



Care Alternative North America

"We Build Relationships"

New Jersey

Washington, DC

Chino Hills, CA

INTRODUCING...

Affordable benefit choices for any

*Association, Chamber of Commerce,
Church Group, or Trade Organization*



**Repatration Policy
(Insurance)**



**Mini-Med Medical Program
(Insurance)**



**Pre-Paid Debit Card Program
(FDIC Insured)**

- In Conjunction with David Macgregor Company -



Program

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Care Alternative Mission

Our Mission

To improve the overall health and wellness of America by providing access to the best care, products and services at affordable rates.

Care Alternative North America was built with the promise of offering those in need affordable healthcare and insurance options - at the time of need.

If you are one of the 75 million uninsured or underinsured in the US, a Care Alternative program will assist your organization or a member of your family when an accident, death, injury or illness strikes. Care Alternative will help make a difference for those without healthcare and insurance coverage.

As we all know, it is dangerous not to have any medical coverage due to skyrocketing costs. Now there is an affordable solution for people that cannot afford a full health insurance coverage package.

Want To Be Buried in Your Homeland? For \$15 per monthYou Can !



Medivac to
Trauma Center



Emergency
Room



Repatriate to
Homeland



Final Burial

For Example:

**Repatriating a loved one to Latin America can cost over \$4,000
And How Will You Pay the Bills in Case of an Accident?**

WE CAN HELP

Group Accident & Repatriation Policy For \$15 Per Month Policy Pays:

- Up to **\$10,000** to Repatriate Remains to Homeland for Burial.
- **\$50,000** "Accidental" Death Benefit
- Up to **\$25,000** Emergency Medical Evacuation
- **\$5,000** or 10% Principle Sum (Lesser of) Hospital / Emergency Room Charges
- **\$10,000** Rehabilitation
- **\$5,000** or 10% (Lesser of) Psychological Therapy
- **10% Discount on Calls To Latin America**
provided by Voyze (limited to 60 days)
Family Members Can Share in the Plan Mins.
(2 phones, all plans except Unlimited)
- Prescription Drug Discount Card
- Toll Free Repatriation Assist Line

For more information or to order visit us at
www.carealternative.com - 866-641-2622 (Cust. Serv.)

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Repatriation Statistics

- In 2006 Mexican consulates across the United States recorded **10,622** shipments of bodies for burial back home, 7% more than in 2005 and 11 percent more than in 2004. The consulates, which do not track the immigration status of the deceased, spent \$4 million in 2006 to help repatriate bodies to Mexico, up from \$3.4 million in 2005.
- There are **75m** uninsured and underinsured in the US.
- 32.1% of Hispanics lacked health insurance in 2007.
- The cost to repatriate to Mexico from the US ranges from **\$3500 to \$7000**.
- The cost of sending a body to South American countries can exceed **\$10,000**.
- Sending a body from the US to the UK averages **\$6,000 - \$10,000**.
- The costs affiliated with shipping a body to Asia, India, or Poland are equally staggering
- In 2008 The Mexican consulate in Manhattan the consulate, which serves Mexicans living in New Jersey, New York and Connecticut, subsidized the costs of repatriating slightly more than 200 deceased people to Mexico.
- Repatriation costs cover such things as securing and translating documents, mortuary services in two countries and transportation, usually on commercial airlines.
- Bergen Funeral Service, which is in Hasbrouck Heights NJ ships an average of **15** bodies to Mexico each month. In Mexican immigrant neighborhoods throughout the United States, collection boxes to help pay for the repatriation of a body are placed in grocery store windows. Employers also chip in.
- Typically, the cheapest “Hispanic Package” at Brown Christian Funeral Services in Little Rock, AR which includes pickup, embalming, dressing, a **\$660** coffin, the shipping container and airfare, costs **\$3,444**. The funeral home offers a discounted package for those who are subsidized by the consulate. But during holidays, when the airlines are full, it costs an additional **\$688** for airfare.
- The nation’s Hispanic population increased 1.4 million to reach 45.5 million on July 1, 2007, or 15.1 percent of the estimated total U.S. population of 301.6 million

