



## THE ZEDICAL CARD ANSWERS TWO IMPORTANT QUESTIONS



HOW CAN I ACCESS THE MEDICAL  
CARE I NEED, EVEN IF I DON'T HAVE  
INSURANCE?



HOW CAN I SAVE MONEY ON  
HEALTHCARE COSTS?

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**THE PROBLEM: RISING HEALTHCARE COSTS**

**Healthcare costs are on the rise**, causing considerable angst for companies, individuals and families.

According to testimony by the Committee on Budget before the United States Senate (January 2008), **healthcare spending tripled** between 1965 and 1985, and then tripled again, reaching \$1.9 trillion in 2005. In fact, healthcare spending has grown faster than Gross Domestic Product (GDP) over the past four decades to 15 percent in 2005, compared to 5 percent in 1965. Here are a few other staggering statistics to illustrate **the enormity of the problem**. \*

- In 2007, healthcare spending in the U.S. reached \$2.3 trillion and the National Coalition on Health Care projected this number would reach \$4.2 trillion by 2016.
- Healthcare spending is 4.3 times the amount spent on national defense.
- 47 million Americans are uninsured, even though the United States spends more on healthcare than other industrialized nations, which all provide health insurance to every citizen.
- Workers are now paying \$1,400 more annually in premiums for family coverage than they did in 2000, and average employee contributions to company-provided health insurance has increased 143 percent since 2000. Average employee out-of-pocket costs rose 115 percent during this same period.
- The annual premium an insurer charges an employer for a health plan covering a family of four averaged \$12,000 in 2007, more than the gross earnings for a full-time, minimum-wage worker (\$10,712)

## **THE SOLUTION: INTRODUCING THE ZEDICAL CARD**

**The Zedical Card**, a healthcare gift card, provides consumer access to healthcare services at deeply discounted prices. This means that anyone can get the healthcare they need, even if they don't have insurance. Our clients are the ones who really reap the greatest benefits!

**For business owners and CEOs**, the benefits of the Zedical Healthcare Card show up directly on the bottom line. Through pre-negotiated discounts, every dollar a company invests in health insurance for employees buys more healthcare services. And, finally, healthcare providers welcome the **Zedical Healthcare Card**, because they are assured immediate payment for services, even when treating uninsured patients.

Finally, a solution that works for everyone!

We invite you to learn more about this exciting new concept: **The Zedical Healthcare Card**.

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\* The National Coalition on Health Care, <http://www.nchc.org/facts/cost.shtml>

## **HOW IT WORKS**

The escalating cost of healthcare is putting a strain on our entire economy. It will take bold new initiatives and non-partisan collaboration to find a solution that works for everyone.

Now, more than ever, the Zedical Card, a healthcare gift card, is just what the doctor ordered.

In the meantime, these rising costs mirror other worrying trends. Together, companies and employees are facing rapidly rising insurance premiums.

Employees must often also bear higher out-of-pocket costs when they receive healthcare services. And, millions of hard-working Americans do not have, or cannot afford, health insurance.

## **Why the Zedical Healthcare Card?**

**More healthcare for your dollars.** That's right. The Zedical Card gives you the power to take **immediate** advantage of health services, such as doctor visits and prescription drugs - **at discounted rates**. More health services for fewer dollars! It's the Zedical advantage.

**Peace of mind.** You can't put a price tag on the peace of mind that comes from knowing someone you care about won't have to make a decision between the healthcare they need, and food or other essentials. The Zedical Card is a wonderful gift to give.

**Simplicity.** Purchasing a Zedical Card is amazingly simple. Just order your card online (link to ordering page), select the amount and voila: you're ready to go. We'll even mail it directly to your recipient if it's a gift.

The Zedical Card is simple to use as well. Simply present the card at a participating healthcare provider (link to page for more information about participating providers). It's just like a regular Visa card, only better.

**That's not all.** Even if you or your gift recipient do not have health insurance, or cannot pay associated out-of-pocket costs, healthcare providers still welcome patients who present a Zedical Card.

