coronary Risk Test (Lipid Panel)	None

Panel 3 (40+ Years)	
	Co-pay
Office Visit Electrocardiogram Lipid Panel Chest X-Ray (Smokers)	None

Panel 4 (50+ Years)	
	Co-pay
Office Visit Occult Bood	None

Panel 5 (ALL AGES)	
Women	Co-pay
Annual Office Visit including PAP Smear	None

Panel 6 (ALL AGES)	
	Co-pay
Office Visit Any one(1), medically necessary Laboratory Test analysis listed on the Attachment B	None

Panel 7 (ALL AGES)	
	Co-pay
Office Visit Chest X-Ray (Smokers) Immunizations recommended by DHHS (Children <11) Flu Shots Memb. 61+	None

Panel 8 (ALL AGES)	
	Co-pay
One Annual Office Visit to the Dentist for an Oral Evaluation and Basic clening Prophylaxis	None

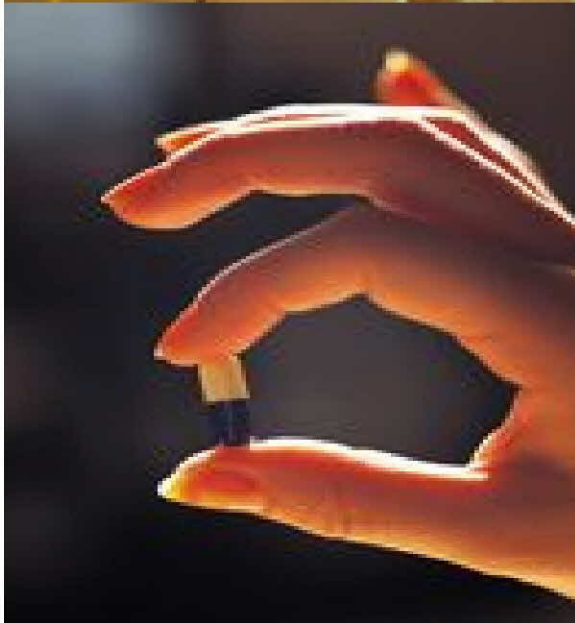
Panel 9 (Specialists)	
	Co-pay
Member may choose a Specialist from the Preferred Specialist List and pay the established Co-payment. (Please ask Customer Service for the name, phone number, and address of Specialsit)	\$ 25

Panel 10 (VISION)	
	Co-pay
Members may have eyes checked at any South Florida Vision Center listed in our South Florida Vision Directory and have: - Optometrist Test - Eye Pressure Test	None

PHARMACY PLAN PAYMENT LEVELS

Level 1 - \$12 or less

You pay up to \$12 at participating pharmacies. Common examples include:



Antibiotic

Amoxicillin
Doxycycline
Motronidazole (Flagyl)
Sulfamethazole/TMP (Bactrim)
Tetracycline

Antidepressant

Amitriptilene (Elavil)
Fluoxetine (Prozac)
Nortriptyline (Pamelor)
Trazodone (Desyrel)

Anti-Inflammatory

Ibuprofen (Motrin)

Antifungal

Nystatin

Asthma

Albuterol Inhaler

Blood Pressure

Atenolol (Tenormin)
Captopril (Capoten)
Clonidine (Catapres)
Doxasosin (Cardura)
Enalapril (Vasotec)
Furosemide (Lasix)
Hydrochlorothiazide (Lasix)
Lisinopril (Prinivil, Zestril)
Metoprolol (Lopressor)
Propranolol (Inderal)
Triamterene/HCTZ (Dyazide)

Cough

Promethazine/Codeine (Phenergan/Cod)

Diabetes

Glipizide (Glucotrol)



Ditary Supplement

Folic Acid

Glaucoma

Timolol (Timoptic)

Gout

Allopurinol (Zyloprim)

Heart

Atenolol (Tenormin)
Captopril (Capoten)
Doxasosin (Cardura)
Enalapril (Vasotec)
Isosorbide Mononitrate (Isordil)
Propranolol (Inderal)

Hormone

Estradiol (Estrace)
Medroxyprogesterone (Provera)

Motion Sickness

Meclizine (Antivert)

Pain Reliever

Acetaminophen/Codeine
Hydrocodone/APAP (Vicodin)
Oxycodone/APAP (Percocet)
Propoxyphene-N/APAP (Darvocet)

Seizures

Clonazepam (Klonopin)

Steroid

Prednisone
Triamcinolone Acetonide

Panic Disorders

Clonazepam (Klonopin)

