

Introduction

WELCOME to New Generation Companies; your single-source for customized, turn-key, non-insured discount benefit products.

As a client, of New Generation Companies, you can focus on the profitable part of your business; providing your prospects and customers with the customized benefit products they need and want without the expense and headaches of searching for high quality discount benefits, program setup, maintenance and regulatory compliance.

This document will describe the rapidly emerging non-insured discount benefits market; who we are; what we do; how we do it; and the benefits of becoming a client of New Generation Companies.

THE MARKET

Currently, there are some 55 million people under the age of 65 in the United States who are uninsured and, while there are many reasons for not having insurance, most go “bare” due to cost or unavailability of coverage. An increasing number of employers are either dropping the group coverage they once offered to employees or are increasing the employee share of the premium burden. Many employers are switching to high deductible plans including Health Savings Accounts and Health Reimbursement accounts; otherwise known as “Consumer Driven” plans.

Regardless of the reasons for being uninsured or underinsured, the market for non-insured discount benefit products is growing steadily. At the same time, several states have enacted legislation requiring discount products to comply with rules and regulations designed to protect consumers from unscrupulous marketers of discount products who have historically misrepresented the benefits of their products to buyers. Additionally many more states are considering similar legislation. The end result is an increasing need for inexpensive high quality non-insured discount benefit products offered with full disclosure by reputable marketers. At NewGen, we take this challenge very seriously.

WHO WE ARE

New Generation Companies is a wholly-owned subsidiary of New Generation Holdings, LLC. The company was founded in early 2006 to provide services to clients who are interested in marketing high quality non-insured discount products to their clients and prospects. While we are a very young company, our experience in the insured and non-insured supplemental product marketplace spans more than three decades. Our company is owned and operated by seasoned veterans of the insurance, managed care and non-insured discount benefits industries. We have been instrumental in the marketing and sales of nearly 1 million discount benefit cards and countless limited benefit and major medical policies currently in-force. We thoroughly understand the market for these products and the networks that offer the best value proposition for both consumers and marketers.

Introduction

WHAT WE DO

We offer:

- Customized, turnkey non-insured discount benefit products and related services;
- Marketing assistance including dynamic website development and website promotion with major search engines, and printed sales materials;
- Customized online individual and group enrollments;
- Turnkey fulfillment services including customized benefit cards and benefit booklets;
- Competitive pricing assistance;
- Fee collection from your individual and group clients through credit cards, bank drafts, monthly checks and list bills
- Commission statements and payment to your down line representatives;
- Product, sales and marketing compliance assistance with the regulations of the states where non-insured discount benefit products are sold;
- Complete customer service, patient advocacy and provider dispute resolution and;
- Real time reporting;
- Medical credit card plans that nearly anyone can qualify-for which function seamlessly with our discount benefit product offerings and dramatically enhance the consumers' value proposition when purchasing them.

HOW WE DO IT

New Generation Companies owns and operates a computer network with high-reliability servers located at a state-of-the-art secure facility that is connected to the U.S. Internet Backbone with the latest fiber optic technology. Furthermore, we employ the most sophisticated software technology available anywhere. Thus, we provide our clients with the assurance that their data is secure and accessible 24 hours a day, 7 days a week.

New Generation Companies has partnered with the leading provider networks each offering the highest quality non-insured benefits products available in the marketplace. Plus, we are aligned with a fulfillment partner who employs the latest, highest quality, and most reliable hardware and software to create, publish and mail end user fulfillment kits accurately and quickly.

BENEFITS OF BEING A NEW GENERATION COMPANIES CLIENT

- First and foremost, we take all the guesswork out of setting up and maintaining a non-insured discount benefit product offering;
- We offer only the highest quality products and services;
- Our services are designed to provide our clients with everything needed to successfully market and sell non-insured discount benefit products;
- We can offer a turn-key service or only the components needed by our clients who want to develop and maintain their own products;
- We are large enough to get the job done but small enough to provide personalized service to each and every client, their staffs and members.

The Non-Insured Benefit Plans We Offer

PHYSICIAN/HOSPITAL NETWORK

The Physician/Hospital Network provides discounts on health care services at physicians' offices and hospitals. Save an average of 10% to 30% and more at over 285,000 providers throughout the country, including family physicians, specialists, facilities and hospitals. They also save on cosmetic surgery procedures, including skin resurfacing, acne scars, liposuction, and more.

