

**ATTENTION: Real Estate Brokers**  
**Are your agents and their families**  
**protected by the *ProMed* Prepaid Health and**  
**Discount Medical Group Plan?**

Fill out [this brief form](#), call X-XXX-XXX-XXXX or [forward this page](#) to your agents . . . NOW!

[VIDEO STARTS]

Hi. My name is Vivian.

If you don't mind, I have a question for you.

With health care expenses climbing faster than overall inflation, what steps have you taken to keep America's health care crisis from breaking into your home?

And let me tell you, I know a thing or two about health care expenses myself.

My youngest son, Mike, is an insulin-dependent diabetic. A couple of years ago, Mike was denied health insurance because of this “pre-existing condition”.

And I was forced to deal with all of my son’s health-related expenses on my own.

But despite insurers denying insurance to my son and high health care costs, we still managed to spend way less on health care than most insured families.

How did we do it?

We did it with the help of the ProMed Prepaid Health and Discount Medical Plan.

If you have never heard of ProMed until today, that's because the ProMed people rely mostly on satisfied members and local agents to spread the word.

Here's why we signed up for ProMed:

- ✓ Nobody is denied membership, even if they have a pre-existing condition . . .
- ✓ Unlimited visits to Primary Care Physicians at \$10 a visit . . .
- ✓ Pediatrician visits for a child 1 year or younger: \$15 a visit . . .
- ✓ Specialist visits cost no more than \$35-\$99 each . . .
- ✓ Maternity packages starting at \$2,800 . . .
- ✓ Discounted dental procedures . . .
- ✓ Discounted medical supplies and equipment
- ✓ Discounted eye and ear tests, glasses, disposable contacts, hearing aids (loaners too) and even Lasik surgery . . .
- ✓ Unlimited urgent care visits . . .
- ✓ Discounted lab and radiology tests, including MRIs, CAT scans and ultrasounds . . .
- ✓ 100s of prescription drugs starting at \$4 for a 30-day supply (others at heavy discounts) . . .
- ✓ 4 fully reimbursed diagnostic panels . . .

- ✓ \$100 24/7 emergency home doctor visits . . .
- ✓ No deductibles or co-insurance (ever!) . . .
- ✓ Transparent pricing—plans based only on age and number of family members . . .
- ✓ Plans starting at just over \$2 a day . . .
- ✓ No yearly contracts—cancel your membership whenever you wish . . .
- ✓ . . . and much, much more . . . .

If you think you don't need ProMed because you are already insured, I invite you to compare ProMed with both REALTORS Core Health Insurance as well as standard health insurance.

By the way, I've worked out a special deal for members of the Miami Association of Realtors. When you sign up in the next few days, here's what's in store for you:

- ➔ **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.

And that's not all . . .

Because you are a member of the Miami Association of Realtors, you will also receive:

- ➔ **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.***

To sign up right away, please call X-XXX-XXX-XXXX (it's a toll-free 24/7 bilingual line). You can also download and fill out the ProMed Membership Application Benefits Certificate . . . or write: ProMed, Dept. \_\_\_\_, 3389 Sheridan Street, 183, Hollywood, FL 33021.

If you do nothing else today, I urge you to spend a few minutes to compare ProMed with REALTORS Core Health Insurance and other health insurance.

Thanks for listening.

**[VIDEO ENDS]**

<b>PHOTO</b>	<i>“Watch this video if you want to stay on top of your family's health care needs with little effort and even less money. We've also arranged for the application fee to be waived for MIAMI members . . .”</i> —Teresa King Kinney, CAE, CIPS, GRI, RCE, TRC, Chief Executive Officer, Miami Association of Realtors (MIAMI)
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Call Toll-Free: X-XXX-XXX-XXXX (24/7 Bilingual Line) • [ProMed Membership Application Benefits Certificate](#) (for Miami Association of Realtors members only) • *ProMed*, Dept. \_\_\_\_, 3389 Sheridan Street, 183, Hollywood, FL 33021

## **Crisis-proof your family's health care needs with *ProMed***

Let me commend you on taking the time to compare for yourself *ProMed* benefits with those offered by the REALTORS® Core Health Insurance and standard health insurance plans. As you can see, *ProMed* is all that I promised in the video and more. See for yourself . . .

