

Health Plan List and Fee Schedule



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How to Use the HNA Network:

The Health Plan List: This booklet contains a current Health Plan List and Fee Schedule for payers that Healthcare Networks of America (HNA) contracts with on behalf of its members. Changes in payer contracts are mailed out annually with membership renewals. **Within this document the patient contract is listed within the grey bar with the Fee Schedule indicated directly under each contract heading.** Specialties, coverage, states applicable, reimbursement, claims submission and patient identification are also listed. The payers the contract represents are then listed for a complete plan overview.

Regarding the HNA Network: HNA is not an insurance company, we are a provider network. The Health Plan List and Fee Schedule contain the current list of payers. HNA contracts its network of doctors directly with the PPO's named in the grey bars. You will notice that there are thousands of payers, including insurance companies, self-funded employers, unions, and TPAs within each PPO contract. You will be listed in the Preferred Provider Directory with each of these 6,800 payers upon completion of the credentialing process.

Regarding future contracts: HNA continues to research and find new patient contracts, both nationally and locally for our members, and negotiates the highest possible rate of reimbursement available. Once a new contract is secured:

1. HNA then releases the contracts to our providers, our providers then have the right to opt-out of any contracts or products they do not wish to participate in.
2. HNA does monthly electronic updates to the payers and to information up-to-date on our providers.
3. Changes that are made to the payer contracts are also passed on to the participating providers as they become available.

Regarding patient identification: Patients sent to you from HNA client payers are not identified as "HNA" patients on the patient ID card. Unless otherwise noted, the patient ID card will identify the insurance carrier or PPO (this could be the PPO listed in the grey bar or any of the thousands of payers they service) to which HNA has contracted and listed you as a preferred provider. The following list provides you with the names of payers through HNA's contracting efforts. You may opt out by submitting in writing any contract(s) you do NOT wish to participate in. If you are already listed with one of the contracts or payers, that agreement will supersede your HNA contract.

Regarding Claims Submission: All claims must be forwarded to the payer and address indicated on the patient ID card.

Healthcare Networks of America's mission is to drive more high paying fee for service patients to its members and provide the latest resources for managing and promoting a successful practice.

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Health Plan List and Fee Schedule

Integrated Health Plan – PPO

Fee Schedule: 70% of providers billed charges

Specialties: All Specialties

Covered Lives: 12.5 Million

States Applicable: All States

Reimbursement: Fee for service

Claims Submission: Submit claim to address on back of patient ID card

Patient Identification: Verify client/payer participation on IHP website by visiting www.ihplan.com

Payer Clients: The following is a partial listing, for the complete list please register at ihplan.com