The cost for peace of mind?
\$15 per month

Repatriation Statistics

- California (13.2 million) had the largest Hispanic population of any state as of July 1, 2007, followed by Texas (8.6 million) and Florida (3.8 million). Texas had the largest numerical increase between 2006 and 2007 (308,000), followed by California (268,000) and Florida (131,000). In New Mexico, Hispanics comprised the highest proportion of the total population (44%), with California and Texas (36 percent each) next in line.
- 16 states have at least a half-million Hispanic residents: Arizona, California, Colorado, Florida, Georgia, Illinois, Massachusetts, Nevada, New Jersey, New Mexico, New York, North Carolina, Pennsylvania, Texas, Virginia and Washington.
- 20 states in which Hispanics are the largest minority group: Arizona, California, Colorado, Connecticut, Florida, Idaho, Iowa, Kansas, Massachusetts, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, Oregon, Rhode Island, Texas, Utah, Washington and Wyoming.
- The "repatriation fund" of Guatemala was started in 2005 and helps families pay for body shipments. A breakdown of repatriations facilitated by the Consul General of Guatemala in New York and those assisted with funding:

<u>Year</u>	<u>Repatriated</u>	<u>Assisted</u>
2008	99	46
2007	75	30
2006	70	11
2005	89	9

**The cost for peace of mind?
\$15 per month**



Sources:

- PR WEB Press Release News Wire, October 6, 2008
- US Census Bureau, May 8, 2008
- NY Times, June 11, 2007
- San Diego Union Tribune, June 26, 2005
- SFweekly.com Jan 20, 2009
- The Guardian Weekly, November 28, 2008

Group Accident & Repatriation Program Benefits

Program Benefits (In the event of a death)

- **Policy Pays** (up to) **\$10,000** for the expense of repatriating the remains of a body to their homeland for final burial
- **Policy pays** an additional AD&D insurance benefit of **\$50,000** in the event of an *accidental death**
(*Accidental Death & Dismemberment - AD&D)
- **Program provides** a Toll Free Repatriation Assistance Line in the Event of a Death
- **Program provides** a Prescription Discount Card per Member giving discounts on prescriptions at the pharmacy

Additional Program Benefits Included in the Policy (In the event of an accident)

Policy pays (up to) **\$25,000** for Emergency Medical Evacuation

Policy pays \$5,000 or 10% of Principal Sum (Lesser of) for in Hospital Indemnity. ...and more

Policy pays \$10,000 for Rehabilitation

Policy pays \$5,000 or 10% of Principle Sum (Lesser of) for Psychological Therapy

Note: Principle sum is equal to \$50,000.

Above Insurance Benefits Provided by AIG Companies



Repatriation



Medical Transport



Hospital Indemnity



Burial Benefit

Program Cost

Monthly Cost of Program ...\$15.00 (per member)

(All Member Program Fees included)

Mini-Med Medical Program



Supplemental Hospital Indemnity Plan

Program Covers

Hospital
Wellness Visits
Surgery
Rx Discount Card

Doctor Visits
Accident Coverage
Vision Services
Dental Services

Emergency Room
Intensive Care
Hearing Services
Ambulance

Monthly Premiums range from \$177.50 (Individual Coverage) up to \$283.50 (Family Coverage)

Mini Med Program Coverage's

• **PHYSICIAN OFFICE VISIT, EMERGENCY ROOM , SICKNESS VISIT**

Primary, or Specialist, Chiropractic care Covers any Emergency Room visit as a result of an Illness Maximum **6 visits** per certificate year per covered person

Plan pays \$50 per visit per member

Plan pays \$300 annual max per member

Example:

Office Visit (NON-Network Provider) - **\$100.00**

Office Visit (Network Provider) - **\$70.00**

Plan Pays Per Member - **\$50.00**

Member Pays Out of Pocket (NON-Network Provider) - **\$50.00**

Member Pays Out of Pocket (Network Provider) - **\$20.00**

• **OUTPATIENT DIAGNOSTIC LAB & X-RAY**

Per covered person, per annual period, hospital confinement is not required, lab (glucose, urinalysis, CBC, blood tests), X-Ray (chest, broken bones).