You see, with the Zedical Card, the doctor is paid right away, whether the patient has insurance or not. No claims for the physician to file, no long waiting periods for reimbursement. The doctor can't lose and neither can the patient.

[Order your Zedical Card today!](#)

## EVERYTHING YOU NEED TO KNOW

### Affordable healthcare in your wallet

The Zedical Card, a healthcare gift card, is your passport to **accessible healthcare** at **deeply discounted prices**.

When you purchase a Zedical Card for yourself, or as a gift for someone else, you are gaining ready access to doctors and other healthcare providers whether or not you (or the user) have insurance. Anyone can use, and benefit from, the Zedical Card.

The Zedical Card is easy to use. [Order it online](#) or call XXX-XXX-XXXX. By logging into your account, you can add to your account as you use existing funds. Purchase the Zedical Card in any denomination from \$25.00 all the way up to \$5,000.00.

The Zedical Healthcare Card fits in your wallet so you don't ever have to leave home without it.

### Using the Zedical Card

One of the many advantages of the Zedical Card is that you can use it in so many ways and with so many providers.

#### How

- Co-payments when you visit your primary care physician or **any** medical specialist
- Prescription and other pharmacy expenses
- Medical supplies, such as wheelchairs
- Laboratory testing
- Hospital fees
- Eyeglasses, contacts and approved vision procedures
- Health club dues
- Alternative healthcare providers such as massage therapists, chiropractors and acupuncturists
- Orthodontia and dental procedures
- Physical, occupational and other specialty therapy services
- Personal or therapeutic spa services

## Where

- Doctors' offices
- Pharmacies, grocery stores and discount outlets that sell healthcare products
- Health clubs
- Spas
- Medical labs
- Clinics
- Hospitals
- Durable medical goods suppliers

## WHERE TO USE IT

So, how can you use the Zedical Card, a healthcare gift card? We're glad you asked! You'll be pleasantly surprised at how universally accepted this card is.

You can use your Zedical Card to help pay for just about any medical or healthcare service you might need.

### Out-of-pocket costs

Rising health insurance costs mean higher premiums and larger out-of-pocket costs for patients. Small costs, such as a \$25 co-payment for a doctor's visit, add up fast, straining anyone who's already on a tight budget. No one should have to choose between healthcare and other basic necessities.

With the Zedical Card, the benefits are not limited to just your family doctor or pharmacy. Use the card when you visit **any** specialty health professional or purchase **any** health-related products as long as the provider accepts Visa.

### Alternative and other wellness services

Good healthcare isn't just about treating you **after** you get sick; it's about preserving wellness and preventing illnesses in the first place. The Zedical Card can be applied towards the cost of preventative and wellness services, such as membership in a health club, acupuncture, therapeutic massage or dietary counseling. If you have questions about qualifying providers, call us at XXX-XXX-XXXX.

### Medical tests

No need to postpone important screening or diagnostic services such as mammograms or blood work. If your laboratory provider accepts Visa cards—and almost all do—you can use the Zedical Card towards the costs of these tests.

### Wellness products

Eyeglasses, vitamins and wheelchairs, for example, are qualifying expenses. Use your Zedical Card to help pay for these products.

### Other health-related services

When an emergency strikes and you or a loved one is rushed to the hospital in an ambulance, the last thing you're thinking about is the cost of that service. However, when the crisis passes, and the hefty bill arrives, you'll be glad you have a Zedical Card to help pay the fees.

The Zedical Card can also be used for personal, family or substance abuse counseling, nursing homes, and other specialty institutions.

## OCCASIONS

Think about it: When a Zedical Card, a healthcare gift card, is **not** appropriate? Do you know anyone who doesn't occasionally require medical attention? Probably not. Even a regular visit to the dentist or family doctor results in out-of-pocket costs.

Using a Zedical Card for you and your family makes perfect sense. But what about all the other people whose lives touch you in some way? The Zedical Card is a small way to make a big difference in someone's life.

