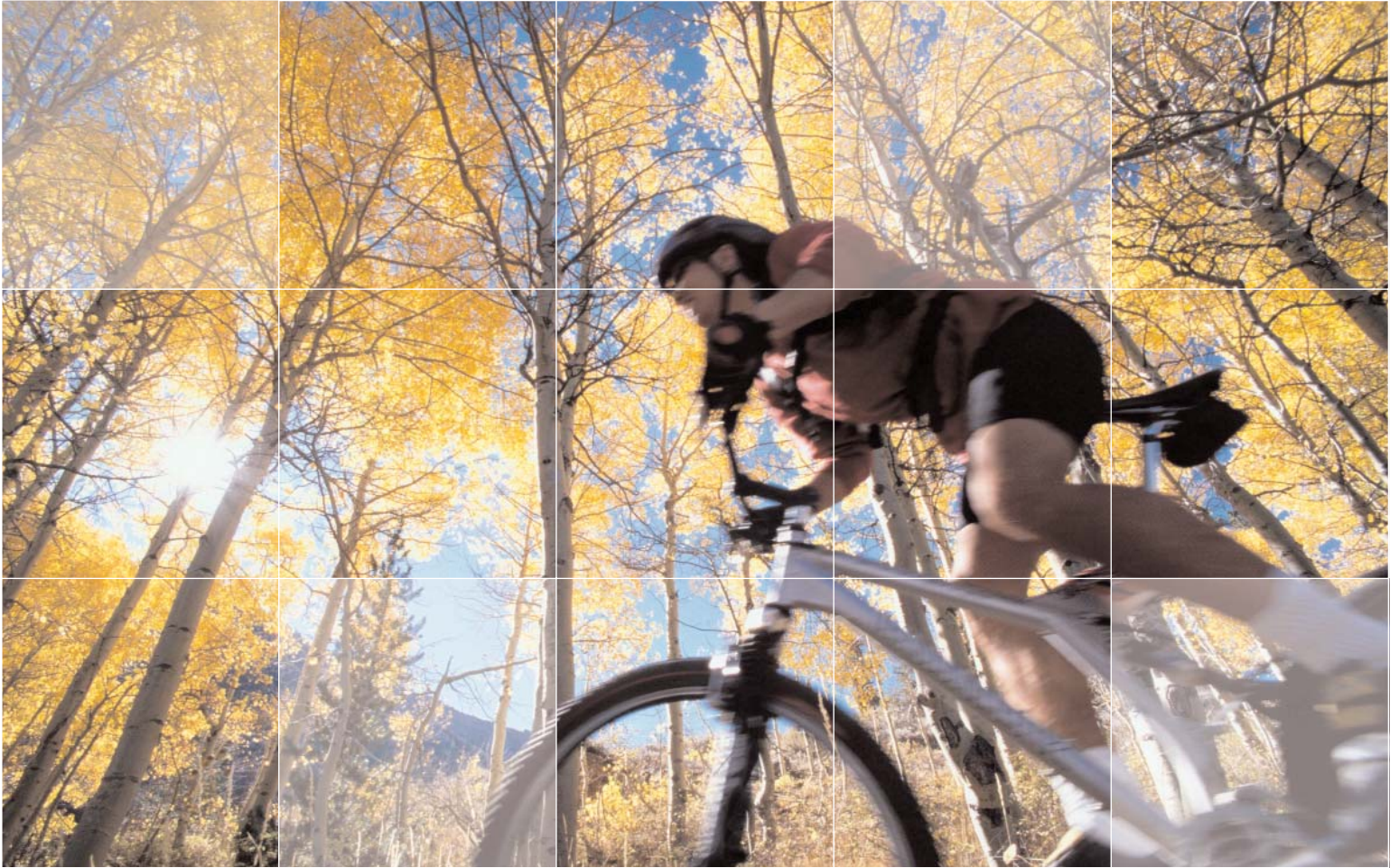


ASH Affinity Program & Fitness Clubs



 American Specialty Health.

 **encore** PPO
HEALTH NETWORK



Dear Member:

We are excited to introduce to you a collection of online health education and complementary health care resources brought to you by American Specialty Health (ASH) and its subsidiaries. The ASH Affinity Program is specifically designed to help you develop good health habits to last a lifetime. The program includes:

- **Provider Discount Network:** Access a national network of complementary health care providers with a 25 percent discount off usual and customary fees for services.
- **Best Pricing at Fitness Clubs:** Find a fitness club from a national network of clubs. You will receive the lowest current membership rate for the type of membership you select.
- **Product Discounts:** Save 15 to 40 percent off suggested retail prices on hundreds of health products, including dietary supplements; skin care, fitness, and nutrition products; books and tapes; and mental imagery and relaxation modules—all with free shipping. You can also choose from a wide variety of health education programs to meet your health goals and budget.

The ASH Affinity Program will not only help keep you on the road to better health, but could also save you hundreds of dollars each year on health products, provider services, and fitness club membership. We are committed to helping you stay well and encourage you to take advantage of this program.

