

TERESA KING KINNEY

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Dear Fellow MIAMI Realtor,

I can't think of a better backdrop than MIAMI's 90th year to tell you about a special deal I've just struck for members of the MIAMI family.

I am so excited about the deal, I have even volunteered to bear all the expenses of informing all our MIAMI realtors about it!

The letter has all the details.

Sincerely,

[Signature]

Teresa Kinney
Chief Executive Officer

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MIAMI ASSOCIATION OF REALTORS (MIAMI)

For Miami Association of Realtors (MIAMI) members only . . .

FREE: Sales Aptitude Test (a \$50 value) by Success Through Enhanced Performance, Inc. (STEP) . . .

FREE: 25-point car check-up (a \$__ value) by Tropical Performance . . .

FREE: 1-month LA Fitness membership (a \$39.99 value) . . .

FREE: 1-year subscription (a \$19.97 value) to *Natural Health* magazine . . .

BONUS: \$400 off the 6-course Sales Mastery Series (a \$795 value) by STEP's Jan Wild . . .

BONUS: ongoing 15% off every on-site car wash and auto detailing by My Premium Car Wash . . .

. . . when you say “YES!” to the protection and benefits of Florida-licensed ProMed Prepaid Health and Discount Medical Plan . . .

Dear MIAMI member,

Unlike REALTORS® Core Health Insurance or any other typical health insurance, the ProMed Prepaid Health and Discount Medical Plan does not . . .

- × *impose a limit on the number of doctor visits you and your loved ones can make each year . . . or . . .*
- × *force you to bear the burden of deductibles and co-insurance*

These are significant advantages when you consider doctor visits made up 33% of an insured family's overall health care costs in 2011—outpatient expenses alone were 17%.¹

DOCTOR VISITS

15,000+ ProMed families already save \$105-\$110/visit

You'll be surprised to learn how little you *actually* pay for doctor visits when you and your loved ones are protected by ProMed:

- ➔ *Visits to primary care physicians: \$10 each. Non-members regularly cough up \$120.00 per visit.*
- ➔ *Pediatrician visit for a child under 1 year: \$15. Non-members: \$120.00.*
- ➔ *Discounted specialist visits: As little as \$35 each. (Specialists include cardiologists . . . endocrinologists . . . dermatologists . . . psychotherapists . . . neurologists . . . chiropractors . . . gynecologists/obstetricians . . . midwives . . . nephrologists . . . surgeons . . . urologists . . . speech therapists . . . acupuncturists . . . counselors . . . ophthalmologists . . . physiotherapists . . . psychiatrists . . . audiologists . . . gastroenterologists . . .)*

What's more, ProMed plans start at just over \$2 a day for an individual. Yes, \$2 a day. And there are no contracts.

The best thing is pre-existing medical conditions don't matter one bit . . . !

ProMed's job is to help you and your family stay on top of your wellness with little effort and minimum expenses.

*“Health care costs continue to climb much faster than overall inflation.
The health economy acts as if it’s a boom economy.”²*

Listen . . . if you are wondering why you have never heard of ***ProMed*** until today, it's because big-shot insurers can afford to burn millions to market and advertise themselves.

In stark contrast, ***ProMed*** relies mostly on satisfied members and local agents to spread the word.

If you don't want America's health care crisis to break into your home, please continue reading to find out why ***ProMed*** protection makes sense for you and your family . . .

EMERGENCY AND HOSPITALIZATION ***Maximum \$43,750 yearly benefits***

ProMed's companion Hospital Indemnity Plan is neither comprehensive major health insurance nor a Medicare supplement.

Yet, it provides benefits of up to \$43,750 per plan year, per member.

The Hospital Indemnity Plan can beef up the protection offered by REALTORS® Core Health Insurance or any comprehensive major health insurance.

Incidentally, inpatient expenses alone accounted for 31% of an insured family's total health care costs last year.³

Maximum yearly benefits include:

- ➔ ***Hospital confinement benefit: \$1,000 per day for up to 5 days . . . and a total maximum of \$20,000 from 6 to up to 45 days.***
- ➔ ***Intensive care: \$500 per day for up to 30 days.***
- ➔ ***Hospital inpatient surgery: \$3,000.***
- ➔ ***Anesthesia for hospital surgery: \$750.***

The Hospital Indemnity Plan also includes unlimited consultation through ***ProMed***'s 24/7 toll-free Nurse Line.