<b>Benchmark</b>	<b><i>ProMed</i></b>	<b>REALTORS® C. H. I.</b>	<b>Health Insurance</b>
1. Membership Denial Rate	<b>0%. Nobody is ever denied membership, regardless of age or pre-existing condition!</b>	0%. Guaranteed acceptance . . . but based on age, NAR membership and state.	Up to about 50%, according to data provided by insurers to the Dept. of Health in 2011.
2. Deductibles	<b>\$0.00. You don't ever pay deductibles as a member!</b>	????	According to an eHealthInsurance report, deductibles averaged \$2,935.00 for individuals and \$3,879.00 for families in 2011.
3. Co-insurance	<b>\$0. You don't ever pay co-insurance either as a member!</b>	????	Could be anywhere from 10% to 30% of submitted claims. Typically \$2,500.00-\$6,000.00.
4. Medical Records and Physical Examinations	<b>Not required. Membership dues are based only on age and number of household members—nothing else!</b>	Not required . . . but subject to age, NAR membership and state.	Required. Insurers take into account applicant's medical history, pre-existing condition, age and gender—costs are adjusted accordingly.
5. Doctor Visits	<b>Yes. Unlimited. \$10 a visit. Just \$35-\$99 each for specialist visits. No deductibles. No co-insurance. (Doctor visits accounted for 33% of a family's overall health care costs in 2011, according to the health care consulting firm, Milliman, Inc.)</b>	Yes . . .but limited. Only 5 doctor visits allowed per person, per policy year. \$30 a visit.	Yes . . . but insured must pay negotiated rate plus copayment until deductible is reached. Co-insurance thereafter.
6. Laboratory/Diagnostic Tests	<b>Yes. 4 diagnostic panels fully reimbursed. Unlimited tests. Discounted rates cost only \$10-\$30.</b>	Yes . . . but only 5 tests per person, per policy year.	Yes . . . insured pays negotiated rate until deductible is reached.

7. Radiology and Ultrasound	<b>Yes. Discounts up to 70%. (based on average fees reported by insurers in Florida).</b>	????	Yes . . . but insured pays negotiated rate until deductible is reached.
8. Prescription Drugs	<b>Yes. 30-day supply costs as little as \$4. Mail-order service available. 60,000+ pharmacies nationwide. (In 2011, pharmacy costs alone accounted for 15% of a family's overall health care costs, according to the health care consulting firm, Milliman, Inc.)</b>	No.	Yes . . . but a 30-day supply can typically cost \$10 or more, according to the Kaiser Family Foundation.
9. Maternity	<b>Yes. Packages start at \$2,800.00 and include prenatal care, which alone can otherwise cost much more. Birthing center or OB/GYN option. Home delivery too.</b>	No.	Yes . . . but insured must first meet deductibles.
10. Emergency/Urgent Care	<b>Yes. Unlimited access to 49 Urgent Care Centers in the tri-county area. 24/7 emergency home doctor visits cost only \$100 a visit.</b>	Yes.	Yes . . . but insured must first meet deductibles.
11. Eye and Ear Care	<b>Yes. Discounted eye and ear tests, glasses, disposable contacts, hearing aids (loaners too) and even Lasik surgery.</b>	No.	Yes . . . but subject to deductibles. Glasses and hearing aids are typically not covered.
12. Dental Care	<b>Yes. All dental procedures at discounted rates. Members pay less than half for 13 dental procedures compared with the total average cost quoted by major Florida insurers.</b>	No. Dental work only following an accident.	No. Typically not included unless insured pays extra.
13. Waiting Period	<b>No. Enjoy all the benefits of membership immediately after you receive your welcome pack.</b>	Yes. Members must wait for 30 days.	Yes. Applicants may have to wait for 30 days.
14. Hospitalization and Surgeries	<b>No. Only non-emergency, scheduled surgeries at discounted rates. SOLUTION: Sign up for <u>ProMed's companion Hospital Indemnity Plan</u>, which provides benefits of up to \$43,750 per plan year, per member. Benefits cover hospitalization, intensive care, inpatient surgery, anesthesia and unlimited consultation</b>	Yes . . . but <i>to get paid for hospitalization or surgery, beneficiaries must have been covered for at least 12 months.</i>	Yes . . . but subject to deductibles. Coinsurance thereafter.

	through <i>ProMed's</i> 24/7 toll-free Nurse Line. To get paid for hospitalization or surgery, beneficiaries must have been covered with the Hospital Indemnity Plan for only <u>6</u> months.		
15. Children Only	<b>Yes. You can enroll just your children without becoming a member yourself.</b>	No. At least one adult must be insured to include children.	????
16. Wellness Visits	<b>Yes. Unlimited.</b>	Yes . . . but only 1 visit per person, per policy year.	????
17. Contraceptives	<b>Yes.</b>	No.	Yes . . . but only some plans.