If you have any questions, please call ASH Member Services toll free at 1-877-335-2746, Monday through Friday, 5 a.m. to 6 p.m. (PST).

Sincerely,

A handwritten signature in cursive script that reads "George DeVries".

George DeVries
President & CEO

Product Discounts

Browse our online store with more than 2,400 brand-name health products, including vitamins, minerals, herbal supplements, homeopathic remedies, sports nutrition, books, videos, and other wellness products. This section allows you to:

- Order products online virtually around the clock or call toll-free 1-877-335-2746, Monday through Friday, 5 a.m. - 6 p.m. (PST)
- Receive discounts of 15 to 40 percent off suggested retail prices, plus free shipping
- Access your order history and quick-click to reorder products

To receive your discounts and free shipping, always access Healthyroads through your health plan's Web site.

Carlson E-Gems 400 IU®

Each E-Gem 400 IU® softgel contains 400 IU of Vitamin E derived from soybean oil. Vitamin E is an essential nutrient and important antioxidant that protects body cells from free radical damage. Carlson E-Gems 400 IU® are independently tested to guarantee 100 percent potency and are a complete natural source of Vitamin E.* Includes a free 44-count bottle! (\$7.50 value)

003-001 90 softgels 400 IU

Retail Price: \$14.88

Member Price: \$11.16



Nature's Way® Sambucol™ Elderberry Extract

Sambucol™ is the original, pleasant-tasting Black Elderberry extract developed by world-renowned virologist, Dr. Madeleine Mumcuoglu. Sambucol™ is especially popular for promoting good health during the winter season.*

310-044 4 fl. oz.

Retail Price: \$12.95

Member Price: \$9.71



Prices and product availability are subject to change without notice.



Nature's Way® Calcium, Mag & D Complex

Calcium and magnesium are essential for proper bone, tooth, and muscle development. Vitamin D helps the body regulate the transport of calcium from the digestive system through the bloodstream to bond and assist in the retention of calcium and phosphorous.*

310-391 100 capsules

Retail Price: \$9.49

Member price: \$6.17



Food Science of Vermont Women's Superior

A complete, high-potency multiple vitamin formula specifically designed for women to include those nutrients most vital to women's unique needs, such as gamma linolenic acid from evening primrose oil, grape seed extract (a potent antioxidant important in maintaining capillary strength), biotin for nail and hair health, and extra calcium. Contains ergogenic factors, fat burners, and octacosanol for endurance and stamina. Four-tablet formula.*

058-014 120 tablets

Retail Price: \$23.50

Member Price: \$19.98



Nature's Way® Prenatal Multi

Prenatal Multi is a complete multivitamin formulated with the expectant mother, new mother, and the woman trying to get pregnant, in mind. This product has been specially formulated for pregnant or lactating women with nutritionally balanced potencies of B vitamins and buffered vitamin C mineral ascorbates to avoid possible stomach discomfort.*

310-325 180 capsules

Retail Price: \$21.99

Member Price: \$16.99



*These statements have not been evaluated by the Food & Drug Administration. These products are not intended to diagnose, treat, cure, or prevent any disease.





BalanceBall™ DVD Fitness Kit

The BalanceBall™ DVD Fitness Kit includes everything you need to get started on the road to better fitness and health—in the comfort of your own home. The kit includes a special 30-minute BalanceBall™ Fitness Beginner Workout DVD, BalanceBall™, and air pump.

033-079 55cm Small (Purple)

033-039 65cm Medium (Green)

033-080 75cm Large (Blue)

Retail Price: \$29.98

Member Price: \$25.48



LUNA™ Bars

Each LUNA™ bar contains 170–180 calories and is fortified with 23 vitamins and minerals. Great taste and great for you!

053-001 Chocolate Pecan Pie

053-002 Nutz Over Chocolate™

053-003 Lemonzest™

053-025 S'mores

Retail Price: \$25.74

Member Price: \$16.73 15 bars/box



Additional flavors available and CLIF® BARS too!

Nature's Way® Umcka

Made from pelargonium sidoides roots, Umcka works with your body to support faster recovery. For upper respiratory tract irritations, gastrointestinal problems, and coughs; available in alcohol-free formulas safe for children.* 4-oz. cherry ColdCare syrup shown. Also available in 1-oz. drops.

310-478 4 oz. syrup

Retail Price: \$12.99

Member Price: \$10.39



*These statements have not been evaluated by the Food & Drug Administration. These products are not intended to diagnose, treat, cure, or prevent any disease.

Prices and product availability are subject to change without notice.

Health Education Program

Imagine what it's like to wake up in the morning full of energy...and to feel that good all day long.

This is just one of the benefits of good health. Unfortunately, good health isn't achieved overnight. But through a series of small steps, good health is within reach. Healthyroads, an affiliate of ASH Networks, offers several health education programs designed to help you take those steps.