## Donations

When someone is diagnosed with a serious illness, friends and families rally emotional and financial support. The next time you're asked to make a donation to help someone cover medical costs, give a Zedical Card instead.

## Appreciation

A Zedical Card is a simple way to say *thank you* to those folks who provide important services to you: the newspaper delivery person, your hairdresser, or your daughter's softball coach, for example.

## Incentives

Employers often dangle rewards to encourage extra effort and performance. A plaque or a coffee mug is certainly nice, but these trinkets don't help much when cash-strapped employees have to pony up to cover medical expenses. Increasingly, companies are finding the Zedical Card is an effective incentive.

## Gifts

Zedical Card is always appropriate and never goes out of style

The occasions for which gifts are customary are endless. And, thanks to retailers and greeting card companies, the number of gift-giving holidays seems to be growing.

If you are one of those people who struggle to select the perfect gift, you are not alone. However, like the little black dress and thank-you cards to grandma, a Zedical Card is *always* appropriate and *never goes out of style*.

**Weddings.** Newlyweds are thinking about the future and buying their first home, not paying healthcare expenses. However, even routine medical costs, such as prescription co-payments, can erode a couple's ability to save. The next time you need a gift for a happy couple, give a Zedical Card. Rest assured - they won't exchange it along with the three blenders and four ice buckets they also received!

**Graduations.** Freshly minted college graduates are launching their careers and, like idealistic newlyweds, the idea of incurring unexpected healthcare costs may not even cause a blip on their radar. You know how the real world works, however. Do your part to help graduates start off on sound financial footing. Give them a Zedical Card.

**Holidays.** Christmas, Hannakah, birthdays, Father's Day, Mother's Day—What do you get the person who has everything? Now you know!

**Want to learn more?** Visit the [XXX](#) page for details or click here to place an order.

## SOLUTIONS

As a business owner or human resources professional, you've been facing the challenges of providing affordable healthcare benefits for quite some time. It's not easy—and it's only getting harder.

According to the National Coalition on Healthcare (NCH), premiums for employer-based health insurance rose by 6.1 percent in 2007. For firms with less than 24 employees, who typically struggle the most to provide affordable healthcare insurance, premiums increased 6.8 percent. The NCH also reports that the annual premium that an insurer charges an employer for a health plan covering a family of four averaged \$12,100 in 2007. That's more than the annual income of a full-time, minimum-wage worker, who only earns \$10,712!

Recent programs such as health savings accounts are a step in the right direction for employees, but they create other challenges: someone must manage these plans. You're probably already overwhelmed managing the details of your benefit programs. You don't need yet another level of complexity. Even if you outsource this task, it's still costly.

That's the beauty of the Zedical Card, a healthcare gift care: **it's simple**. There's nothing to administer. Just order your cards online and we'll ship them directly to you. It's a creative way to supplement the health, dental and vision benefits you offer. If you cannot afford to offer insurance benefits, the Zedical Card is another way to help employees offset healthcare costs without breaking the bank (yours or theirs).

Not only is it simple to use, the Zedical Card does more than help pay for medical costs. It also **provides access to affordable, high-quality healthcare**. Through this program, you and your employees can take advantage of deeply discounted medical services, which Zedical has already negotiated for you.

Furthermore, when employees have access to affordable wellness and preventative healthcare services, it lowers their risk of illness, which then reduces your company's overall healthcare expenditures.

**So, access to medical care at discounted prices and a way to help employees offset rising healthcare costs, all in one program.** Order your Zedical Cards today (link to ordering page). Your employees - and your CFO - will thank you!

Still have questions? Visit our [Frequently Asked Questions](#) page, or contact us directly at XXX-XXX-XXXX, [tellmemore@zedical.com](mailto:tellmemore@zedical.com) for more information.

## FREQUENTLY ASKED QUESTIONS

### *What is the Zedical Card?*

The Zedical Card is a Visa gift card that gives you access to healthcare services and discounted rates for qualified health-related expenses.