Acordia	Great American Insurance Group	Nextel Communications
AIG	Great West Casualty Co	Norgaurd Insurance Co
American Airlines	Greenwich Insurance	North America Administrators
American Medical Security	Group & Pension Administrators, Inc.	Northern Trust Corp.
Anthem BCBS	GTE/Verizon	Office Depot
Arthur Andersen	Health Plan Administrators	Old Republic Insurance
AT&T	Hewlett Packard	Oxford Health Plan
Bank of America	Home Depot	Pacificare Health
Bausch & Lomb Inc	Honeywell International, Inc.	Penn Western Benefits
Baxter International	Humana	Pepsico
BC/BS	Insurance Design Administrators	Pfizer
BMW of North America	Johnson & Johnson	Pharmacia & Upjohn
Boeing Company	Kemper Insurance	Philadelphia Insurance
Bose Corporation	Kinko's	Principal Financial Group
Bristol Myers	Kmart Corporation	Procter & Gamble
C.N.A.	Les Schwab Employee Benefits Trust	Professional Benefit Administrators
Capital One Financial	Levi Strauss & Co	Prudential Insurance Co of America
Charter Communications	Lexington insurance	Qwest Communications International
CIGNA	Life Investors Ins Co	Randstad
Cingular Wireless	Lockard & Williams Insurance Services	Ritz-Carlton Hotel Company LLC
Coca Cola Enterprises	Lockheed Martin	Sallie Mae Inc
COMPUSA INC	Lowes	Sam's Club – Wal-mart Stores
Concentra/Manages Care	Major League Baseball/Players Welfare Plan	SBC Communications Inc
Coventry Health Care, Inc.	Maxicare Health Plan	Scott & White Health Plan
Delta Airlines	Medical Benefits Administrators	Self-Insurance Administrators
Dept of Defense	Mega Life and Health Insurance Co	Shell Oil Company
Dow Chemical	Meridian Health Care	Special Insurance Services
Eli Lilly	Midwestern Insurance Alliance	Sun Healthcare Group
Employee Benefit Management Corp	Monsanto	Target Corp
Ernst & Young	Montgomery Insurance Co	Teco-Westinghouse
Federal Express Corporation	Monumental Life	Tennessee Insurance Guaranty
Federated Mutual Insurance	Morningstar Inc	Texas Mutual Insurance Company
Fireman's Fund	Mutual of America	The J.P. Farley Corporation
FISERV INC	National Health Ins Co	Tommy Hilfiger USA
Ford Motor Co	Nationwide	Total Plan Services
Fortis Insurance	Nestle USA Inc.	Trump Organization
Freedom Insurance	New Era Life Insurance Co	Tyco International Ltd
General Electric		Tyson Food
General Motors Corp		U.S. Oil Company Inc.
GLAXOSMITHKLINE		
Golden Rule Insurance		

Underwriter Safety & Claims
Unicare (Wellpoint)
United American Insurance
United States Army
US Airways
US Benefits Corp
US Health Care Association
US Postal Service
USAA
Vanliner Insurance

Wachovia Corp
Wausau Benefits, Inc.
Wellpoint Inc.
Western Benefits
World Insurance Company
Xerox Corp
Zenith Insurance Company

Three Rivers Provider Network (TRPN) - PPO

Fee Schedule: 15% discount off providers' usual charge for covered service's less any applicable co-payments, co-insurance, or deductible's.

Patients enrolled: 12.5 Million

States applicable: All States

Specialties applicable: All specialties

Reimbursement: Fee for Service. Service's less any applicable co-payments, co-insurance, or deductible's.

Claims Submission: Submit claim to address on back of patient ID card

Patient Identification: Three Rivers Provider Network (TRPN) will appear on patient ID card.

Payer Clients:

4Most
A & I Benefit Plan Administrator
A.E.B.S.,CO.
ABPA
Academic Risk
Access General Insurance
Acordia
ACS Benefit Services, Inc.
Actor's Guild
Administrative Concepts Inc.
Administrators West
AdminOne Corporation
Advanced Insurance
Administrators
Advantek Benefit Administrators
Aegis Administrators
AETNA
AFS Insurance Services, Inc.
AG Administrators
Ageless Care
AIG
Aim Healthcare Services, Inc.
Alaska Forest Association
Alaska Pipe Trades UAL 375
Alaska Teamsters
Alliance International Assistance
Alliant Health Plans
Allied National Companies
Alpha Review Company
Alternative Risk Management
American Administrators
American Benefits Association
American Benefits Management
American Claims Exchange
American Community Mutual
American Health Holding

American Medical Security Life
Insurance Co.
American Modern Insurance
Group
American Postal Workers Union
(APWU)
American Professional Risk
Services
American Republic Insurance
Company
American Solutions Group
American Trust Administrators
American Underwriters
AmeriComp
Amerihealth Administrators
Anchor Benefit Consulting
Antares Management Solutions
APA Partners Inc.
Asert Benefit Services
ASMED Health Partners
ASR Admin Systems WP
ASR Corporation
Associated Administrators, Inc
Associated Plan Administrators
Association Insurance Trust
Assurant / Fortis
Assured Assistance
Atlanticare Adminstrators
Atlas Administrators, Inc.
Avis Budget Group
AVMED Health Plans
AvMed North
AZ Foundation for Medical Care
Beacon Risk Strategies
Benefit Assistance
Benefit Coordinators Corporation

