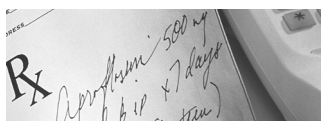
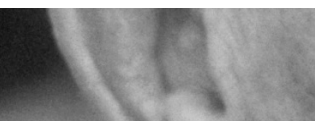
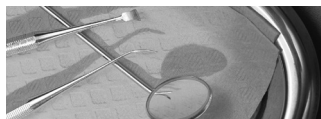


UA Partners®

WITH PROVIDER NETWORK OPTION DISCOUNT MEDICAL PLAN INFORMATION BOOKLET



FLORIDA



PROVIDER NETWORK

VISION

HEARING

CHIROPRACTIC

DENTAL

PRESCRIPTION DRUGS

VITAMINS & NUTRITIONAL SUPPLEMENTS

24-HOUR NURSELINE

**THIS IS AN OPTIONAL
NONINSURANCE PLAN.**

This booklet and your other membership materials provide information (such as discount percentages and participating providers and hospitals) that is current as of June 2012.

For updated information on participating provider network doctors and hospitals, please call 1-800-236-3609 or visit www.ProviderLocator.com/ua and enter the I.D. Number printed on your identification Card.

For updated information on available discount medical services and maximums, please contact the participating location directly.

NOTE: UA PARTNERS WITH PROVIDER NETWORK OPTION DISCOUNTS CANNOT BE USED IN CONJUNCTION WITH ANY OTHER DISCOUNT PLAN.

Disclosure: **This plan is NOT insurance.** This plan is optional. **The plan provides discounts at certain health care 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 health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization.** The licensed discount medical plan organization is Coverdell & Company, Inc., 8770 W. Bryn Mawr, Suite 1000, Chicago, IL 60631, 1-800-308-0374, www.FindBestBenefits.com, enter promo code 744402. **You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.**

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



WITH PROVIDER NETWORK OPTION DISCOUNT MEDICAL PLAN

WELCOME UA PARTNERS MEMBER

This is not insurance. This optional noninsurance plan is for policyholders with specified limited benefit health policies from United American Insurance Company for a separate fee.

UA Partners with Provider Network Option is comprised of two components: 1) a provider network option, and 2) discounts on other medical services. This booklet contains details and information on both components.

You will find information on the provider network and how you can access it in Section 1.

Section 2 contains information on the discount medical services offered through UA Partners with Provider Network Option.

Carefully review your UA Partners with Provider Network Option discount medical plan membership materials which include this UA Partners with Provider Network Option information booklet, and your personalized UA Partners with Provider Network identification card.



SECTION 1:

PROVIDER NETWORK

SECTION 1: PROVIDER NETWORK CONTENTS

Network Savings	5
Doctor's Office Guarantee of Savings	6
Discounts on Laboratory Tests	7
Questions	8

HOW DO I ACCESS THE PROVIDER NETWORK?

Take your identification card to the appointment and present it to the network doctor or hospital when you arrive and before you pay for healthcare services. The doctor or hospital should call **1-888-203-6627** when you checkout to determine the amount you owe for the services provided.

WHAT IF I HAVE A QUESTION ABOUT THE PROVIDER NETWORK?

Call customer service at **1-800-236-3609** to answer questions about a UA Partners with Provider Network Option doctor or hospital or how to use the network.

DO YOU HAVE A WEB SITE I CAN USE TO FIND PARTICIPATING LOCATIONS?

Yes, visit **www.ProviderLocator.com/ua** and enter the I.D. Number printed on your identification card.



Network Savings

As a member of UA Partners with Provider Network Option, you and your family have access to discounted rates with a network of more than 300,000 physicians and more than 4,100 hospitals across the country. Members who see a doctor in the network can expect 5% to 25% savings for physician services. If a network hospital provides a health service, members can see 5% to 32% savings.

Locate a Provider

To locate a network doctor or hospital, call **1-800-236-3609** or visit **www.ProviderLocator.com/ua** and enter the I.D. Number printed on your identification card. You can search for network providers by city, state or ZIP code. Or you can perform a more detailed search using a provider name or specialty.