[Click here to download the comparison table to your desktop.](#)

To sign up right away, please call X-XXX-XXX-XXXX (toll-free 24/7 bilingual line). You can also download and fill out the [ProMed Membership Application Benefits Certificate](#) (for Miami Association of Realtors members only) . . . or write: *ProMed*, Dept. \_\_\_\_, 3389 Sheridan Street, 183, Hollywood, FL 33021.

[Please see the ProMed FAQs section if you have a question.](#) If you don't find an answer, simply call X-XXX-XXX-XXXX (24/7 toll-free bilingual line), [shoot an e-mail](#) or snail-mail *ProMed*: Dept. \_\_\_\_, 3389 Sheridan Street, 183, Hollywood, FL 33021.

Your welcome pack should be in your mailbox in 7-10 business days. You can start enjoying all the benefits of *ProMed* membership as soon as you receive it!

By virtue of your Miami Association of Realtors membership, you also get to . . .

**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.***

To sign up for ***ProMed*** membership, simply call X-XXX-XXX-XXXX (24/7 toll-free bilingual line) or fill out the [ProMed Membership Application Benefits Certificate](#) (for Miami Association of Realtors members only). Or write: ***ProMed***, Dept. \_\_\_\_, 3389 Sheridan Street, 183, Hollywood, FL 33021.

## **ProMed 101**

So, what's ***ProMed*** all about?

Chances are you've never heard of ***ProMed*** before today. And that's all right. We live in a world dominated by insurers and their \$MILLION marketing and advertising budgets.

In a nutshell, ***ProMed*** is a combination Prepaid Health + Discount Medical Plan.

***ProMed*** is based on the premise that . . .

- ✓ **Great Health Care Should Not Be a Privilege Enjoyed by Only a Few**  
Nobody is denied ***ProMed*** membership, regardless of their age, pre-existing condition, gender, medical history or any other discriminatory criterion.

All ***ProMed*** members (15,000+ families and counting) have unbiased access to a vast network of Primary Care Physicians, specialists, pharmacies, durable medical equipment suppliers, medical supplies providers, dentists, laboratories & diagnostic centers, Urgent Care Centers and much more.

- ✓ **Great Health Care Should Be Both Affordable and Easily Accessible**  
***ProMed*** members can enjoy all the benefits of membership for as little as \$2 a day right here in the tri-county area. What's more, membership plans are priced only on the basis of the age and number of household members. And the best part is . . . you don't ever have to deal with the headaches of deductibles and co-insurance as a ***ProMed*** member.

A privately owned business based in Sunrise, Florida, ***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 accredited by both Better Business Bureau and the Accreditation Association for Ambulatory Health Care.

## **Why you (and your family) should not deny yourself the protection of ProMed**

As you can clearly see from the [comparison table](#), ***ProMed*** members are entitled to certain benefits that health insurance plans can not or do not offer.

Also, you and your family don't have to wait 10 . . . 20 . . . or 30 days to start enjoying the benefits of ***ProMed*** membership. You can access the ***ProMed*** network of primary care physicians . . . specialists . . . dentists . . . laboratories . . . diagnostic centers . . . and 49 urgent care centers right here in the tri-county area immediately after you receive your welcome packs in 7-10 business days.

And ***ProMed*** membership is not subject to yearly contracts. You can cancel your membership whenever you wish.

Membership plans start at just over \$2 a day and are based only on age and number of family members—regardless of pre-existing conditions.

Furthermore, ***ProMed*** is a Florida-licensed Prepaid Health and Discount Medical Plan.

To date, more than 15,000+ families have signed up to become ***ProMed*** families.

Sign up right away.

Call X-XXX-XXX-XXXX (toll-free 24/7 bilingual line) • Download and fill out the [ProMed Membership Application Benefits Certificate](#) (for Miami Association of Realtors members only) • Write: ***ProMed***, Dept. \_\_\_\_, 3389 Sheridan Street, 183, Hollywood, FL 33021.

And because you are a Miami Association of Realtors member, ***ProMed*** has promised MIAMI you won't be charged the \$30 Application Fee when you sign up to become a member. Plus, MIAMI members pay only the 1<sup>st</sup> month dues (others also pay the 2<sup>nd</sup> month dues). These 2 benefits will also be extended to every member of your family who signs up with you.

## **ProMed FAQs File**

### **Q. What is *ProMed*?**

A. ***ProMed*** is a health care plan based on the concept that staying on top of your wellness should be more than just affordable. It should also offer convenient access to high quality care right in your neighborhood. ***ProMed***'s vast network of participating doctors, laboratories, pharmacies, dentists and more already makes this goal possible for more than 15,000+ families.