As a Healthyroads \$10 a Month Club member, you can receive an orientation call with one of our program experts. You will also have access to an online health risk assessment, a monthly e-newsletter, topics from our award-winning guidebooks sent to your message box each month, plus state-of-the-art tools and trackers to chart your progress. Each club offers additional options that can be purchased for a nominal fee, such as telephone sessions or our self-directed learning programs with audio CDs and companion guidebooks. Each Healthyroads \$10 a Month Club is geared toward helping you achieve a specific health goal.

Weight Management Club members receive:

- Healthy and easy-to-prepare Recipe of the Week and a Healthyroads cookbook
- Meal planning based on the Harvard Health Eating Plan
- E-communication with registered dietitians

812-011

Member Price: \$10 per month

Tobacco Cessation Club members receive:

- A program guidebook that covers tobacco cessation topics
- Online "quit" plan specific to your desired approach
- E-communication with tobacco cessation experts

812-012

Member Price: \$10 per month

¹ The Healthyroads \$10 a Month Clubs are available through Healthyroads, Inc. The clubs are health education programs and are not insurance.



Fitness Club members receive:

- Resistance exercise bands that can be used at home or on the road
- Exercise plans for home or gym routines
- E-communication with personal trainers

812-013

Member Price: \$10 per month

Walking Club members receive:

- Pedometer, to track number of steps and distance walked daily
- Beginner and intermediate walking routines
- E-communication with personal trainers

812-014

Member Price: \$10 per month

Vitamins Club members receive:

- 90-day supply of high-quality multivitamins delivered to your home each quarter
- E-communication with registered dietitians
- A healthy Recipe of the Week delivered to your secure online inbox

812-015

Member Price: \$10 per month

Relaxation Club members receive:

- An audio CD, delivered to your home each quarter, that teaches relaxation techniques
- E-communication with mind-body experts
- Instructions on a specific relaxation technique

812-016

Member Price: \$10 per month



Provider Discount Network

The ASH Affinity Program allows eligible members to utilize an extensive, credentialed network of complementary health care providers at special reduced fees. The program is not insurance and is not a covered benefit under your medical health plan.

How the Provider Discount Network Works

- Select a contracted complementary health care provider from the ASH Networks directory listing enclosed with this brochure or search our online directory through your health plan's Web site.
- The enclosed directory lists the provider networks available through your health plan's program.
- Call the contracted provider to schedule an appointment. The program does not require a physician referral, and you may change contracted providers at any time.
- Your complementary health care provider will verify your eligibility when you present your health plan member ID card. Your contracted provider will develop, if necessary, a treatment plan for you.
- You simply pay the member fees directly to the provider. There are no claim forms or additional paperwork to complete other than the provider's usual patient history/documentation forms.
- There are no annual limits to this program.

Fitness Clubs

You have access to a national network of fitness clubs, where you will receive the club's current lowest membership rate for the type of membership selected. Naturally, rates vary according to the club size, location, facilities, and programs offered. To find the club that is right for you, we offer an unlimited number of free one-week introductory membership certificates (not to be combined at the same club). Just schedule your visit in advance and bring your member ID card and the certificate. Many clubs are also enrolled in the IHRSA Passport Travel Program, allowing you to use the fitness club network when traveling (a nominal fee may apply).



Program Limitations

- Contracted providers in the ASH Networks provider network are screened, credentialed, and managed by ASH Networks. However, ASH Networks does not review services provided by its contracted providers under this Affinity Program for clinical necessity or efficacy.
- ASH Networks makes no recommendations, representations, claims, or guarantees regarding its services or products.
- Members who use the ASH Networks Affinity Program are responsible for the payment of services provided by a contracted network provider, including payment for cancelled or missed appointments.
- ASH Networks is not responsible for any portion of the costs associated with services provided through its Affinity Program.



FREE FITNESS TRIAL

Good for one week's membership at the club of your choice.

Call the contracted club of your choice and make an appointment for a tour of the club's facilities and an explanation of its programs and services. You will need to speak to someone in the membership department and identify yourself as a member of this program through American Specialty Health Networks, Inc. (ASH Networks). Be sure to show your health plan/employee ID card.

Each certificate entitles you and all members of your immediate family (as defined by the individual club) to one free week of membership at the ASH Networks club of your choice (subject to space availability).

Important Note: Certificates cannot be combined for more than one week at the same club. Expires December 31, 2005.



Questions?

Call ASH Networks Member Services Monday through Friday toll free at 1-877-335-2746.

3 a.m. – 3 p.m. (HST)

5 a.m. – 6 p.m. (PST)

6 a.m. – 7 p.m. (MST)

7 a.m. – 8 p.m. (CST)

8 a.m. – 9 p.m. (EST)

ASH Networks has representatives who are fluent in English, Spanish, Korean, Cantonese, and Mandarin Chinese, as well as access to over 100 other languages through outside support.



Member Services • 1.877.335.2746

For preferred pricing and free shipping, order online at
Healthyroads through www.encoreconnect.com

P.O. Box 509001
San Diego, CA 92150-9001

The ASH Affinity Program is not a benefit plan or medical insurance program. It is an education and discount program available through Healthyroads, Inc. and American Specialty Health Networks, Inc., subsidiaries of American Specialty Health.

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