At the Appointment

Be sure to take your identification card to the appointment. Present it to the network doctor or hospital when you arrive and again before paying for healthcare services. The doctor or hospital should call **1-888-203-6627** to determine the amount you owe for the services provided. **You are responsible for the repriced amount. You may be required to pay the total amount due at the time of service. You must pay the total amount due within 30 days in order to receive the discounted rate.** Participating providers will honor only one discounted rate per visit.

Online Information

Visit **www.ProviderLocator.com/ua** and enter the I.D. Number printed on your identification card. On the web site, you can:

- **Find Network Doctors and Hospitals.** Search for network providers by city, state or ZIP code, or perform a more detailed search using a provider name or specialty. The online directory is for reference only. Every effort is made to ensure current and accurate data. However, changes occur daily and may not be reflected online. Please call **1-800-236-3609** for current information.
- **Nominate a Provider to Join the Network.** If you don't see a medical provider you normally visit on the list, nominate the provider to join the network.
- **“Dear Doctor” Provider Letter.** Take a copy of this letter to the network doctor or hospital on your first visit.
- **Guarantee of Savings Electronic Form.** If you do not receive at least 20% savings on the total network doctor's office visit usual billed charges, complete the Guarantee of Savings Form and you will be reimbursed the difference.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



DOCTOR'S OFFICE GUARANTEE OF SAVINGS

UA Partners with Provider Network Option guarantees a 20% savings on network doctor office billed charges. This guarantee applies to network doctor office visits only that have been paid in full with a total billed amount of less than \$500 per visit.

How does the Guarantee of Savings work?

As a UA Partners with Provider Network Option member, you will be reimbursed the difference if you do not receive at least a 20% savings on the total network doctor's usual billed charges for services provided in a network doctor's office (excluding cosmetic, infertility, LASIK, global maternity, gastro bypass, labs, diagnostic imaging, and/or urgent care/hospital facility procedures). Call the doctor's office to verify elective and cosmetic procedures prior to an office visit surgery. There is a maximum of 12 medical encounters per calendar year. **All Guarantee of Savings inquiries must be made within 3 months of the date of service.**

The Guarantee of Savings does not apply to any facility or hospital charges, only the network doctor office visit charges. You MUST present your identification card at the time of service to obtain the guaranteed savings.

If you do not receive at least 20% savings on the total doctor's usual billed charges, complete the Guarantee of Savings Form and you will be reimbursed the difference.

A Guarantee of Savings Form is included in your welcome packet. Complete the form, include a copy of the doctor office bill, and mail to: **UA Partners with Provider Network Option, 20532 El Toro Road, #208, Mission Viejo, California 92692.** A statement explaining the negotiated rate will be sent to both you and the doctor and you will be reimbursed.

Or, complete the form online. Visit **www.ProviderLocator.com/ua** and enter the I.D. Number printed on your identification card. Follow the prompts on screen to complete the form. A statement explaining the negotiated rate will be sent to both you and the doctor and you will be reimbursed.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



DISCOUNTS ON LABORATORY TESTS

UA Partners with Provider Network Option members can receive savings on lab procedures through LabCorp and Quest.

LabCorp and Quest

Members receive a 30% savings for lab procedures performed at participating LabCorp and Quest facilities. **Members must pay the balance due within 30 days to receive 30% off the billed charges.**

LabCorp has a national network of more than 1,700 patient service centers that provide routine adult and pediatric specimen collections, diagnostic testing and screening, routine blood and urine specimen collections, paternity collections, and breath alcohol testing.

To find the closest LabCorp or Quest participating facility, call **1-800-236-3609**, or visit **www.ProviderLocator.com/ua** and enter the I.D. Number printed on your identification card.

When visiting a LabCorp service center, UA Partners with Provider Network Option members should bring:

- the LabCorp or Quest test request form from a health care professional requesting laboratory testing
- your identification card
- a photo identification for urine drug screens or paternity collections (e.g., driver's license, employee identification badge)

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.

SECTION 1: PROVIDER NETWORK



QUESTIONS?

If you have questions about the provider network, call **1-800-236-3609** or visit www.providerlocator.com/ua enter your member I.D. number, found on your identification card.