Unlike comprehensive major health insurance, the Hospital Indemnity Plan demands neither medical records nor physical examinations.

Nobody is denied protection.

The Hospital Indemnity Plan even accepts those with pre-existing medical conditions* and dependents, even if parents or legal guardians are not yet members.

There are no deductibles or any co-insurance to deal with. Benefits are paid directly to you if you don't assign a provider as the beneficiary.

The Hospital Indemnity Plan is available through participating hospitals in all 50 states.

If you choose to sign up for the optional Hospital Indemnity Plan, a ***ProMed*** agent will contact you on a priority basis soon. More information in your ***ProMed*** welcome pack.

To sign up, call X-XXX-XXX-XXXX toll-free or fill out the enclosed ***ProMed*** Membership Application Benefits Certificate and send it to: ***ProMed***, Dept. ____, 3389 Sheridan Street, 183, Hollywood, FL 33021 . . . without delay.

PRESCRIPTION DRUGS
\$4 for a 30-day supply

ProMed's RxSavings Plus program gives you access to more than 60,000 pharmacies nationwide, including:

- Albertsons • BJ's • Costco • CVS • Kmart • Navarro • Publix • Rite Aid •
Sam's Club • Target • Walgreens • Walmart • Winn-Dixie

While health insurance holders typically pay \$10 for a 30-day supply, as ***ProMed*** members you and your family can have your prescriptions filled in for as little as \$4. Prescriptions may even be filled in by mail order.

ProMed also covers contraceptives.

Last year, hundreds of thousands of families spent \$15 out of every \$100 they spent on health care to fill in their prescriptions.⁴ As ***ProMed*** members, your family will never meet the same fate.

More than 15,000 families already enjoy the protection of ***ProMed***. I urge you not to deny yourself and your loved ones the protection of ***ProMed***.

Sign up right this moment.

Call X-XXX-XXX-XXXX toll-free or fill out the enclosed ***ProMed*** Membership Application Benefits Certificate and send it immediately to: ***ProMed***, Dept. ____, 3389 Sheridan Street, 183, Hollywood, FL 33021.

MEDICAL EMERGENCIES
49 Urgent Care Centers in the tri-county area

Unlike REALTORS® Core Health Insurance, ***ProMed*** does not impose annual limits on urgent care visits.

Also, you never have to deal with any deductibles first—as is the case with health insurance.

ProMed members have access to 49 urgent care centers right here in the tri-county area.

What's more, members residing in the Miami-Dade and Broward counties have the 24/7 option of summoning a doctor home for urgent medical care. Home visits cost no more than \$100 a visit.

By the way, I've made it more affordable (and rewarding) for MIAMI members to put ***ProMed*** to the test.

So, please call X-XXX-XXX-XXXX toll-free or fill out the enclosed ***ProMed*** Membership Application Benefits Certificate and send it to us . . . **right now**.

MATERNITY BENEFITS
Packages start at just \$2,800

REALTORS® Core Health Insurance does not cover maternity. On the other hand, health insurance plans require the insured to wrestle the deductibles demon first.

As a ***ProMed*** member, you or a loved one have not one but two maternity options: 1. Birthing Centers, and 2. OB/GYN.

The first option costs as little as \$2,800 and includes prenatal care. Without ***ProMed***, prenatal care alone would cost much, much more at a birthing center!

“More than two women die every day in the USA from complications of pregnancy and childbirth. Approximately half of these deaths could be prevented if maternal health care were available, accessible and of good quality for all women in the USA.”⁵

A birthing center package includes prenatal vitamins . . . all routine lab tests . . . 2 sonograms . . . vaginal delivery at the birthing center or home . . . 1 postpartum home visit and 4 birthing center visits . . . **and** phenylketonuria (PKU) and hearing tests for the baby.

The OB/GYN option starts at \$5,185 and covers OB/GYN and pediatric visits . . . anesthesiology . . . analysis . . . **and** inpatient vaginal or C-section delivery. ***ProMed*** members can choose their own OB/GYN. Home birth option is also available.

Your welcome pack has all the details.

Act right away on your decision to sign up. Call X-XXX-XXX-XXXX toll-free or send the enclosed ***ProMed*** Membership Application Benefits Certificate to: ***ProMed***, Dept. ____, 3389 Sheridan Street, 183, Hollywood, FL 33021.