### *Is there a difference between a Zedical Card and a regular Visa gift card?*

Yes. The Zedical Card is just like a Visa gift card in almost every way. Present the Zedical card when it's time to make a co-payment or to purchase drugs, medical supplies, or any other health and wellness products or services. You can use the amount on the card towards these discounted costs. Unlike a traditional Visa gift card, however, you cannot use it to purchase non-qualifying products or services and it will not work in an ATM machine.

### *Where can I use it?*

Use your Zedical Card anywhere a physician, healthcare provider or retailer accepts Visa cards.

### *How do I know if my provider or retailer will accept the card?*

Please call customer service at 1-XXX-XXX-XXX between X a.m. and X p.m., Monday through Friday for information about participating healthcare providers.

### *Can I use the card in an ATM machine?*

No.

### *How can I use it?*

Use the Zedical card to make co-payments at any doctor's office or towards the purchase of any approved medical or wellness services. Any family doctor or medical specialist that accepts Visa will accept the card. So will medical equipment providers, health clubs, pharmacies, hospitals, wellness providers, laboratories, discount stores, spas, health and fitness

clubs, ambulance, counselors and nursing homes. If you have questions about qualifying providers, call us at XXX-XXX-XXXX.

### ***Where do I purchase the card?***

Order your card online at [www.tobedetermined.com](http://www.tobedetermined.com)

### ***If I want to give a Zedical Card as a gift, will you send the card directly to the recipient?***

We'll be glad to. When you order your card, you'll have the option to provide a "ship to" address.

### ***What is the minimum purchase amount?***

\$25.00

### ***What is the maximum purchase amount?***

\$5,000.00

### ***How much does it cost?***

\$4.95 plus shipping and handling.

### ***Are there other costs?***

After nine months, Zedical will assess a \$1.50 monthly maintenance fee as long if there are funds on the card.

### ***What if the card is lost or stolen?***

Immediately report a lost or stolen card by calling XXX-XXX-XXXX or online at XXXX.com. Replacement cards cost \$4.95 each.

### ***How can I find out the outstanding value on the card?***

It's easy. Visit us online at Zedical.com and click on "already have a card." Or, call us at XXX-XXX-XXXX for your balance.

## **ABOUT US**

**Greg Mellinger** and **Gene Petrie** discovered they were experiencing the same crisis—the high costs of healthcare—from two different perspectives, and realized it wasn't a pretty picture from either vantage point.

### **Sleepless in Chicago**

As a 25-year veteran in the insurance industry, Greg has watched countless individuals live through the nightmare of our current healthcare system. He's seen families with good health insurance plans ravaged financially by catastrophic health crises and unrelenting medical bills, and others who struggled with recurring out-of-pocket costs. Mellinger originally chose a career in insurance because he wanted to **help** people secure their financial future. Instead, he watched helplessly as families compromised long-term financial stability to pay outrageous medical costs. These stories kept Mellinger up at night, as he contemplated possible solutions to this ubiquitous problem.

### **Walking a tightrope**

Across town, Gene Petrie was living the same nightmare as a business owner. Petrie founded a software firm and eventually grew to more than 1,000 employees. Like other business owners, he needed to attract and retain good employees to compete. In a competitive market, benefits such as health insurance can make the difference between attracting a good employee and an **outstanding** one. Petrie was continually in a precarious position as he tried to provide good, affordable healthcare benefits while keeping his company profitable.

## Pioneering spirits prevailed

The two executives put their heads together and realized they could leverage their collective experiences and expertise and make a difference. Together they created the Zedical program with two overarching goals in mind:

- Help fill the gap between insurance and non-qualifying medical costs, such as deductibles and co-payments, and
- Provide access to quality healthcare for **everyone**.

In choosing a name for their new company, Mellinger and Petrie knew they wanted something short, pithy and unique. They were drawn to the mental images that words such as **zest** and **zing** conjured in their minds, and the way they implied vitality. So, they invented their own word and launched the Zedical Card, a healthcare gift card.