Advanced Studies (CT SCAN, MRI)

Plan pays \$75 lab visit per member (up to **3** visits annual),

Plan pays \$50 X-Ray per visit),

Plan Pays **\$500** Advanced Studies, **\$250** CT Scan, **\$250** MRI, with **\$1,250** annual max per member

• **WELLNESS BENEFIT**

Routine exams, medical treatment, injections, mammograms, well child care, cancer screening and PSA

Plan pays \$50 per certificate year

(See Physician Office Visit Example Above)

• **Anesthesia Benefit**

25% of the amount paid under the surgical benefit

Plan pays \$125 per member per annual period (maximum per member)

• **DAILY HOSPITAL CONFINEMENT**

30 days per confinement Must be admitted as an inpatient.

Mental or Substance Abuse limited to **30** days per certificate year

Plan pays \$1,000 first day per member

Plan pays \$500 each additional day per member

(**30** days max per confinement)

Maximum of **30** days per year

• **INTENSIVE CARE CONFINEMENT**

Up to **30** days per confinement if you are confined in a hospital

Intensive care or critical care unit as a result of a covered accident or sickness

Plan pays \$500 per day per member, **\$15,000** maximum per certificate year for ICU or CCU

Plan pays 30 days maximum per member, per confinement for ICU, CCU benefit

• **SURGICAL SCHEDULE**

Inpatient or outpatient, maximum benefit paid by schedule, see schedule of operations

Plan pays \$2,500 per member per certificate year, per

procedure (maximum scheduled amount for the most costly procedure during surgical session)

• **OUTPATIENT SURGICAL FEE**

Plan pays \$100 maximum per procedure

• **AMBULANCE**

Plan pays \$100 per occurrence

• **ACCIDENT COVERAGE**

Charges must be incurred within ninety (**90**) days of the date of the accidental injury. Covers: medical, dental or surgical treatment or supplies. Non-Occupational Only

Up to **\$500** per occurrence per member



Mini Med Program Coverage's Continued...

DISCOUNT SAVINGS VALUE PACKAGE

(Network Access Programs)

- Dental Services Program
- Vision Services Program
- Drug Card Program
- Hearing Services Program

(For percentage of savings please contact Customer Service at 866-641-2622)

Program Costs...

Monthly Premiums

Individual	\$177.50
Husband - Wife	225.50
Single Parent + Child(ren)	231.50
Family	283.50

Note: If you submit and enrolment form for the Mini Med Program via Fax (973-448-9946), or on line at www.carealternative.com, the one-time Processing Fee is \$5.00. If you submit a Mini Med Enrollment Form via the Care Alternative Toll Free Customer Service number the one-time Processing Fee is \$10.00.



If you do not have a major credit card for your Care Alternative Program...

We Can Help!



As an approved Strategic Partner of Care Alternative (CANA), your members will be entitled to a prepaid stored value debit Visa card. Once loaded, your members can pay for their Care Alternative Program, and enjoy making purchases using their new stored value Visa card anywhere Visa is accepted.

To learn more about this prepaid card program for your members, and how your Organization can benefit from this new revenue stream as well, please contact **Kathy Strachan** (Director of Marketing) at **203-259-0243**, or on line at **www.carealternative.com**.

The CANA Preferred Benefits Visa® and STAR® Debit Cards

Banking services are provided by UNB
(Marketing Partner: Care Alternative North America)

Program Questions & Answers



Q: Is there a Banking Institution backing up the VISA program?

A: Yes, University National Bank (UNB) with corporate headquarters located at 200 University Ave W. Street, Paul, MN 55103

Q: How much does it cost to load the card, are there monthly fee's?