NOTE: UA PARTNERS WITH PROVIDER NETWORK OPTION CANNOT BE USED IN CONJUNCTION WITH ANY OTHER PREFERRED PROVIDER PLAN. NOT AVAILABLE ON MEDICARE OR MEDICARE SUPPLEMENT POLICIES OR PLANS.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



SECTION 2: DISCOUNT MEDICAL SERVICES

SECTION 2: DISCOUNT MEDICAL SERVICES CONTENTS

Vision	10
Hearing Plan	12
Chiropractic	14
Dental	15
Prescription Drugs	16
Vitamins & Nutritional Supplements	18
24-Hour Nurseline	19

HOW DO I ACCESS THE DISCOUNT MEDICAL SERVICES?

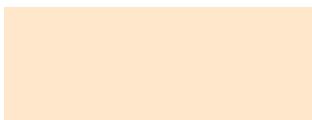
If you are having a prescription filled by a participating pharmacy, be sure to give the pharmacist your UA Partners with Provider Network Option membership identification card with the prescription. Present your UA Partners with Provider Network Option membership identification card when you arrive and again before paying for health care services or products.

WHAT IF I HAVE A QUESTION?

Call toll free **1-800-308-0374** to speak to a customer service representative about the plan or to find participating locations. Even if you are traveling, our customer service representatives use a geographic locator plan that will provide you with participating locations in that area. Just have the ZIP code or city name ready when you call.

DO YOU HAVE A WEBSITE I CAN USE TO FIND PARTICIPATING LOCATIONS?

Yes, visit **www.FindBestBenefits.com** and use promo code **744402** to find the participating vision, hearing, dental, chiropractic, or prescription retailer in your area.



VISION

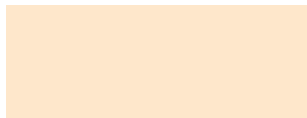
UA Partners with Provider Network Option offers its members 20% to 60% discounts on eyeglasses, contact lenses (excluding disposable), and other retail eye wear items through a network of more than 12,000 eye care professionals nationwide, including JCPenney, LensCrafters, Pearle Vision, Sears Optical and Target Optical. In addition, members can receive discounts of 10% to 30% on eye examinations and surgical procedures, including LASIK, where available.

There are no limits on the number of times you may use the UA Partners with Provider Network Option vision discount during the year. Simply present your UA Partners with Provider Network Option membership identification card at the participating optical location and you will be eligible to receive the membership price. Since the UA Partners with Provider Network Option plan is not insurance, there are no forms to file.

HOW TO USE YOUR VISION DISCOUNT

- To select a participating vision location, call **1-800-308-0374**, or visit **www.FindBestBenefits.com** and use promo code **744402**.
- When calling a participating vision location for an appointment, tell them you are a member of the Coast to Coast vision network. Be sure to present your UA Partners with Provider Network Option membership identification card both when you arrive, and again before paying for any healthcare services or products.
- There are no limits to the number of times you may use your UA Partners with Provider Network Option vision discount.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



Replacement Contact Lenses

Replacement contact lenses can be ordered through the mail order service with a 10% to 40% savings through UA Partners with Provider Network Option.

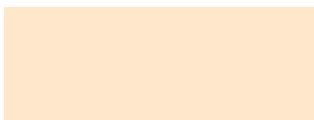
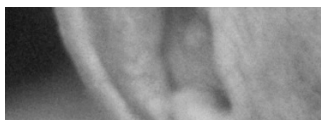
- Call **1-800-878-3901** and give the operator the brand and type of lens you use for a price quote over the phone. Most major brands of soft contact lenses are available.
- Mail a valid doctor's contact lens prescription to: **America's Eye Wear, P.O. Box 810255, Farmers Branch, Texas, 75381**, and include your name and I.D. Number from your UA Partners with Provider Network Option membership identification card. You may place orders as often as you wish prior to the expiration date of the prescription.
- You can also **fax** a doctor's contact lens prescription to **1-972-503-5671**.
- Most orders are received within seven to 14 days and can be paid for by Visa, MasterCard, money order, or check.

30-Day Unconditional Guarantee

Your satisfaction is guaranteed. If for any reason you are not happy with a purchase at the retail locations or through the mail, return the merchandise within 30 days for an exchange or full refund. If you find a lower price anywhere else on the exact same pair of prescription eyeglasses purchased at a participating location within 30 days, the difference will be refunded.