Thyroid Hormone

Levothyroxin

ProMed Blue Diamond® MATERNITY PLAN

CENTERS

CENTERS	RATES
<p>Miami Maternity Center M, T, TH, F: 9AM – 3PM T & TH: Extended Hours 5 – 7PM 140 NE 119 Street Miami , FL 33161 (305)754-2229 www.miamimaternitycenter.net</p>	<p>\$4,500 INCLUDES: All Prenatal Care, Free Prenatal Vitamins, All Standard Lab Work In-Office & included, 2 Standard Ultrasound Included, Childbirth Classes, Labor and Delivery at the Center, Personal Coach, 4 HR Postpartum Care, 5+ Postpartum Visits for Mom and Newborn, Free Hearing Screening Test including Newborn Screening(PKU), Lactation/Breastfeeding Consultation, Milk Bank.</p> <p>RATES NOT INCLUDED: *In case of emergency(C-Section), expecting mothers will be transferred to Memorial Jackson Hospital.</p>
<p>Hollywood Birth Center, Inc. Monday – Friday: 9AM – 5PM 2316 Hollywood Blvd Hollywood, FL 33020 (954)925-4499 www.hollywoodbirthcenter.com</p>	<p>\$4,600 INCLUDES: Total Prenatal Care, All Routine labs, one sonogram, vaginal delivery at Birth Center; or Home Birth Option available, 2 Home visits after delivery(a total of 4 postpartum visits), Free Child Birth Education Classes, Free New Born Care Classes.</p> <p>RATES NOT INCLUDED: Back up Doctor Fee (1 time only if pregnancy is low risk). *In case of emergency(C-Section), expecting mothers will be transferred to Memorial Regional Hospital. *Hospital C-Section Fee is \$4,500 in addition to transportation fees.</p>

*RATES ARE FOR LOW RISK PREGNANCYS AND ARE SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE CONTACT COSTUMER SERVICE DIRECTLY FOR CURRENT RATES

MATERNITY

	DOCTORS FEES	HOSPITALS	RATES	TOTAL VAGINAL DELIV.	TOTAL C-SECTION
	VAGINAL DELIVERY C-SECTION		VAGINAL DELIVERY C-SECTION	DOCTOR AND HOSPITAL RATES	
MIAMI-DADE	EDUARDO LAVADO \$1,900 \$2,300	HIALEAH	\$2,300 \$3,200 *APPROX ADDITIONAL RATES* PATHOLOGY, NEONATAL, ANESTH. \$1,500 - \$2,000	\$5,700 *APPROX* (INCLUDES 2 DAY STAY)	\$7,000 *APPROX* (INCLU. 3 DAY STAY)
BROWARD	C.B. SIGHN \$2,500 \$3,100	HOLY CROSS	\$2,500 \$5,500 *APPROX ADDITIONAL RATES* PATHOLOGY, NEONATAL, ANESTH. \$2,000 - \$2,500	\$7,000 *APPROX* (INCLUDES 2 DAY STAY)	\$10,600 *APPROX* (INCLU. 3 DAY STAY)
	ROBERT KLEIN \$2,600 \$2,900	MEMORIAL WEST	\$3,500 \$4,500 *APPROX ADDITIONAL RATES* PATHOLOGY, NEONATAL, ANESTH. \$2,000 - \$2,500	\$8,100 *APPROX* (INCLUDES 2 DAY STAY)	\$9,400 *APPROX* (INCLU. 3 DAY STAY)
		MEMORIAL MIRAMAR			
		MEMORIAL REGIONAL			
PALM BEACH	ISAAC HALFON \$2,531.70 \$2,899.05	PALM WEST	\$3,580 \$5,850 *APPROX ADDITIONAL RATES* PATHOLOGY, NEONATAL, ANESTH. \$2,500 - \$3,000	\$8,611.70 *APPROX* (INCLUDES 2 DAY STAY)	\$11,749.05 *APPROX* (INCLU. 3 DAY STAY)
		WELLINGTON REGIONAL	\$3,400 \$4,800 *APPROX ADDITIONAL RATES* PATHOLOGY, NEONATAL, ANESTH. \$2,500 - \$3,000	\$8,431.70 *APPROX* (INCLUDES 2 DAY STAY)	\$10,199.05 *APPROX* (INCLU. 3 DAY STAY)

*Prices are subject to change without prior notice.

Example of Co-pays on Labs & Diagnostics

<u>Services</u>	<u>Member Pays</u>	<u>Regular Cost</u>
✓ Occult Blood	\$ 10	\$ 55
✓ CBC	\$ 10	\$ 65
✓ TSH	\$ 30	\$ 110
✓ HIV	\$ 25	\$ 80
✓ Conventional PAP	\$ 50	\$ 150
✓ Urinalysis Profile	\$ 10	\$ 60
✓ Glucose Level	\$ 10	\$ 45
✓ Prostate Specif.Antigent	\$ 25	\$ 70
✓ Liver Panel	\$ 20	\$ 65
✓ Comprehe. Metabolic Panel	\$ 15	\$ 70
✓ Mammogram	\$ 50*	\$ 200
✓ Chest X Ray	\$ 40	\$ 110
✓ Foot or Hand X Ray	\$ 35	\$ 90
✓ Abdominal Ultrasound	\$ 80	\$ 350
✓ Pelvic Ultrasound	\$ 80	\$ 250
✓ Tran rectal Ultrasound	\$ 80	\$ 210
✓ Electrocardiogram	\$ 20	\$ 95



Note: In every case the doctor will determine which Lab service will be performed.