A: Yes, \$3.00 fee each time money is loaded on the card, and a monthly fee of \$3.95.

Q: What is the minimum amount to load the card?

A: \$25.00

Q: Are the cards FDIC insured?

A: Yes, if a member selects the option to attach a UNB account to their card the funds are FDIC insured

Q: After opening the account, how long will the person receive the card?

A: The bank will provide instant issue cards through your organization and ready to be loaded

Q: How do people go about loading the card to benefit from the VISA Card program?

A: Care Alternative has arranged through the bank to have each organization set up as a load center. Please speak to your Care Alternative representative for additional information.

Q: Are the fees competitive with similar programs?

A: Yes, our fee's are competitively prices with our competitors who offer a similar program.

Q: Does our organization receive a statement?

A: Yes, a monthly statement is sent to your organization documenting the months activity.

Additional Care Alternative Healthcare Programs



24/7 Accidental Injury Policy (Insurance)

Features

- 24 hour coverage
- Policy Pays Member Direct for each Accident
- No limit on the number of claims
- Pays regardless of any other insurance programs
- Benefits for dependent children
- Benefits for both inpatient & outpatient treatment
- Guaranteed issue

Benefits

Pays Per Accident Per Occurrence:
medical fees (for each accident)
hospital admission
hospital confinement
hospital intensive care
paralysis

Monthly Pricing:

Full Card Program...\$29.95 per month, and covers the entire family



Sports Accident Expense Policy (Insurance)

Accidents happen – Are you prepared financially?

Eligibility (Activity) Categories

- I. All Participants & Volunteers of **Day Care Centers**
- II. All Participants & Volunteers of **Non-Sport Camps: Tennis, Swimming, Track & Field**
- III. All Participants & Volunteers for the following Sports: **Golf, Baseball, Basketball, Cheerleading, Wrestling, Martial Arts, & Soccer**
- IV. All Participants & Volunteers for the following Sports: **Flag Football**
- V. All Participants & Volunteers for the following Sports: **Tackle Football, Rugby, and Lacrosse**

Policy Benefits:

Accident Medical Expense: Maximum Amount **\$35,000**; with a **\$100** Deductible Per Occurrence

Accidental Death: Maximum Amount **\$10,000**

Accidental Dismemberment: Maximum Amount **\$20,000**

Coverage includes eligible Coaches and **assigned** Chaperones

Policy covers participant while on premises during scheduled activity, including traveling to and from activity.

Pricing based on size of group. 100% participation required.

To obtain a valid quote for this program, please contact a Care Alternative Representative

Care Alternative is Proud to Offer Affordable Benefit Options -- Each Purchase Helps The Organization --



**Group Accident & Repatriation
of the Body Insurance**

Homeland Burial Insurance

Did you know it can cost over \$4000 to send a loved one to Latin America for burial? The Group Accident & Repatriation policy pays up to \$10,000 for the return of the body plus an additional \$50,000 Accidental death benefit & more – **for only \$15 per month !**

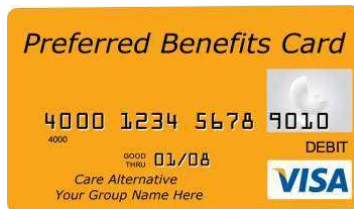


**Mini Med Healthcare
Insurance**

Low-cost Healthcare Insurance for Everyone!

- Doctor • Hospital • Dental • Vision • Hearing • Surgery • Ambulance
- Intensive Care • Wellness Visits • Emergency Room • Accident Coverage • Rx

Monthly Premiums range from \$177.50 (Single) up to \$283.50 (Family)



A Pre-paid Debit Card from Visa!

You are eligible to obtain a prepaid stored value debit card from Visa. Once loaded you can pay for your Care Alternative Programs and enjoy making purchases anywhere Visa is accepted.



Provided by Care Alternative North America
New Jersey Washington, DC Chino Hills, CA

- In Conjunction with David Macgregor Company -

To Enroll or Learn More:
Call 1-866 641-2622
www.CareAlternative.com

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