



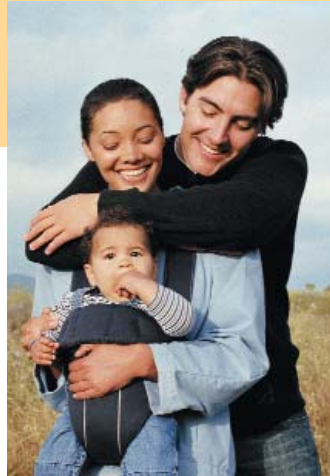
WITH PPO USA, YOUR SEARCH FOR NATIONAL AND REGIONAL NETWORKS IS SHORT-LIVED. OVER THE YEARS, WE'VE LEARNED A LOT ABOUT WHAT CLIENTS AND MEMBERS EXPECT FROM A HEALTH CARE NETWORK, AND THAT MEANS SOLUTIONS THAT WORK FOR YOU TODAY. GREAT COST SAVINGS. EXCELLENT ACCESS. SIMPLE ADMINISTRATION. ALL DELIVERED WITH THE KIND OF SERVICE THAT OUR CUSTOMERS RAVE ABOUT. SO SEARCH NO MORE. PPO USA IS EVERYTHING YOU NEED. EVERYWHERE YOU NEED US.



WHAT BEGAN IN THE 1930'S AS A SIMPLE PACT AMONG EMPLOYEES TO COVER THE HEALTH COSTS OF AN INJURED COLLEAGUE IS TODAY THE FOUNDATION OF OUR PROMISE TO YOU. AT PPO USA, WE DO WHATEVER IT TAKES TO KEEP YOU AND YOUR EMPLOYEES COVERED WHERE IT MATTERS MOST. WHETHER THAT MEANS BRINGING YOU A NATIONAL DENTAL NETWORK TO MATCH MEMBER NEEDS COAST TO COAST OR FILLING GAPS BY TAILORING A RURAL MEDICAL NETWORK TO COMPLETE YOUR COVERAGE. WE ARE COMMITTED TO OFFERING CUSTOMIZED SOLUTIONS FOR ALL YOUR MEDICAL, DENTAL, VISION AND HEARING NEEDS.

PERHAPS THAT'S WHY PPO USA HAS GROWN TO BECOME ONE OF THE NATION'S LEADING HEALTH CARE COST MANAGEMENT COMPANIES. WE OFFER CUSTOMIZED NETWORK SOLUTIONS TO LOWER COSTS AND IMPROVE ACCESSIBILITY FOR THIRD PARTY ADMINISTRATORS, INSURANCE COMPANIES, CONSULTANTS, BROKERS AND SELF-INSURED EMPLOYER GROUPS. WE MAKE SURE THAT YOUR EXACT NEEDS ARE MET AND TAKE PRIDE IN DELIVERING EVERYTHING YOU NEED.

WELCOME TO PPO USA.



PPO USA MEDICAL

PPO USA's large and proven medical network, offers substantial cost savings and excellent access to medical services from participating providers in rural and less-populated states across the country. The states that matter most when you're trying to create a truly national medical network. PPO USA provides access to participating providers in hard-to-cover cities and states where other networks fall short. And our network grows day by day, making sure you have an excellent choice for a stand-alone network or a supplemental network to cover gaps in your existing networks.

Designed for TPA's, insurance companies, brokers/consultants and self-insured employer groups (companies, unions and associations), PPO USA Medical is one of the largest networks in the country for rural and less-populated geographic areas.

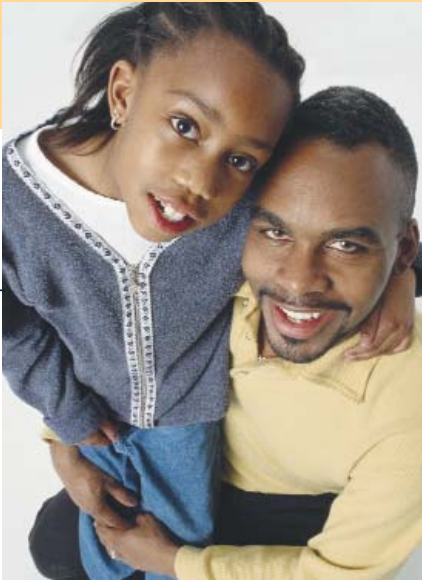
- Access to more physicians and hospitals in hard to cover cities and states
- Lower medical costs through competitively negotiated provider contracts
- Simpler and easier administrative processes
- Customized services to fit your product and geographic needs
- Ability to expand coverage when your needs change
- Quicker provider nomination process
- Excellent relationships with participating providers

“By focusing on the hardest to cover states, PPO USA delivers a low cost regional medical network that other networks wish they had.”

CUSTOMER/CONSULTANT

Everything you need.

Everywhere you need it.



CONNECTION DENTAL

The CONNECTION Dental network offers access to one of the largest proprietary dental networks in the nation. Customized to fit your needs, CONNECTION Dental can be structured as a traditional PPO for a self-insured group, with a dental plan offered by an insurance carrier or as an overlay dental PPO with a group's current indemnity benefit plan.

With CONNECTION Dental, you gain the accessibility, cost savings and simplicity you've been looking for along with the customer service and support you and your members deserve.

- Dental providers in all 50 states
- Cost savings - attractive, negotiated and competitive fee schedules
- Simple and flexible program design
- Highly effective cost management
- Stable and growing network where each dentist decides individually on participation
- Fee schedules average in the 50th percentile of MDR
- Fewer fee schedules for easier repricing and administration
- Over 232 ADA procedure codes are included, providing maximum coverage

“With CONNECTION Dental, our network access is in excess of 95% and our employer groups and their employees are realizing significant savings.”

THIRD PARTY ADMINISTRATOR