NOTE: UA PARTNERS WITH PROVIDER NETWORK OPTION DISCOUNTS CANNOT BE USED IN CONJUNCTION WITH ANY OTHER DISCOUNT PLAN.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



HEARING PLAN

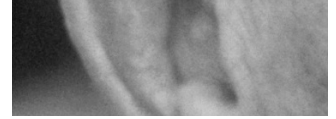
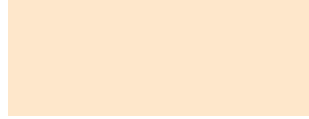
With the Hearing Plan, you can save 15% on the latest digital hearing aids, including a wide range of small, discrete and sophisticated models. Explore the world of better hearing and experience significant savings on any hearing aid purchase. In addition, you will receive discounts on options and accessories, such as remote controls and Bluetooth capability. You will also enjoy savings and no-charge follow up care with any hearing aid purchase. Free hearing aid batteries (16 cells) with any hearing aid purchase and an unconditional 45-day refund policy on hearing aids and a no charge replacement of any hearing aid if it has been repaired three times or more in the first year from the date of delivery.

Hearing aids aren't the answer? Visit hearingshop.com and save 10% on telephone amplifiers, TV listening products and other helpful solutions for hearing loss.

TO GET YOUR SAVINGS

1. Select a participating provider from the enclosed list or call Customer Service for additional locations. Or go to www.findbestbenefits.com and use the Personalized Provider List to obtain a list of participating audiologists in your area.
2. Locate the hearing network name on the front of your membership card.
Give this network name to your provider when making your appointment.
3. **At your appointment, simply present your membership card before getting treatment to be assured that the proper discount is applied.**
4. Payment is due at the time of services.
5. If you, or the provider, have any questions, contact Customer Service at the number listed on your membership card.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



SAMPLE SAVINGS

TYPE OF HEARING AID	AVG. PRICE	YOU PAY	SAVINGS	% SAVED
Basic Digital Hearing Aid	\$900	\$765	\$135	15%
Mid Level Hearing Aid	\$1200	\$1020	\$180	15%
Advanced Digital Hearing Aid	\$1800	\$1530	\$270	15%
Premium Digital Hearing Aids	\$2400	\$2040	\$360	15%
Audiometry	\$135	\$49	\$86	64%
Hearing Aid Exam & Selection	\$135	\$0	\$135	100%
Acoustic Testing	\$114	\$35	\$79	69%

* These are examples only. Savings will vary by procedure, provider and geographical area.

Note: The Hearing Care Plan cannot be used in conjunction with any other discount plan or insurance.

During the first year from date of delivery, the retailer will replace any hearing aid with the same model if it has been repaired three times or more through no fault of the UA Partners with Provider Network Option member.

An unconditional 45-day refund on hearing aids will be provided to the UA Partners with Provider Network Option member. Return policies vary from state to state.

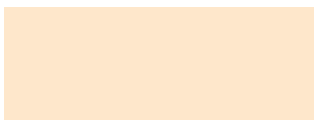
HOW TO USE YOUR HEARING DISCOUNT

- To select a participating location, call **1-800-308-0374**, or visit **www.FindBestBenefits.com** and enter the I.D. number printed on your identification card. Use Promo Code **744402**.
- When calling a participating location for an appointment, tell them you are a member of the HearUSA network. Be sure to present your UA Partners with Provider Network Option membership identification card both when you arrive, and again before paying for any healthcare services or products.

NOTE: UA PARTNERS WITH PROVIDER NETWORK OPTION DISCOUNTS CANNOT BE USED IN CONJUNCTION WITH ANY OTHER DISCOUNT PLAN.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.

SECTION 2: DISCOUNT MEDICAL SERVICES



CHIROPRACTIC

UA Partners with Provider Network Option members have access to one of the largest networks of chiropractors in the United States. This chiropractic network provides UA Partners with Provider Network Option members with savings of 20% to 40% on their usual fees.

SERVICE	YOU PAY*
Consultation	No Charge
Initial Examination	\$35
X-Rays	
- AP & Lat. Cervical	\$50
- AP & Lat. Thoracic	\$50
- Full Spine	\$150

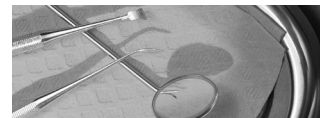
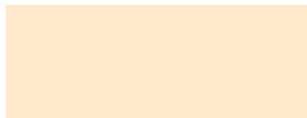
* All estimates are based on national average costs. Actual savings may vary per region.

