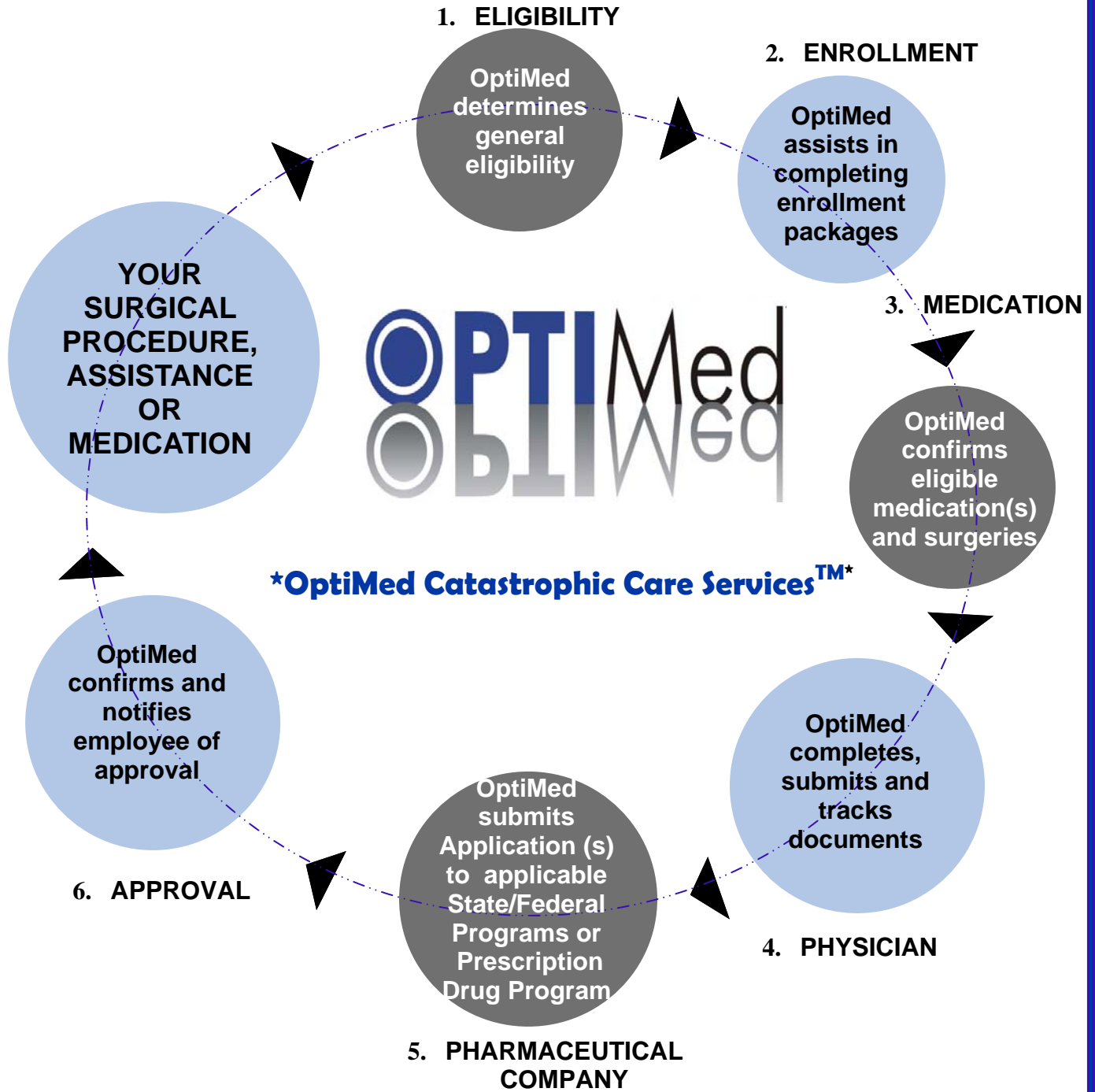


Here's How OptiMed's Catastrophic Care™ Works....



* The employer never completes applications, OptiMed assists the member.

* No employer involvement.

* OptiMed interfaces with the physician(s) and program(s) as required on the employee's behalf.

OptiMed Catastrophic Care Services™
www.optimedhealth.com

*(Note: This is not an insurance benefit)