DENTAL CARE
Included . . . at no extra cost

Yes, ***ProMed*** includes all dental procedures at no extra cost.

Procedures include diagnostic services, crowns, periodontal treatment, oral surgery, dentures and even emergencies.

Plus, all dental procedures are available to ***ProMed*** members at discounted rates in the tri-county area itself.

So, instead of paying \$4,982 (total average cost quoted by major Florida insurers for 13 dental procedures), ***ProMed*** members pay less than half: \$2,486 only.

While non-members pay from \$84 to \$1,359, ***ProMed*** members (15,000+ families and counting) pay from \$0 to no more than \$679 for the same procedures!

You can expect to save from 25% to 84% on dental procedures! Savings average 48%.

(See the P.S. for details about how you can save \$30 right away.)

4 FREE gifts and 2 bonuses are waiting for MIAMI members like you. Call X-XXX-XXX-XXXX toll-free or fill out the enclosed ***ProMed*** Membership Application Benefits Certificate and send it to: ***ProMed***, Dept. ____, 3389 Sheridan Street, 183, Hollywood, FL 33021. Please don't delay.

By the way, members are entitled to a basic cleaning and oral evaluation anyway as part of ***ProMed***'s . . .

4 DIAGNOSTIC TEST PANELS
Fully reimbursed and for all ages

ProMed members are entitled to 4 fully reimbursed diagnostic panels.

And unlike REALTORS® Core Health Insurance, ***ProMed*** does not impose any annual limits on the number of discounted tests.

7 of the 8 ***ProMed*** panels also cover doctor visits. Besides panels for all ages, ***ProMed*** also offers 1 special panel each for people aged 35+, 40+ and 50+. ***ProMed*** also offers dental (basic oral evaluation and cleaning) and pap smear panels.

The best part is there's never any question of co-insurance or deductibles.

Don't delay. Your pre-activated ***ProMed*** membership cards are included in your welcome pack. The application process itself lasts just a few minutes.

Call X-XXX-XXX-XXXX toll-free now.

Or if you prefer, simply fill out the enclosed ***ProMed*** Membership Application Benefits Certificate and send it to: ***ProMed***, Dept. ____, 3389 Sheridan Street, 183, Hollywood, FL 33021.

18 LAB TESTS . . . EKG . . .
AND 6 RADIOLOGY & 3 ULTRASOUND SERVICES
ProMed members save \$20 to up to \$250

While non-members pay on average \$1,040 or more, ***ProMed*** members pay just \$350 for 18 laboratory tests ranging from a \$30 electrolyte test through to the most expensive \$120 conventional pap test. You save all of \$690.

Some discounted tests cost as little as \$10.

Another advantage is that because some ***ProMed*** network doctors are also equipped to do the tests themselves, you also save time.

- **Radiology services and mammograms** cost no more than \$85. You can save up to a maximum of \$370 on average or up to 70% off the average total cost.
- **Ultrasound:** You save up to \$510.
- An **EKG** costs all of \$20. You save no less than \$65.

Also remember that fees for some tests are reimbursed—costing you nothing! See '4 DIAGNOSTIC TEST PANELS' section above.

ProMed neither limits the number of tests (like REALTORS® Core Health Insurance) nor does it involve deductibles (like health insurance).

Ready to sign up?

Call X-XXX-XXX-XXXX toll-free or fill out the enclosed **ProMed** Membership Application Benefits Certificate and send it to: **ProMed**, Dept. ____, 3389 Sheridan Street, 183, Hollywood, FL 33021. Why delay!

MEDICAL EQUIPMENT . . . LASIK . . . GLASSES
. . . CONTACTS . . . HEARING AIDS . . . AND MORE

Convenience for all

ProMed members can even mail-order discounted diabetic supplies at no extra cost. All orders are priority mailed to your address.

You can also mail-order other discounted equipment such as heating pads, vacuum therapy devices and blood glucose monitors.

You are also entitled to eye^ and ear tests . . . glasses^ . . . disposable contacts^ . . . hearing aids (loaners also available) . . . and even Lasik surgery^ . . . all at discounted rates.