The program utilizes one of the largest physician networks in the nation. This nationally recognized network "owns" their physician and hospital contracts so it cannot lose providers due to cancellation of a lease agreement. Plus, the network maintains control of physician education and service levels.

The Physician Visit / Hospital Network is effective and easy to use. To locate providers in your area, call the toll-free number located on your membership card. Present your card at the provider's office and receive immediate savings on services provided. Since there is no age or medical history restrictions, anyone can use this benefit.

For hospital visits, members **MUST** pre-register before any procedure(s) are performed (or within 48 hours of emergency room admittance.) A representative will coordinate all of the resources and negotiate with the provider/facility for a contracted savings.

RETAIL PHARMACY - for acute care (short-term) medications

The neighborhood pharmacy program assures members the lowest price on prescription drugs, saving 10% to 60% on most prescriptions.

It's simple to use. The member simply presents the membership card to the pharmacist with the prescription. The pharmacist calculates the discount and the member pays the discounted price. No other forms required.

- 10% to 60% savings on most medications.
- Over 48,000 national and regional pharmacy chains participate as well as independent pharmacies.

No pharmacy program is complete unless it includes both retail locations where members may fill acute care medications and a mail order program so members may optimize their savings by purchasing maintenance prescriptions in 30 to 90 day supplies to treat ongoing ailments.

MAIL ORDER PHARMACY - for maintenance (long-term) medications

To ensure members always save money on their prescription drugs, a unique mail order program was created to complement the network pharmacy benefit. Since most maintenance medications are purchased in 30 to 90 day supplies, members maximize savings and have the convenience of home delivery (at no additional charge) through Precision RX. Accuracy is assured by requiring every order to pass seven quality checkpoints before shipping.

- Prices average 10% below AARP mail order pricing

The Non-Insured Benefit Plans We Offer

- If the member finds a lower retail price from a local retail pharmacy, the Mail Order Prescription Plan will beat that price by \$5.00 on brand name and generic medications priced at \$10.00 or more. Not valid in conjunction with other discount or insurance cards.
- Prescriptions are delivered right to your door; no postage or dispensing fees added.
- Unlike competitive programs that restrict available medications to their "approved" list, the Mail Order Prescription Plan is an "open formulary", so doctors may prescribe the most effective medication to treat the member's ailment or condition.

*The \$5.00 guaranteed savings cannot be used in conjunction with other discount or insurance cards.

DENTAL NETWORK

We ensure a positive experience for members by reducing confusion with provider recognition and participation. The member will want to utilize their card and enjoy the savings time and time again.

- Members save 15 percent to 50 percent* on everything from general dentistry and cleanings to root canals, crowns and orthodontia.
- Over 66,000 ** available dental practice locations nationwide.
- Save on routine dental services such as x-rays and fillings.
- Save on specialty care such as orthodontics and periodontics where available.
- Dentists are credentialed and re-credentialed on an ongoing basis.

Before scheduling an appointment, the member will call the number on the back of their card to speak with a Member Services representative. The representative will provide the member several different dental care locations so the member may select the provider that most meets their specific needs and book an appointment.

*Anticipated national average dental charges for the 2006 calendar year based on the comparison of provider negotiated fees to national average charges. Actual costs and savings vary by provider and geographical area.

** According to the Aetna Enterprise Provider Database as of March 1, 2006.

VISION CARE NETWORK

The Vision Plan has contracted with over 12,000 eye care locations nationwide. Members save on eyeglasses, contacts, eye exams and surgical procedures.

The CTC provider network is the most comprehensive in the U.S. and includes ophthalmologists, optometrists, independent optical centers and national chain locations such as Pearle Vision, JCPenney Optical, Sears Optical, Target Optical, LensCrafters, and EyeMasters.

- Savings of 20% to 60% on prescription eyewear
- Also, save 10% to 20% on contact lenses (excluding disposables) at participating retail locations.
- Savings of 10% to 30% on eye exams, and surgical procedures (including PRK and LASIK surgery)
- Most frames, lenses and specialty items such as tints, coatings and UV protection are available

The Non-Insured Benefit Plans We Offer

- No limit on the number of times membership may be used during the year
 - Two guarantees - 30 day unconditional money-back satisfaction guarantee and low price guarantee on eyeglasses
 - Members may nominate their own eye care professional to join the network
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HEARING NETWORKS

Enjoy access to a variety of hearing programs providing hearing aid discounts of 15% in retail locations nationwide and discounts of 40% to 60% through the mail order program.