HOW TO USE YOUR CHIROPRACTIC DISCOUNT

- To select a participating chiropractor, call **1-800-308-0374**, or visit **www.FindBestBenefits.com** and use promo code **744402**.
- When calling a participating chiropractor for an appointment, tell them you are a member of the UNI-CARE chiropractic network. Be sure to present your UA Partners with Provider Network Option membership identification card both when you arrive, and again before paying for any healthcare services or products.

NOTE: UA PARTNERS WITH PROVIDER NETWORK OPTION DISCOUNTS CANNOT BE USED IN CONJUNCTION WITH ANY OTHER DISCOUNT PLAN.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



DENTAL

UA Partners with Provider Network Option members will realize significant savings on dental care expenses through one of the largest, independent networks of dental providers nationwide. Simply present your UA Partners with Provider Network Option membership card to any one of the more than 41,000 providers (including specialists where available) to receive discounted rates on dental procedures. You can save 10% to 50% on dental care expenses.

When visiting a participating dental office, present your UA Partners with Provider Network Option membership identification card prior to treatment to be assured that the proper discount is applied. Participating offices and fees may change at any time.

UA Partners with Provider Network Option is designed to save money not only on routine and preventive dental care, but also on more extensive dental treatments.

Services available with UA Partners with Provider Network Option discounts include:

- Orthodontic (braces)
- Dentures
- Cosmetic dentistry
- Crowns
- Extractions
- Fillings
- Oral Surgery
- Periodontics

HOW TO USE YOUR DENTAL DISCOUNT

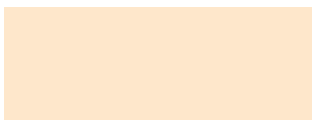
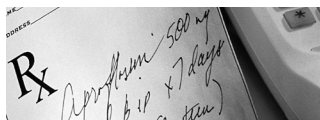
- To select a participating dental office, call **1-800-308-0374**, or visit **www.FindBestBenefits.com** and use promo code **744402**.
- When calling a participating dental office for an appointment, tell them you are a member of the UNI-CARE dental network. Be sure to present your UA Partners with Provider Network Option membership identification card both when you arrive, and again before paying for any healthcare services or products.

NOTE: IF YOU HAVE A DENTAL INSURANCE PLAN THAT IS NOT A PPO OR HMO AND YOU SEE A PARTICIPATING DENTIST, YOU MAY BE ABLE TO USE YOUR UA PARTNERS WITH PROVIDER NETWORK OPTION MEMBERSHIP CARD TO RECEIVE ADDITIONAL SAVINGS.

THIS IS NOT A PREPAID PLAN.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.

SECTION 2: DISCOUNT MEDICAL SERVICES



PRESCRIPTION DRUGS

UA Partners with Provider Network Option offers immediate discounts on prescription drugs at participating pharmacies. Members can save an average of 20% off the retail price of prescription drugs with significant savings on generic drugs. Members can obtain savings at over 60,000 pharmacies nationwide.

Members simply choose a participating pharmacy and present their UA Partners with Provider Network Option membership identification card to the pharmacist in order to receive a discount. The member's cost for the medication will be the discount price offered through the plan or the pharmacy's usual price, whichever is lower. Members are assured the lowest price in that store at the time the medication is purchased.

SOME MAJOR CHAIN PARTICIPANTS INCLUDE:

ALBERTSON'S	KERR DRUG	SHOPRITE PHARMACY
ANCHOR PHARMACY	KROGER DRUGSTORE	SMITH'S PHARMACY
BI-LO PHARMACY	MEDICAP PHARMACY	SUPER D DRUGS
BROOKSHIRE PHARMACY	MEIJER PHARMACY	TARGET PHARMACY
COSTCO	PATHMARK PHARMACY	THRIFTY WHITE DRUG
CUB PHARMACY	PRICE CHOPPER	VONS PHARMACY
DILLON PHARMACY	PUBLIX PHARMACY	WALGREEN'S
DOMINICKS PHARMACY	RITE AID PHARMACY	WAL-MART PHARMACY
DRUG EMPORIUM	SAFEWAY	WESTERN DRUG
FRED'S PHARMACY	SHOPKO PHARMACY	WINN-DIXIE PHARMACY
GIANT EAGLE PHARMACY	SHOP 'N SAVE PHARMACY	

PLUS THOUSANDS OF INDEPENDENT LOCATIONS

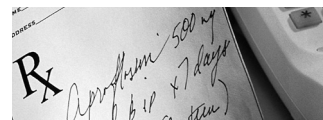
MAIL ORDER SERVICE

You can use the mail order service anytime, but it is most convenient when ordering medication that is taken on a regular basis.