Unlike **ProMed**, health insurance typically does not cover glasses and hearing aids. The insured also need to meet deductibles first before they can access eye and ear care. Eye and ear products and services are not covered at all by REALTORS® Core Health Insurance.

Why not sign up to test-drive **ProMed** right away? In the unlikely event you are not fully satisfied, you can cancel membership without any obligations.

Pick up the phone and call X-XXX-XXX-XXXX toll-free.

Or grab a pen and fill out the enclosed **ProMed** Membership Application Benefits Certificate and send it to: **ProMed**, Dept. ____, 3389 Sheridan Street, 183, Hollywood, FL 33021.

NO APPLICATION FEE . . . NO CONTRACT . . .
NO WAITING PERIOD

Sign up for ProMed protection—pay just the 1st month dues
(others pay 2 months)

Pay just the 1st month dues and you and your loved ones can start enjoying all the benefits of **ProMed** membership **immediately** after you receive your welcome packs. (REALTORS® Core

ProMed is an open enrollment plan. And there are no contracts. Pricing is transparent. You can cancel membership without any obligation whenever you wish.

You can pay by credit/debit card or even personal check. **ProMed** automatically charges your card or bank account on the first business day of each month.

You and your family can start enjoying all the benefits of **ProMed** as soon as you receive your welcome packs in 7-10 business days after you apply.

As a MIAMI member, you are also entitled to **ProMed**'s exclusive 24/7 bilingual enrollment and customer service.

Join 15,000+ families who are already enjoying **ProMed** benefits . . .

➔ ***Call our toll-free 24/7 bilingual line at X-XXX-XXX-XXXX . . . or . . .***

➔ ***Fill out the ProMed Membership Application Benefits Certificate and send it to: ProMed, Dept. ____, 3389 Sheridan Street, 183, Hollywood, FL 33021***

I hope to welcome you and your family to the **ProMed** world of affordable health care soon!

Sincerely,

[Signature]

[Name]

[Designation]

[Organization]

P.S. One other thing: Because you are a MIAMI member, we've also arranged to have the \$30 **ProMed** Application Fee waived with no strings attached! So, don't delay. Call or write **ProMed** right away.

P.P.S. Heads up if you live in the Miami-Dade county: In 2011, Miami was one of 4 cities with annual health care expenses (for an insured family of four) significantly higher than the national average of \$19,393.⁸ I urge you to call or write . . . **right now**.

P.P.P.S. If not fully satisfied, you can cancel your membership and your 1st month dues will be refunded without delay. The 4 FREE gifts worth a total of \$ ____ and the 2 bonuses are yours regardless.

References

1. How Much Does Health Insurance Cost?, Press Release, eHealth, Inc., November 2011
2. Health Insurance Costs Rising Sharply This Year, Study Shows, *The New York Times*, September 2011
3. Your family's health care costs: \$19,393, CNNMoney, May 2011
4. Your family's health care costs: \$19,393, CNNMoney, May 2011
5. Amnesty International USA
6. Amnesty International USA
7. Amnesty International USA
8. Your family's health care costs: \$19,393, CNNMoney, May 2011

*ProMed is a Florida-licensed Prepaid Health Clinic and Discount Medical Plan Organization proudly serving the Miami-Dade, Broward and Palm Beach counties since 1998.
ProMed is a privately owned business based in Sunrise, Florida.*



*ProMed is accredited by BETTER BUSINESS BUREAU and
the ACCREDITATION ASSOCIATION FOR AMBULATORY HEALTH CARE.*

Please fill out (in BLOCK letters) and return the **ProMed Membership Application Benefits Certificate** to: **ProMed**, Dept. ____, 3389 Sheridan Street, 183, Hollywood, FL 33021. TO CALCULATE YOUR TOTAL DUES, SEE PAGE 7 OF THE LETTER. ADD \$__ SALES TAX PLUS \$__ POSTAGE & HANDLING TO ONLY THE PRIMARY APPLICANT'S DUES. **ProMed** dues are automatically charged to your card or bank account on the first business day of each month. For your convenience, **ProMed** will initially assign you a Primary Care Physician nearest your location. You can change your PCP later, if you wish. **SAVE TIME: CALL OUR TOLL-FREE 24/7 BILINGUAL LINE AT X-XXX-XXX-XXXX TO ORDER.**

Keep your card and other details handy.