Beltone

- Free hearing screening
- Belcare™ and Lifetime Care™ program
- 1,300 provider locations across the U.S., made up of a cross section of audiologists, hearing specialists and professionals
- Beltone has the highest brand name recognition on the market
- Your hearing aids can be cleaned, inspected and adjusted at any Beltone office across the country

Mail Order Hearing Aids

- Save 40% to 60% off average National Retail Pricing on over 100 models of name brand hearing instruments.
- 45 day home trial period.
- Receive the lowest price available. If you find the same make and model for a better price within 30 days of purchase, you will be refunded the difference.

45-day home trial period and one full year factory warranty

Any make/model hearing aid less than five years old may be repaired with a six month warranty for just \$90.00 or with a 12-month warranty for just \$115.00 (digital or analog programmable aids are slightly more, depending upon model).

ClearSounds

- ClearSounds offers a complete line of products designed specifically for people who are experiencing hearing and/or vision loss including, amplified corded and cordless telephones, large display alarm clocks, portable telephone amplifiers, amplified telephone ring signaler personal communication systems and a TV listening system.
 - Members receive a 25% discount on over 17 products.
 - All products include full warranty support, a 30-day money back guarantee and toll-free tech support.
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CHIROPRACTIC MEDICINE NETWORK

Members save 30% to 50% at over 3,000 participating Doctors of Chiropractic nationwide.

The Non-Insured Benefit Plans We Offer

- Free initial consultation
 - 50% savings on diagnostic services
 - 50% savings on x-rays performed on-site (if necessary)
 - 30% savings on treatment and other services
 - Unlimited access to care with no limits on the number of visits
 - 3,000 + providers nationwide
 - Each chiropractor's licensure and insurance are carefully verified before being accepted into the network
 - Items such as vitamins and durable goods are priced at the doctor's discretion
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MEDICAL SUPPLIES SERVICE

Medical Supplies Service has been designed to offer members a convenient solution for ordering medical supplies and equipment. Through Medical Supplies Service, members may receive a discount up to 50% off the average retail price on Walkers, Power Mobility Scooters, Hospital Beds, Blood Pressure Devices, and much more.... Simply order online or call the toll-free number to speak with a Medical Supplies representative.

Some examples of Medical supplies and equipment:

Ambulatory Aids

Walkers, Canes, Crutches

Bathroom Safety

Shower Chairs, Transfer Benches,
Commodes, Raised Toilet Seats,
Safety Bars

Wheelchairs and Scooters

Wheelchair Accessories, Power
Mobility Scooters

Hospital Beds & Accessories

Electric Beds, Slings, Trapezes

Cushioning & Pressure Relief

Pads, Cushions, Lumbar Supports

Orthopedic Products

Knee Braces, Arm Slings,
Back Supports, Carpal Tunnel Supports

NURSE HOTLINE

Good health starts with asking questions and knowing where to go for the answers. Nurse Hotline offers toll-free access to experienced registered nurses, 24 hours a day, 365 days per year. Our hotline nurses are an immediate, reliable and caring source of health information,

The Non-Insured Benefit Plans We Offer

education and support. Our nurses provide information based on physician-approved guidelines, including:

- General information on all types of health concerns
- Answers about medication usage and interaction
- Information on non-medical support groups
- Translation services for non-English speaking callers
- TTY/TTD access for the hearing impaired
- Computerized record keeping system
- Full time medical director on staff

Better-informed, healthier individuals are the key to reducing healthcare costs. Nurse Hotline gives you necessary information to help with health care. In addition to preventing unnecessary emergency room visits, you receive quick, sound medical information from trained RN's.

DOCTORS ONLINE

Doctors Online, a confidential web-based preventive medicine oriented program, provides members direct access to licensed, board certified physicians through email. These physicians provide personal advice, suggest treatment alternatives, use links to websites, provide patient information from other sources or assist members with questions about other specialists. Responses are given within 24 hours, with most arriving within 4 hours.