***ProMed*** is a combination Prepaid Health Plan (PHP) and a Discount Medical Plan (DMPO). For a [low monthly fee](#), ***ProMed*** members (regardless of pre-existing condition or age) gain access to a vast network of participating doctors, pharmacies, laboratories, maternity benefits, advanced diagnostic testing facilities, discounted medical supplies and more. All this without any deductibles and co-insurance.

Established in 1998, ***ProMed*** is a privately owned company headquartered in Sunrise, Florida, and licensed by the State of Florida. Because ***ProMed*** meets the highest standards in the industry, it has been awarded an A+ rating by Better Business Bureau and full accreditation by the Accreditation Association for Ambulatory Health Care.

### **Q. What is the difference between *ProMed* and health insurance?**

A. ***ProMed*** is an open enrollment health care plan. Unlike health insurance, ***ProMed*** neither requires medical records nor does it deny membership (or charge a higher rate) because of pre-existing conditions.



Unlike health insurance, ***ProMed*** does not require you to pay any out-of-pocket deductible or co-insurance—which can quickly add \$1,000s to the monthly policy cost—to gain access to subsidized or reduced-price health care products and services.

**Q. Is *ProMed* a reputable company?**

A. ***ProMed*** has been in business since 1998 and proudly serves more than 15,000+ families. ***ProMed*** has an A+ rating from Better Business Bureau and is accredited by the Accreditation Association for Ambulatory Health Care.

**Q. Can I go to any doctor?**

A. Members can select any doctor from the ***ProMed*** network.

**Q. How do I choose a Primary Care Physician?**

A. For your convenience, ***ProMed*** will initially assign you a Primary Care Physician nearest your location. To change your PCP, simply call X-XXX-XXX-XXXX.

**Q. How much do *ProMed* members pay for doctor visits?**

A. \$10 per visit (non-members regularly cough up \$120.00). A pediatrician visit for a child under 1 year costs no more than \$15 (non-members: \$120.00). Discounted specialist visits start at \$35 each.

**Q. What specialists are included in the *ProMed* plan?**

A. Please see <http://www.promedicalplan.com/Specialist.pdf> for the updated list.

**Q. Which laboratories are in the *ProMed* network?**

A. Please see <http://www.promedicalplan.com/diagnostic%20centers.pdf> for the updated list.

NOTE: Because some participating doctors may also be equipped to do the tests themselves, you also save time with ***ProMed***.

**Q. How much do laboratory tests cost?**

A. ***ProMed*** members pay just \$350 for 18 laboratory tests ranging from a \$30 electrolyte test through to the most expensive \$120 conventional pap test. Because non-members pay on average \$1,040 or more, you can potentially save as much as \$690. Some discounted tests cost no more than \$10 each.

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 can save up to \$510. An EKG costs all of \$20 (non-members pay \$85).

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

Please see <http://www.promedicalplan.com/blue%20diamond/ltr.htm> for more information.

**Q. How much do *ProMed* diagnostic panels cost?**

A. ***ProMed*** reimburses the cost of up to 4 diagnostic panels done at a ***ProMed*** network laboratory. Members claim reimbursement by simply presenting ***ProMed*** a receipt from the network laboratory.

Please click [here](http://www.promedicalplan.com/blue%20diamond/1%20Blue%20Diamond%20%20CONTROL%20PANELS.pdf) [<http://www.promedicalplan.com/blue%20diamond/1%20Blue%20Diamond%20%20CONTROL%20PANELS.pdf>] to take a look at all the panels ***ProMed*** offers members.



**Q. What if my doctor asks for X-rays or an MRI/CAT scan?**

A. Simply present your doctor's prescription at a **ProMed** network diagnostic center. Please click [here](http://www.promedicalplan.com/blue%20diamond/ltr.htm) [http://www.promedicalplan.com/blue%20diamond/ltr.htm] for an updated list of participating centers.

**Q. Are vaccines included in the plan?**

A. Absolutely. In fact, one of the 4 reimbursed diagnostic panels includes immunization for children up to 11 years. Members 61 years or above are entitled to a flu shot.

**Q. Are prescription drugs included in the plan?**

A. **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 and Winn-Dixie. Prescriptions may even be filled in by mail order. **ProMed** also covers contraceptives.

Please see <http://www.promedicalplan.com/levels.pdf> and <http://www.promedicalplan.com/mailorder.pdf> for more information.

**Q. Does **ProMed** offer maternity benefits to members?**

A. Yes. Members can choose from 2 options starting at \$2,800.00. Please see <http://www.promedicalplan.com/blue%20diamond/maternity.htm> for more information.

