

**Now there's the Hospital and Medical Savings Plan...
sign up now — you're pre-approved!**

All of us want to do the best possible job of managing our own lives and finances. That's true whether we're older and living on a fixed income, or just looking for a way to save time and money. And that's why we invite you to join the Hospital and Medical Savings Plan.

Hospital and Medical Savings is not insurance. It *is* an outstanding service and discount benefits program that gives you important discounts and straight answers to important questions about health, home and eldercare.

See What Our Satisfied Customers Have to Say. . .

- Member: K. Sasser - Oklahoma
Gynecology - Services performed - Tubal Cautey.
Provider's fee = \$2,300.00 discounted to reduced price quote of \$664.70.
MEMBER SAVED \$1,635.30.
- Member: L. Martin - Texas
Gynecology - Services performed - Laparoscopy Excise Lesions.
Provider's fee = \$2,310.00 discounted to reduced price quote of 994.56.
MEMBER SAVED \$1,315.44.
- Member: E. Edward - Texas
Surgery - Services performed - Repaired Umbilical Hernia. Provider's fee = \$1,505.00 discounted to reduced price quote of \$726.400.
MEMBER SAVED \$778.60.
- Member: B. Folk - New York
Orthopedic Surgery - Services performed - Finger fracture and X-Ray.
Provider's fee = \$625.00 discounted to reduced price quote of \$340.85.
MEMBER SAVED \$284.15.

30-Day Money-Back Guarantee

If you're not completely satisfied, just call 1-888-678-6300 toll-free within 30 days (from effective date) to cancel your plan and get a refund of **everything you've paid.**

Check it out!

- No risk—30-day money-back *guarantee of satisfaction*
- No waiting period, no claim forms to fill out
- No medical exam or health questions to join
- No health exclusions—even for pre-existing conditions
- No age limit
- No maximum use limits
- Over 500,000 participating providers nationwide
- No red tape—get your discounts on the spot

VantageAmerica

VantageAmerica, the company behind the Hospital and Medical Savings Plan, provides complete benefits for groups nationwide and is a wholly owned subsidiary of Guarantee Trust Life Insurance Company (GTL), Glenview, IL.

Facts about GTL at a glance!

- A mutual legal reserve company
- Rated A- [Excellent] by A.M. Best Co., the leading insurance rating authority
- Over \$2,000,000,000 life insurance in force, including more than 300,000 juvenile life policies
- Over \$480,000,000 paid in claims in the last five years
- Licensed in 49 state, the District of Columbia and Puerto Rico

VantageAmerica

1275 Milwaukee Avenue
Glenview, IL 60025

FOR YOUR RECORD

Received From: _____

Amount Received: _____

Agent: _____

This is a brief description, not a contract. **The Hospital and Medical Savings Plan is a discount benefit program, not insurance, and is not intended to replace any insurance you have.** Offered and managed by VantageAmerica (a subsidiary of Guarantee Trust Life), 1275 Milwaukee Ave., Glenview, IL 60025. Members must use participating plan providers. Plan may not be available in all states. Not available in NV or NY. All services may not be available in all areas. VantageAmerica cannot assume responsibility for the actions or performance of professional providers. The doctor discount program cannot be used in conjunction with a Medicare eligible expense. **The Beech Street Network is not available in AK, AL, AR, CA, HI, IA, LA, ME, MS, NE, OR, WA, WI and WV.**



THE HOSPITAL AND MEDICAL SAVINGS PLAN



*Great discounts on all your health care needs!
Important options to help you take charge of your life
and save money.*

YOUR CHOICE OF INDIVIDUAL OR FAMILY COVERAGE!

Offered By
VantageAmerica
(a subsidiary of Guarantee Trust Life Insurance Company)
1-800-323-6907
www.vantageamerica.com

This is not insurance

Up to 60% savings on your vision care needs!

Get discounts on doctor visits

Even the best insurance can't do the whole job. Even if you've got great coverage. . . even if you've got Medicare. . . it's a fact. Things like office visits, prescription drugs, eyeglasses and hearing aids usually aren't covered and then you're stuck with the bill.

That's bad enough, but with the cost of health care going up every single year, there's no telling what you'll have to pay tomorrow if you are hospital confined. Or to get the hearing aid your spouse needs or even to stock up on vitamins.

Now for just pennies a day, the Hospital and Medical Savings Plan can save you money on everything from hospital stays, prescription drugs and contact lenses to hearing aids and doctor visits. All members of your household are covered. And best of all, YOU choose the network that is right for you.



Want straight answers? Just call!

Ask-A-Nurse—*Just call* to get health, medical, and wellness information directly from registered nurses, counselors, and dietitians—24 hours a day, 7 days a week.

Eldercare recommendations—*Just call* for the names of pre-screened home helpers in your area—plus clear, sensible answers to your questions about pre-screened nursing homes, home health care, assisted living facilities, retirement communities, and ways to cut out-of-pocket care costs.

Travel Assistance—*Just call* for assistance before, during and after your trip. Assistance is provided for medical emergencies while away from home to help with passports and visas.

*Family coverage?
Coverage for yourself only?
It's up to you!*

Get discounts on hospital stays, doctor visits and more

Doctor's office visits—save up to 40% on visits to a participating doctor in your area (choose Beech Street or MultiPlan as your network).

Hospital Discounts—save up to 25% on hospital stays and services provided by participating network hospitals (choose Beech Street or MultiPlan as your network).

Prescription drugs— save up to 30% at more than 40,000 participating pharmacies nationwide, including such chains as K-Mart, CVS, and Price Costco—plus a convenient mail-order option for even greater savings. (Discounts at your store may vary daily based on their purchasing or sales, but you are guaranteed either our special discount price or the retailer's lowest available price that day, whichever is lower.)

Vision care—save up to 60% on eyeglasses, contact lenses, and non-prescription sunglasses at more than 12,000 eye care professionals nationwide.

Dental care—save up to 50% on dental care—exams, X-rays, fillings, crowns, root canals, dentures, bridges, oral surgery—at more than 25,000 dentists nationwide.

Hearing care—save up to 20% on hearing aids and services, including auditory tests and hearing aid checkups at more than 3,000 audiologists nationwide.

Chiropractic care—save up to 40% on chiropractic treatments, X-rays, and exams at 6,000 chiropractors nationwide.

Vitamins—save up to 50% on vitamins, herbals, and nutritional supplements. Just call for a catalog.

Home medical equipment—save up to 20% on such things as respiratory therapy products and services, long-term rehab equipment and supplies.

Discount Legal—save up to 25% on all types of legal services.

Discount Funeral—save up to 70% on merchandise and services.

Private Health Associates, U.S.
P.O. Box 100116
Fort Worth, TX 76185 USA