Highlights:

- Confidential, online, personal interaction with licensed, board-certified physicians
 - Information about illnesses or symptoms
 - Assessment of acute symptoms and overall healthcare
 - Provision of a personalized healthcare plan
 - Guidance on treatment for minor illnesses (i.e. pink eye, poison ivy)
 - Links to other healthcare resources
 - Nutritional and fitness advice
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LONG TERM ELDER CARE

Our Long-Term/Elder care program is designed to provide assistance and support to members dealing with the aging of their parents and family members. Our trained and experienced elder care specialists help you and your family understand the issues related to caring for an older person and assist you in making the right choices for your family. Speak with a trained specialist 24/7 about:

- Understanding the emotional and financial challenges of caring for an elderly person
- How in-home services provided by a professional geriatric care manager can ease the care giving burden
- Locating an appropriate home health agency, assisted living facility or nursing home at the best rates

Highlights of the program include:

The Non-Insured Benefit Plans We Offer

- Elder Care Information and Referral Care Management Associates are available 24/7 to provide assistance with elder care concerns, answer long-term care questions and help locate local assistance.
- Discount home healthcare and long-term network members can save 4% to 30% at approximately 5,500 providers when seeking home health agency or assisted living facilities.
- Access to a comprehensive elder care website that offers features such as skill sheets, condition research, caregiver advice, two minute test, care giver tools, resource finder and member reports.
- Discounted fee for geriatric care management services. Approximately 3,500 nurses and social workers provide telephonic and in-home evaluations (for an additional hourly or package fee) for all levels of care from basic to comprehensive. Members receive a 15% discount on retail rates.

MEDICAL TRAVEL ASSISTANCE

Members have access to a global network of practicing physicians, travel assistance personnel and emergency evacuation benefits when traveling 100 miles from home and suffering a serious injury or illness. Knowing help is merely a phone call away provides members with peace of mind.

Some of these services include:

- Emergency medical evacuation
- Repatriation of mortal remains
- Transportation to join a hospitalized family member
- Return of dependent children
- Pre-travel information
- Monitoring of treatment worldwide
- Medical and dental referrals
- Facilitation of hospital payment
- Transfer of insurance information to medical providers
- Replacement of lost or stolen travel documents
- Legal referrals
- Medication, vaccine and blood transfers
- Transfer of funds
- Translation services
- Real-time security intelligence

MEDICAL RECORD STORAGE

The Medical Record Storage program is a personal medical record solution that gives fast, secure access to complete medical records whenever they are needed. Medical records and vital information are maintained and released safely with a member's PIN. Members have peace of mind whether they are across town or across the world.

In a medical emergency, time is of the essence. Immediate access to this type of information can **SAVE LIVES** by helping to avoid life-threatening delays in treatment, medical/surgical

The Non-Insured Benefit Plans We Offer

complications, allergic reactions and medication errors. Immediate access to this type of information can also **SAVE HEALTH CARE DOLLARS** by avoiding the administration of unnecessary or duplicative procedures and tests. Highlights include:

- Confidential service organizes medical documents in one safe, easily accessible place
 - 24/7 rapid, secure access to vital information
 - Program participation ensures member's wishes are followed even in emergencies
 - Record storage file can include: medical conditions, allergies, insurance data, immunizations, medications, physician information, x-rays, emergency contacts, information on advance directives and more
 - Members may make changes to their file at any time
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VIP HEALTH & WELLNESS

VIP Health and Wellness is your one-stop shop for thousands of top brand vitamins, supplements, low-carb and personal care products. Choose from over 300 brands and 6,000 items in stock and enjoy savings of 10% on already low prices. Members can place orders online or by phone. Most orders ship the same day and every order is backed by the exclusive 5-star guarantee.

- Toll-free and online shopping with friendly and knowledgeable customer service representatives
- 10% discount on over 6,000 products, even those on sale
- Timely, convenient home delivery of vitamins, supplements, and a wide variety of natural health products
- Choose from brand names you know and trust such as Country Life, Natures Way, Garden of Life and Nordic Naturals
- All purchases include a 30-day unconditional money-back guarantee

Diabetic Care

Liberty Medical Supply is the nation's leading direct-to-consumer Medicare provider of diabetes testing supplies and medications and other diabetes management products.