New Prescriptions

To request a mail order form, call customer service at **1-800-308-0374**. The mail order form will provide the address to which you will send your mail order form, an original written prescription from your doctor, and prepayment by check, money order, or credit card.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



Refills

If a credit card is used, refills can be ordered by calling Caremark customer service at **1-877-321-2652** or visit their web site at **www.caremark.com**.

If a check or money order is used, refills can be ordered with an order form. Please allow 14 days from the date you mail your order for delivery of your medication.

Caremark will substitute an available generic equivalent for certain brand name drugs whenever allowed by your doctor and applicable pharmacy law.

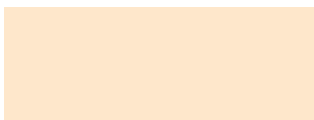
If you do not want a generic substitution for a specific medication, please note in the Comments section on the order form.

HOW TO USE YOUR PRESCRIPTION DRUG DISCOUNT

- To select a participating location, call **1-800-308-0374**, or visit **www.FindBestBenefits.com** and use promo code **744402**.
- When visiting a participating retail location, tell them you are a member of the Caremark Prescription Services network. Be sure to present your UA Partners with Provider Network Option membership identification card both when you arrive, and again before paying for any healthcare services or products.

NOTE: UA PARTNERS WITH PROVIDER NETWORK OPTION DISCOUNTS CANNOT BE USED IN CONJUNCTION WITH ANY OTHER DISCOUNT PLAN.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



VITAMIN & NUTRITIONAL SUPPLEMENTS

UA Partners with Provider Network Option members can obtain a wide range of vitamins and mineral supplements through the vitamin and nutritional supplement mail order plan at an average savings of 25% to 50% below already reduced catalog prices.

HOW TO USE YOUR DISCOUNT

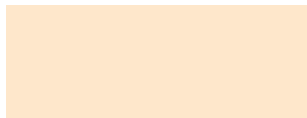
- Simply call **1-800-308-0374** to request a catalog.
- Call the toll-free number listed in the vitamin and nutritional supplement mail order catalog to place an order or to ask questions about the available supplements. Be sure to identify yourself as a UA Partners with Provider Network Option member to receive your discount.

Prescription drugs are not available through the vitamin and nutritional supplement mail order plan. Customer service representatives will be happy to answer any questions you might have about our products, but they do not offer any medical advice.

Visit **www.healthdirectonline.com** to view a wide variety of products offered. Upon placing your first order online (minimum of \$25), you can receive a free product by entering the promotion code **DDS001**.

NOTE: UA PARTNERS WITH PROVIDER NETWORK OPTION DISCOUNTS CANNOT BE USED IN CONJUNCTION WITH ANY OTHER DISCOUNT PLAN.

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.



24-HOUR NURSELINE

The 24-Hour Nurse Helpline is designed to help members become more informed about their healthcare. The Nurse Helpline is a 24/7 confidential telephone service that allows members to ask questions and receive information about their health, illnesses and medications. There is no cost to use the Helpline.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specifically trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

BENEFITS INCLUDE

1. Toll-free, confidential availability to registered nurses 24 hours a day at **1-800-982-2401**
2. Guidance and information for dealing with common ailments
3. Explanations on what to expect during medical tests
4. Help from a registered nurse who can answer questions regarding:
 - Diagnostic and surgical procedures
 - Recently diagnosed medical conditions
 - Prescription and over-the-counter medication information

THIS IS NOT INSURANCE AND THERE ARE NO FORMS TO FILE.

**For use as an informational booklet only.
Booklet is not for solicitation of insurance.**

Available to customers with specified limited benefit health policies
where state approved from United American Insurance Company.