**Q. Can I schedule a surgery with my **ProMed** membership?**

A. Yes. Members are entitled to discounted elective surgery. Please call X-XXX-XXX-XXXX to schedule one.

**Q. Can I use my **ProMed** membership in case of medical emergencies?**

A. **ProMed** membership includes access to [49 Urgent Care Centers](http://www.promedicalplan.com/urgentcare.pdf) [http://www.promedicalplan.com/urgentcare.pdf]. Miami-Dade and Broward county members also have the additional option of summoning a doctor home 24/7 for urgent medical care.

**Q. Does **ProMed** cover hospitalization, intensive care and inpatient surgery?**

A. We recommend members sign up for **ProMed's** companion Hospital Indemnity Plan. Although neither a comprehensive major medical insurance plan nor a Medicare supplement, it still provides hospitalization, intensive care and inpatient surgery (including anesthesia) benefits of up to \$43,750 per plan year, per member.

All benefits are per a Plan Year of 12 consecutive months beginning January 1 each year. 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.
- ✓ **Unlimited consultation:** **ProMed's** 24/7 toll-free Nurse Line.

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

It even accepts those with a pre-existing condition (see next question). To get paid for hospitalization or surgery, beneficiaries with pre-existing conditions must have been covered with the Hospital Indemnity Plan for no more than 6 months. In contrast, REALTORS® Core Health Insurance requires beneficiaries to have been members for at least 12 months—6 months more than the ***ProMed*** Hospital Indemnity Plan.

There are no deductibles or co-insurance to deal with. And you can enroll just your dependents if you are not ready to become a member yourself.

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. After you enroll, you will receive your welcome pack, which includes your insurance card(s).

**Q. How does the ***ProMed*** Hospital Indemnity Plan define a pre-existing condition?**

A. A pre-existing condition is a physical or mental illness or other health condition occurring in a 6-month period prior to acquiring the plan.

- Ⓐ The condition first manifested itself, worsened, became acute or exhibited symptoms that would have caused someone to seek diagnosis, care, or treatment.
- Ⓑ The condition requires the use of prescription drugs or medications
- Ⓒ The condition is being treated or treatment has been recommended by a doctor.

This pre-existing condition limitation expires in the 7<sup>th</sup> membership month.

**Q. Does ***ProMed*** cover dental procedures?**

A. ***ProMed***'s ProDental Plus program gives members access to all dental procedures at no extra cost. Procedures include diagnostic services, crowns, periodontal treatment, oral surgery, dentures and even emergencies. ***ProMed*** members save from 25% to 84% on dental procedures. Savings average 48% (compared with the fees quoted by Florida insurers).

**Q. Does ***ProMed*** include eye and ear care?**

A. Yes. ***ProMed*** members have access to eye and ear tests, glasses, disposable contacts, hearing aids (loaners too) and even Lasik surgery at discounted rates.

**Q. What about diabetic supplies and durable medical equipment?**

A. ***ProMed*** membership grants members access to discounted heating pads, vacuum therapy devices, nebulizers, wheelchairs, diabetic supplies and more.

**Q. Is there a limit on the number of family members who can apply for ***ProMed*** membership?**

A. Absolutely not . . . if you live under the same roof. If your family numbers 7 or more, please call X-XXX-XXX-XXXX toll free for more information about monthly dues.



only). You can also write: ***ProMed***, Dept. \_\_\_\_, 3389 Sheridan Street, 183, Hollywood, FL 33021.

**Q. What happens after I enroll?**

A. Within 7-10 days you'll receive your ***ProMed*** welcome pack(s), which will include all your cards and all the information you need to start enjoying all the benefits of membership right away.

**Q. How long will it take for my membership to become active?**

A. Your membership is active as soon as you receive your welcome pack. You don't have to wait or bother activating your membership or cards. You are officially a ***ProMed*** member!

**Q. What are the formalities to get my *ProMed* membership cancelled?**

A. There are none. In the unlikely event you wish to cancel your membership, simply call our toll-free 24/7 bilingual line at X-XXX-XXX-XXXX or write: ***ProMed***, Dept. \_\_\_\_, 3389 Sheridan Street, 183, Hollywood, FL 33021.

**Q. Does *ProMed* have a money-back guarantee?**

A. Yes. Your 1<sup>st</sup> month dues will be refunded to you if you choose to cancel your membership. The 4 FREE gifts and 2 bonuses will remain yours regardless.

**Q. What should I do if I have questions regarding enrollment?**

A. Simply call our toll-free 24/7 bilingual line at X-XXX-XXX-XXXX.