- Receive a discount of 15% below retail prices on most diabetic monitoring supplies (glucose meters, lancets, insulin, syringes, etc.)
 - Order by phone or internet and have your supplies conveniently delivered to your door.
 - Choose from over 200 brand name diabetes testing supplies.
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ALTERNATIVE MEDICINE NETWORK

The integration of alternative medicine into conventional western medicine is quickly revolutionizing the landscape of the American healthcare system. Patients and providers are increasingly using alternative methods of care that do not rely on invasive procedures or long term use of pharmaceuticals. The Alternative Medicine Network is one of the nation's leading providers of integrative medicine. Our national network of over 16,000 practitioners provides care to millions of members all across the country. Highlights include:

The Non-Insured Benefit Plans We Offer

- 10% to 30% savings on all treatments and services
- Over 16,000 practitioners in the network
- Over 35 different practitioner disciplines
- Services include Acupuncture, Nutritional Counseling, Massage Therapy, and Holistic Medicine as well as popular Exercise and Movement specialties including Yoga, Tai Chi, Pilates and more.
- No limits on the number of visits

COUNSELING NETWORK

Emotional and relationship challenges sometimes seem overwhelming, but personal problems are as treatable as any other health concern if you know where to turn. Our telephone counselors assist with problem resolution and suggest options to help members with personal issues of any size.

Counselors work with a multitude of issues including:

- Depression, anxiety or stress
- Conflicts at work or home
- Reliance on alcohol, drugs, tobacco or food
- Sexual, physical or emotional abuse
- Loss and grief
- Change and transition

Members receive free unlimited telephone counseling services 24 hours a day, 7 days a week. When appropriate, members are referred to local licensed counselors in their own community.

- Free telephone problem-solving services.
- Services are confidential and will not jeopardize employment.
- Counselor qualifications include a master's degree and five years of postgraduate experience.
- Counselors follow up and monitor progress until member is satisfied.
- Members may be referred to a network of approximately 27,000 providers who offer 20% to 35% off the normal billed charges

CONSULTATION SERVICES

"Life happens" in many different ways and Family Consultation Services responds with real solutions. Our comprehensive telephone consultation provides you with research and referral information for child care, elder care and care for people with disabilities. Save countless hours finding a care provider to meet your specific needs and receive a detailed Provider Profile packet and educational materials and guidebooks within 48-72 hours.

Family Consultation Services can help in these types of situations:

- Finding in-home child care for an infant or toddler
- Making transportation arrangements to the doctor for a grandfather who is living by himself in another state

The Non-Insured Benefit Plans We Offer

- Understanding what Medicare, Medicaid or private insurance covers for an elderly relative's care and identifying programs that are available at little or no cost
- Finding an after-school program or summer camp for a child in elementary school
- Understanding the costs of various living arrangements if a parent can no longer live at home
- Finding care for a brother with a debilitating disease

PLEASE NOTE:

Plans are subject to availability based on a number of factors including various state regulations. Therefore, certain plans and/or plan provisions are not available in all states. All plans are subject to change at any time. Limitations apply to all programs described in this document. In order to be eligible for discounts, the member is required to pay for services at the time they are rendered. Prior to marketing any plan an authorized person must agree to all marketing terms and conditions and sign the New Generation Holdings, LLC Marketing Agreement which includes full disclosure of all requirements that must be met in order to continue marketing products offered by New Generation Holdings, LLC or its affiliates.

Let Us Handle the Details for You

Business to Business Administrative Services - With over three decades of experience, NewGen can do it all! We are well-equipped to provide any or all of the following administrative services:

WEBSITE DEVELOPMENT AND HOSTING

- NewGen maintains its own dedicated Web Servers.
- Clients may select from a number of pre-approved Website designs.
- NewGen can create a fully customized Website for the client.
- The client can create and host their own Website (compliance approval will be required).
- Our use of proven search engine optimization (SEO) techniques ensures high rankings on search results pages at the lowest possible cost.
- Submission to major search engines including Yahoo, MSN, ASK, and Google.

GRAPHIC DESIGN SUPPORT

- Design assistance is available in all areas of membership fulfillment, from the inclusion of your logo on membership cards to complete customization of fulfillment kits.

FULFILLMENT

- Membership kits mail within 5 days of receipt of membership application or electronic file.
- All kits include 2 membership cards, "how to use" instructions and a listing of area providers for each benefit selected.
- NewGen can customize membership packages to include special promotions offered with membership.

DATA ENTRY – Paper Applications and List Bills

- We accept member information via paper or electronic file in a wide variety of formats and transfer methods.
- Our data-entry department creates daily back-up of membership files, and automatic correction of address information.

MEMBER SUPPORT

- An on-sight member service call center assists members with questions, comments and provider location referrals. For more detail about our call center capabilities and service standards please see the “Customer Service Call Center” document
- 24-hour provider referrals are available via a toll-free IVR system and on the internet.
- Private toll-free numbers using your organization's name are available.