~ BENEFITS RESERVED FOR MIAMI ASSOCIATION OF REALTORS (MIAMI) MEMBERS ONLY ~

ProMed Membership Application Benefits Certificate

YES! I am convinced the **ProMed** Prepaid Health and Discount Medical Plan is exactly what I need to stay on top of my wellness with little effort and even less money! Sign me up right away and send me my **ProMed** welcome pack along with the details to access my 4 FREE gifts worth \$__ and the 2 bonuses.

\$30 **ProMed** Application Fee! **NOTE:** The Application Fee waiver applies to you **and** to every family member applying along with you!

I'll take your word that MIAMI members won't be charged the

I'm also interested in the Hospital Indemnity Plan. Please ask a **ProMed** agent to call me on a priority basis. I'm also interested in the Hospital Indemnity Plan for my family.

YES! I also want the protection of **ProMed** Prepaid Health and Discount Medical Plan for the following members of my family:

- **1st Family Member** _____
NAME/AGE/RELATION
- **2nd Family Member** _____
NAME/AGE/RELATION
- **3rd Family Member** _____
NAME/AGE/RELATION
- **4th Family Member** _____
NAME/AGE/RELATION
- **5th Family Member** _____
NAME/AGE/RELATION

Please charge \$__ to my American Express Discover MasterCard Visa Credit/Debit Card #

I prefer to pay by check. My check for \$__ made out to "**ProMed**" is enclosed.

Exp. Date ____/____/____

Check # _____

Signature _____

Bank _____
Date ____/____/____

YOUR INFORMATION

NAME _____
 ADDRESS & CITY _____
 STATE/PROVINCE _____
 ZIP CODE _____
 DAYTIME PHONE _____ (if there is a problem fulfilling your order)
 E-MAIL _____



Claim All Your 4 FREE Gifts Worth \$__ & 2 Special Bonuses Right Away . . . !

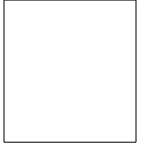
- ✓ **FREE Gift #1: Sales Aptitude Test (worth \$50) by Success Through Enhanced Performance, Inc. (STEP):** Do you know the type of salesperson you are? How well do you know your strengths and weaknesses? STEP's Sales Aptitude Test measures 11 different aptitude areas and comes up with the answers that will help you become a more successful salesperson.
- ✓ **FREE Gift #2: 25-point car check-up (worth \$__) by Tropical Performance.**
- ✓ **FREE Gift #3: 1-month LA Fitness membership (worth \$39.99).**
- ✓ **FREE Gift #4: 1-year subscription (worth \$19.97) to Natural Health magazine:** You'll love *Natural Health* magazine especially if you are a woman who desires 'modern eye-opening, integrative insight into health, nutrition, fitness and everyday living that powerfully and positively changes the way' you see yourself and the world.
- ✓ **BONUS #1: \$400 off the 6-course Sales Mastery Series (worth \$795.00) by STEP's Jan Wild.** Your price? Just \$395.00! 'The Sales Mastery Series is guaranteed to make you more productive personally and professionally.' Hosted by STEP's founder and president, the Sales Mastery Series comprises 6 courses: 1. Relationship Selling; 2. Goal Setting & Time Management; 3. Communication & Negotiation; 4. Power Phone Selling; 5. Public Speaking; and 6. Effective Supervisory. Your choice of day or evening classes!
- ✓ **BONUS #2: Ongoing 15% off every on-site car wash and auto detailing by My Premium Car Wash.**

Unconditional 100% Money-Back Guarantee

Cancel your **ProMed** membership for a full refund of your 1st month dues. The 4 FREE gifts & 2 bonuses are yours regardless.

ProMed,

Dept. ____, 3389 Sheridan Street,
183, Hollywood, FL 33021.



INSIDE:

- *Unlimited \$10 doctor visits*
 - **Prescriptions: \$4 for a 30-day supply**
 - *No limits on Urgent Care visits*
 - **Maternity packages starting at \$2,800.00**
 - *48% off all dental procedures*
 - **4 fully reimbursed diagnostic panels**
 - *\$20-\$250 off lab tests*
 - **Discounted eye and ear care products**
 - *No deductibles or co-insurance*
 - **4 FREE Gifts**
 - *2 Bonuses and more . . .*
- . . . but you must be a Miami Association of Realtors (MIAMI) member . . .