(*) Rate in Palm Beach is \$ 85.

CO-PAYMENT RATE SCHEDULE TO PRIMARY CARE PHYSICIANS



Primary Care Physician Visit	Co-Payment
Primary Care Physician Visit	\$10
Pediatrician	\$10

Specialist Visits	First Visit	Following Visits
Cardiologist	\$70 - \$95	\$70 - \$50
Dermatologist	\$50 - \$90	\$40 - \$60
Gastroenterologist	\$70	\$40
Gynecologist	\$40 - \$50	\$25 - \$50
Neurologist	\$95 - \$99	\$50 - \$55
Ophthalmologist	\$40 - \$85	\$40 - \$68
Orthopedist	\$50	\$50
Podiatrist	\$35 - \$70	\$35
Urologist	\$60 - \$65	\$45

DIAGNOSTIC CO-PAYMENTS

Description	CPT Code	Broward	Miami-Dade	Palm Beach
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RADIOLOGY				
X - RAY Hand	73120	\$35.00	\$35.00	\$35.00
X - RAY Feet	73620	\$35.00	\$35.00	\$35.00
X - RAY Torax	71020	\$40.00	\$40.00	\$40.00
Complete Hip	73510	\$24.00	\$40.00	\$40.00
Cervical Spine	72040	\$40.00	\$40.00	\$40.00
Lumbar Spine	72100	\$40.00	\$40.00	\$40.00
Mammogram	76092	\$50.00	\$50.00	\$85.00
Bone Density	77078		\$90.00	\$110.00

MRI				
Abdomen	74181	\$346.00	\$151.00	\$475.00
Brain / Brain Stem	70551	\$353.00	\$300.00	\$475.00
Thorax	71550	\$346.00	\$300.00	\$475.00
Neck	70540	\$340.00	\$300.00	\$475.00
Pelvis	72195	\$346.00	\$300.00	\$475.00
Lower Extremity	73721	\$325.00	\$300.00	\$475.00
Upper Extremity	73218	\$340.00	\$300.00	\$475.00

MRA				
Abdomen	74185	\$364.00	\$330.00	
Head	70544	\$343.00	\$330.00	
Neck	70547	\$343.00	\$330.00	
Pelvis	72198	\$364.00	\$330.00	
Lower Extremity	73725	\$365.00	\$330.00	



DIAGNOSTIC CO-PAYMENTS

Description	CPT Code	Broward	Miami-Dade	Palm Beach
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CAT SCAN

Brain (Without Contrast)	70450	\$157.00	\$130.00	\$275.00
Sinus (Without Contrast)	70486	\$167.00	\$150.00	\$275.00
Neck (Without Contrast)	70490	\$172.00	\$150.00	\$275.00
Thorax (Without Contrast)	71250	\$199.00	\$150.00	\$275.00
Abdomen (Without Contrast)	74150	\$194.00	\$150.00	\$275.00
Pelvis (Without Contrast)	72192	\$197.00	\$103.00	\$275.00
Upper Extremity (W/C)	73200	\$171.00	\$150.00	\$275.00
Lower Extremity (W/C)	73700	\$171.00	\$150.00	\$275.00