MEMBERSHIP FEE PROCESSING

- Payment acceptance by check, credit card, debit card and bank draft are available.
- List billing is available for groups (of 5+)

COMMISSION PROCESSING & PAYMENT

- NewGen can pay agent commissions and work within the each client's compensation structure.

Let Us Handle the Details for You

ANNUAL RENEWAL NOTIFICATION

- NewGen can generate and mail customized annual membership renewal notices.

ONLINE ENROLLMENT

- Clients can utilize NewGen's new non-branded online individual enrollment program, online group list bill enrollment form or their own system to enroll members.
- When you use NewGen's online individual enrollment program, there is no need to set up and maintain a merchant account.

REAL-TIME REPORTING

Clients have access to real-time information about all aspects of their discount benefit program including:

- Website statistics;
- Enrollments and terminations;
- Member name, address, phone, and email address information;
- Collected fees;
- Commissions;
- And more

Let Us Handle the Details for You

Active members have toll-free access to a fully-functional, state-of-the-art call center. Member calls are answered by well-trained Member Service Representatives who are dedicated to providing an unexcelled level of service to members.

To meet the diverse needs of our members, the call center maintains a full-time, staff of over two dozen member service representatives – many of whom are Spanish-speaking, a dedicated trainer, team supervisors, and a manager. The call center is available to handle a wide variety of inquiries from 7 a.m. to 7 p.m. Central Time, Monday through Friday and 8 a.m. to 5 p.m. Central on Saturdays. For after hour's calls, members are encouraged to leave a voice message. Voice messages are returned by a designated agent within one business day. Additionally, members can access benefit information and provider listings by visiting your Website

We ensure a quality member experience through:

- **Dazzling Service:** As a service company, we do more than tout “good service” – we make it happen! Every employee of our Call Center partner pledges to deliver “dazzling” service to all customers. In the spirit of this commitment, employees participate in interactive, bi-weekly “Dare to Dazzle[®]” training where they are given tips, tools and resources to flawlessly service our customers. Participants learn key concepts, share experiences and practice newly-learned techniques to deliver exceptional customer care in everything we do. This program has been instrumental in contributing to our overall success.
- **Daily Monitoring:** Each day, inbound and outbound calls are monitored and evaluated for quality and member satisfaction. Each rep is required to meet assigned criteria specific to information provided, service skills, and call documentation. While the talk-time averages 2 ½ minutes per call, representatives are encouraged to assist the member until all their questions have been answered.
- **Skill Training:** The highly experienced on-site trainer facilitates weekly meetings to educate and update representatives on benefits, clients, and overall procedures. This training further promotes and develops “dazzling” customer service skills, call management, gracious telephone etiquette, and a team-oriented environment. A motivational training style encourages representatives to invest the time to do it right and take ownership of call results, thereby establishing a personal connection to the business.
- **State-of-the-art Telephone Response System:** The Call Center phone system answers 99% of incoming calls within 3 seconds. Calls routed to the call center are answered by a live representative within 30 seconds 80% of the time with an abandonment rate of less than 5%. Additionally, the system captures and monitors the number of incoming calls, average hold time, and the percentage of calls answered within our assigned service levels. Daily telephone reports are generated to monitor and analyze call trends and staffing needs.
- **Prompt Issue Resolution:** 85% of calls routed to the call center are requests for additional information. However, all representatives are well-versed in assisting

Let Us Handle the Details for You

callers with provider/card recognition and discount verification. Member service representatives are trained to handle a multitude of complaints with a one business day commitment to bring the issue to resolution. Escalated complaints requiring further research are forwarded to Provider Services where issues are generally resolved in 3 to 5 business days upon which the caller is informed of a resolution via phone, email or U.S. Mail.

- **Personalized Attention:** By taking ownership of each call, representatives are given the latitude and authority to take every appropriate step necessary to satisfy a member's request. Additionally, members receive a follow-up, hand-written postcard thanking them for bringing their issue to our attention. We recognize the importance of customer appreciation and value each opportunity to interact with members to provide a discernibly higher level of personal attention and care.

Introducing Care Credit

A primary reason members/patients decline or delay treatment, or cancel their health care saving card is their inability to pay the provider at the time services are rendered. We can now help them obtain access to high-quality medical care by offering them a financial solution -- a convenient monthly payment plan through CareCredit; a unit of GE Consumer finance.

