



The National Association for Network Pricing is designed to provide its members access to an innovative, networked approach to reducing healthcare costs. This is the very same approach that insurance companies have been successfully using for years. Our approach is designed to stretch the value of your personal and/or insurance dollar through a system of established networks and case-by-case negotiation.

With the increasingly complicated world of healthcare and the rising costs of medical services the patient is often lost in the shuffle. At NANP our members are provided with a comprehensive support solution for their health care needs. This support begins with a team of professional Case Managers that specialize in assisting members with costly and often involved procedures that may require hospitalization or other complex services. Your personal Case Manager will coordinate services with hospitals and other facilities, negotiate reduced pricing and even assist with financing programs for qualified members. Your NANP membership even includes online medical records services, personal concierge services, emergency medical travel assistance and accident coverage.

In addition, NANP also provides optional non-insurance discount medical plans for access to an extensive collection of provider networks for a variety of services including physician, dental, vision, hearing, and alternative medicine. We also offer select benefit medical insurance plans.

Our mission ... is simple ... to give our members back their freedom of choice and use established practices of the health care system to reduce OUR MEMBERS' out of pocket expenses.

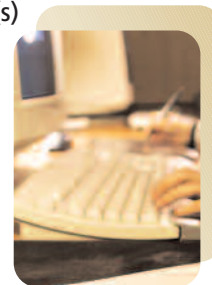
NATIONAL ASSOCIATION FOR NETWORK PRICING

Your Foundation Membership Includes ...

CARE Negotiation Services...Your Case Manager will help you navigate the complexities of the healthcare and insurance systems. All CARE services are negotiated on a case-by-case basis with an average negotiated savings of over 50%. You will be assigned a Case Manager that will handle your case from beginning to end with no limitations on negotiations with any hospital or surgical facility nationwide.



- Negotiation and Case Management Services
- Medical & Dental Financing Program(s)
 - Financial Liability Management
 - My Parent Advisor Services
 - Accidental Death Coverage
 - Personal Concierge Services
 - 24-Hour Nurse Hotline
 - Dismemberment Coverage
 - Secure Online Medical Records
 - Accident Medical Coverage
- Emergency Medical and Travel Services
 - Air Ambulance Coverage
- Long-Term Care, Home Health Care & Elder Care Services



ACCIDENT AND DISABILITY INSURANCE FOR PEACE OF MIND

Millions of Americans are seriously hurt in accidents every year. Many of them are disabled. Some die. And they all have one thing in common; they thought it wouldn't happen to them. NANP members receive group accident medical, AD&D and air ambulance insurance at no additional cost.

Membership Includes:

- \$2,000 Accident Medical Coverage:
- 100% Coverage, \$250 Deductible
- \$10,000 Accidental Death Coverage
- \$10,000 Dismemberment Coverage
- \$ 4,000 Air Ambulance Coverage

Or Upgrade Accident Coverage With:

☐ Accident Option 1

- \$5,000 Accident Medical Coverage: 100% Coverage, \$250 Deductible
- \$25,000 Accidental Death Coverage
- \$25,000 Dismemberment Coverage
- \$ 4,000 Air Ambulance Coverage

☐ Accident Option 2

- \$10,000 Accident Medical Coverage: 100% Coverage, \$250 Deductible
- \$50,000 Accidental Death Coverage
- \$50,000 Dismemberment Coverage
- \$ 4,000 Air Ambulance Coverage

Add Accident Disability Income Insurance With:

☐ Disability Income Option

- \$1,000 per month benefit amount, 30-day elimination period, 12-month benefit period.

Sample of Actual Hospital Negotiations*

| List | Member Price | Savings Paid | |
|---------------------|--------------|--------------|-----|
| Janie in MN | \$8,200 | \$4,600 | 44% |
| Rick in TX | \$5,000 | \$1,650 | 66% |
| Donald in AL | \$9,180 | \$1,762 | 81% |
| Linda in VA | \$21,000 | \$12,600 | 40% |
| Jeff in MS | \$1,700 | \$850 | 50% |
| Ruth in CA | \$39,526 | \$4,000 | 90% |
| Julia in OH | \$18,000 | \$5,000 | 72% |

Donald in Alabama had been suffering from shoulder pain for a long time. The cost of surgery, estimated at over \$9,000, kept him from getting the care he needed. The Hospital Negotiation Service was able to get the cost below \$2,000! Donald had the surgery and his shoulder feels as good as new.

Ruth in California was in severe pain and her doctor told her she had gallstones which needed to be removed immediately. The hospital was requiring pre-payment for the procedure, and the estimate was an astounding \$40,000! Ruth contacted the Hospital Negotiation Service and within 24 hours, they had negotiated the rate down to \$4,000, a savings of 90%! Ruth was able to post the funds and had her surgery within 48 hours of contacting the Hospital Negotiation Service.

Medical and Dental Financing

An affordable and easy financing option when the cost of medical care is overwhelming.

- Available for developing or elective procedures from \$1,500 to \$25,000
- No prepayment penalties
- Loan terms from 18 months to 48 months

**The prices listed in these samples apply only to specific procedures from the provider(s) seen by our members. Hospital services are negotiated on a case-by-case basis and negotiated savings will vary based on provider and service rendered*



EXCLUSIONS

The group accident insurance is provided to all members of NANP through an affiliation agreement with the Select Benefit Service Association and is underwritten by Guarantee Trust Life Insurance Company. (The following exclusions apply only to this insurance)

The Certificate does not provide benefits for:

- Treatment, services or supplies which:
- Are not Medically Necessary;
- Are not prescribed by a Doctor as necessary to treat an Injury;
- Are determined to be experimental or investigational in nature.
- Are received without charge or legal obligation to pay;
- Are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified.
- Are not specifically listed as Covered Charges in this Certificate.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline.
- Suicide, attempted suicide or intentionally self inflicted Injury while sane.
- Hernia, any type, regardless of cause or slipped femoral capital epiphysis or pathological fracture.
- Injury sustained while committing or attempting to commit a felony.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs.
- Loss resulting from intoxication; or the use of any drug or agent classified as narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate sports activity, except as specifically provided.
- Injury sustained flying in an ultra light, hang gliding, parachuting or bungi-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Injury which occurs while the Insured is on active duty service in any armed forces.
- Covered Charges incurred outside of the United States or its possessions, unless such Covered Charges are incurred while the Covered Person is on a trip of not more than 90 days.

THIS BROCHURE IS AN ILLUSTRATION, NOT A CONTRACT. FOR COMPLETE DETAILS OF ALL PROVISIONS, PLEASE READ YOUR CERTIFICATE CAREFULLY. NOT ALL BENEFITS MAY BE AVAILABLE IN EVERY STATE.

NATIONAL ASSOCIATION FOR NETWORK PRICING
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Limited Memberships may be available. See your agent.