ULTRASOUND

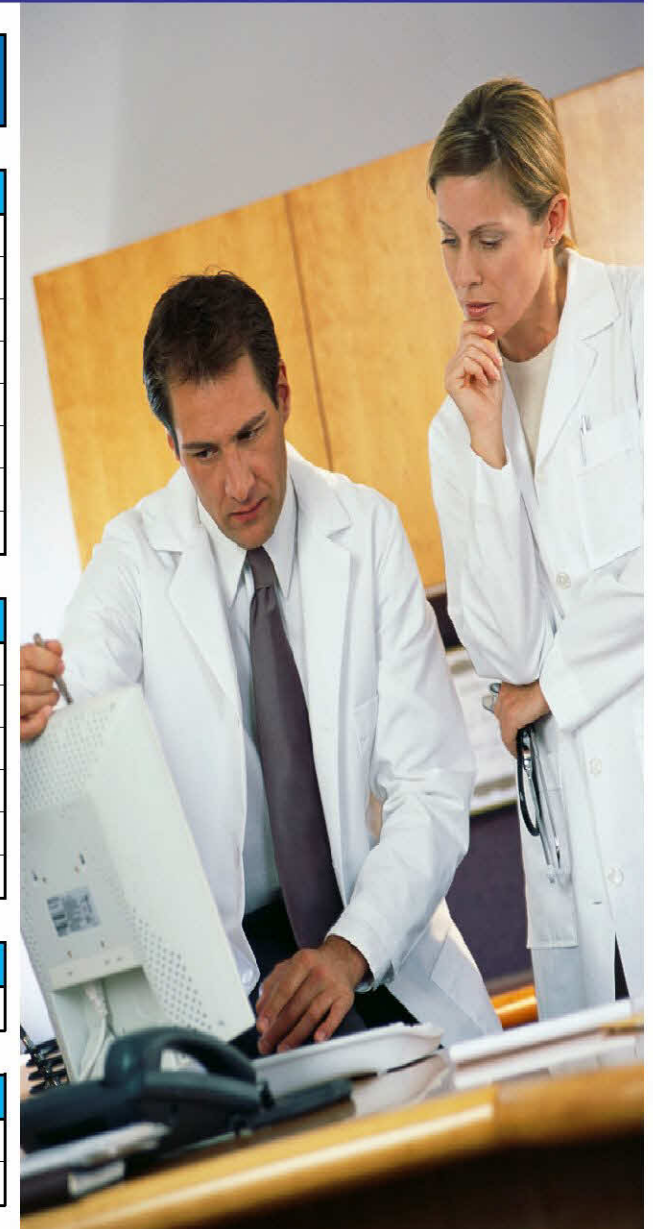
Abdominal	76700	\$80.00	\$80.00	\$80.00
Pelvic	76856	\$80.00	\$80.00	\$80.00
Transrectal	76872	\$80.00	\$80.00	\$80.00
Transvaginal	76830	\$66.00	\$80.00	\$125.00
Obstetrical	76817	\$67.00	\$85.00	\$125.00
Echocardiogram	93307	\$125.00	\$100.00	\$100.00

PULMONARY FUNCTION TEST

Spirometry	94060	\$37.00	\$40.00	
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GASTRIC TEST

Colonoscopy	44380		\$575.00	
Gastroscopy	43239	\$132.00	\$285.00	





Easy. Affordable. Smart.

Diabetic Patients are Welcomed to ProMed BLUE Diamond.

Yes, our Diabetic Members not only can be treated and prescribed for **only \$ 10** but also can have their medications at very low co-payments with Diabetic Express.

Now Members can order conveniently from their homes and it will be delivered to their door without having to wait in long lines at the pharmacy. Orders will be shipped using the U.S. Post Office Priority Mail and delivery at no extra charge.

We will send Members a **METER AT NO CHARGE** with their first 90 day supply so they can monitor their Blood Glucose for accurate and affordable control.

We carry a wide range of products including Diabetic Testing Supplies, Lancets, Blood Glucose Test Strips, Glucose Control Solution Test, as well as other supplies needed by people with chronic illnesses.

URGENT CARE CENTERS

ProMed BLUE Diamond offers now the possibility of sending a Primary Care Physician to your home from Monday thru Friday, 8am until 5pm.

Members may also go to any of our 31 **Locations** to better serve your needs:

Miami-Dade (8) Locations

- Miami • North Miami Beach • Hialeah • Kendall • North Miami •
• Homestead

Broward (15) Locations

- Weston • Pembroke Pines • Fort Lauderdale • Plantation • Tamarac •
• Coconut Creek • Cooper City • Pompano Beach

Palm Beach (8) Locations

- Boca Raton • Royal Palm Beach • Lake Worth • Boynton Beach •
• West Palm Beach

(See detailed addresses and phone numbers, as well as hours of operation and fee schedule on PCP Directory).

MONTHLY RATES

Age	Individual	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
< 19 Years	\$73.00	\$118.50	\$142.00	\$163.00	\$184.00	\$205.00
19 - 30 Years	\$74.00	\$120.50	\$145.00	\$167.00	\$189.00	\$211.00
31 - 45 Years	\$78.00	\$127.50	\$155.00	\$180.00	\$205.00	\$230.00
46 - 55 Years	\$80.00	\$131.50	\$161.00	\$188.00	\$215.00	\$242.00
56 - 65 Years	\$81.00	\$134.50	\$165.00	\$193.00	\$221.00	\$249.00
65 + Years	\$82.00	\$136.50	\$169.00	\$199.00	\$229.00	\$259.00

APPLICATION FEE: \$ 30.00 (One time Fee)

NOTE: When a Family Application is to be issued for two or more members, Rates must be applied by using the oldest person in the Family Group as the determining Age-Rate.

Example: Family of three persons were, Father is 66 Years; Mother 57 and Daughter 25. Daughter will pay the Premium. Father of 66 is the Determining-Age, therefore, the Monthly Premium will, be \$169.00