CareCredit is the leader in patient financing. With a comprehensive range of plan options, for treatment or procedure fees from \$1 to over \$25,000, we can now offer a monthly payment plan to fit almost every budget. CareCredit offers 3, 6, 12 & 18 Month No Interest financing plus 24, 36, 48, & 60 Month Extended Payment Plans. Submitting applications is quick and easy and decisions are typically provided within minutes -- or even seconds with the online application option we can now offer to our members. According to CareCredit, they have a 95% acceptance rate so; a member/patient's ability to obtain credit through this resource is substantially improved over traditional choices such as banks, credit cards, etc.

- **How can CareCredit help members/patients get the treatment or procedure they need or want?**
 - CareCredit lets the member/patient begin treatment or procedures immediately— then pay for it over time with low monthly payments that are easy to fit into their monthly budget.
- **What types of payment plans are offered?**
 - CareCredit offers a full range of No Interest and Extended Payment Plans for treatment fees from \$1 to over \$25,000. *Please note: All plans may not be available at all healthcare providers. To find out which plans are available in a specific provider's practice, be sure to speak with the Office Manager or Financial Coordinator.*

No Interest Payment Plans

- 3, 6, 12, & 18 month plan options
- No interest if the balance is paid within the specified time period
- Low minimum monthly payments

Extended Payment Plans

- 24, 36, & 48 month plan options
- For treatment fees from \$1,000 to over \$25,000
- 9.90% interest rate
- Monthly payments as low as \$25 for a \$1,000 fee balance

With CareCredit, members pay no up-front costs, no pre-payment penalties and no fees. Plus, CareCredit is a revolving credit line for additional treatment or add-on charges, without the need to re-apply.

Remember: *All plans may not be available at all healthcare providers. To find out which plans are available in a specific provider's practice, be sure to speak with the Office Manager or Financial Coordinator.*

The NewGen Advantage

GUARANTEES

NewGen has partnered with Galaxy Health Network to create a unique “network within a network” of carefully selected providers from a diverse range of specialties and disciplines to participate in the Companion Care Exclusive Provider Organization. This means (1) that members of insured and non-insured benefit programs holding identification cards that bear the Galaxy and NewGen logos are guaranteed to receive the absolute lowest price offered for medical services by Companion Care participating providers as long as the member pays for services at the time they are rendered. Furthermore, regardless of whether a provider participates in the Companion Care EPO or the Galaxy Health Network PPO, NewGen guarantees (2) that if a member is referred to a provider by one of our Patient Advocacy Representatives and pays for services at the time they are rendered, they will receive at least a 20% discount off the provider’s usual and customary charges. Should the member not receive the discounts described in items 1 or 2 above, NewGen will reimburse the member for any valid price difference.

QUALITY PRODUCTS & SERVICES

We subscribe to the philosophy that while competitive pricing is important, offering the highest quality products and services are of paramount importance toward the achievement of a successful non-insured benefit card program. If you’re looking for the lowest prices on the street, NewGen is not the company for you to team-up with. But if your goal is to create an outstanding value proposition your prospects and members will easily recognize, you need look no further. We have researched dozens of discount products available in the marketplace and selected only those that offer sensible pricing and deliver what they promise. This “no compromises” approach makes NewGen the Medical Savings Card service-provider-of-choice for many of America’s leading card resellers.

EXPERIENCE

Plain and simple; nobody has more experience in creating and maintaining successful Medical Savings Card programs than NewGen. With over three decades of experience, over 450 card programs and nearly 1 million card members to our credit we are confident that we can assist your organization with the design and implementation of a highly successful Medical Savings Card sales and marketing campaign.

TECHNOLOGY

“Information is power.” Having the information you need, when you need it can mean the difference between success and failure regardless of your endeavor. NewGen continues to develop software applications designed to generate vital information including statistics, trends, demographics and utilization from actual data recorded in real-time by our systems. We are convinced that by providing relevant information to our trading partners regarding their specific involvement in our programs gives them the competitive edge they need to attain their objectives and maximize profitability.

For More Information

We sincerely hope you have found this document to be interesting and informative. If you would like us to provide you with further details including pricing information, a Sales and Services Agreement and Order Forms, please complete and sign the attached Non-Disclosure/Non-Circumvent Agreement. Upon receipt of the signed form, we will provide you with a complete Reseller Marketing Kit.

In the meantime, should you have any questions; please feel free to contact us using any of the methods below:

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Facsimile: 817-887-5626

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