Benefit Management Systems
Benefit Plan Administrators
Benefit Planning, Inc
Benefit Services, Inc.
Benefit Solutions
Benefit Source
Benefit Systems & Services, Inc.
Benesight / Fiserve
Best Life
Blair Mill Administrators
BME Gateway
BMI Health Plans
Bob McCloskey Insurance
Bridge Benefits, Inc.
Bridgestone
Brokerage Concepts
Brown Rehabilitation
BSI Florida
Buckeye Insurance Group
Butler Benefit Service
C.L. Frates & Company
Cam Administrative Services
Canassistance
Capitol Administrators
Care Choices
Careington
Carpenters Southwest
Administrative Group
CBA, Inc.
CBCA
CBSA
CCA
CCL & H
CCSI
CDS Group Health
Celina Insurance Group

Cement Masons Nevada
Cement Masons of Southern CA
Central Benefits Mutual
Century Health Solutions
Ceres Health Care, Inc.
Cerner Corporation
Charter Management Services
Chatwins Administration
Cigna
Claims Benefits, Inc.
Clark County Firefighters (NV)
CNIC Health Solutions
Coca Cola (Manhattan)
Colonial Life Insurance
Combined Life Insurance
Company
Commerce Insurance Company
Commercial Travelers Ins.
Community Care
Comp I.Q.
Complete Benefit Solutions
Comprehensive Behavioral Care
Comprehensive Care Services
Compstar
Comptech
Conseco
Construction Ind & Laborers H&W
Construction Teamsters
CoreSource
Cornerstone Benefits
Administrations, Inc
Cornerstone National Insurance
Company
Corporate Benefits Services
Corporate Care Management
Correct Care Solutions
Cost Containment Strategies, Inc.
Cost Pro
Costal Administrative Services
Cottingham & Butler
Countryway Insurance
Coventry Health Care
Cross Summit Enterprises
CWI Benefits
Cypress Benefit Administrators
D. Edward Wright, Inc.
Definity Health Plans
Destiny Health
DH Evans Associates, Inc.
Director's Guild
Diversified Administrators
Corporation
Drake Insurance Administrators
Dunn and Associates
E.S.I.S.
East Coast Underwriters
EBAM
Educators Mutual
Electrical Workers H & W

Elite Administration & Insurance
Group
ELMCO
Employee Benefit Administrators
Employee Benefit Concepts
Employee Benefits Services
Employee Plans LLC
Employee Security Inc.
Employers Life Insurance
Company
Employers Plan Services
Enabler Managed Care
Corporation
Enterprise Group Planning
Federated Mutual
Fidelity Insurance Company
Firefighters Family Medical
First Administrators Inc
First Health
Fiserve
Florida 1st Service Administrators,
Inc.
Florida Benefit Administrators
FMH Benefit Services
Fox Everett
Fringe Benefits
Gallagher Benefit Administrators,
Inc.
GBSI
Gem Administrators
Gilsbar Insurance Company
Global Assurance
Global Care
Global Excel Management, Inc.
Global Risk Management
GMAC Insurance
Golden Rule Insurance Company
Government Employee Health
Assoc Inc (GEHA)
Great Fidelity
Great West Healthcare
Group Administrators
Group Administrators
Group Health Inc
Group Insurance Services Center
Group Resources
Guarantee Trust Life Insurance
Company
Guardian
HAA Preferred Partners
Harrington Benefit Services
Health Administration Service
Health Cost Management
Health Design Plus
Health Future
Health Link
Health Markets
Health New England
Health Plans. Inc.

Health Reinsurance Management
Partnership
Health Special Risk
Health Systems Management
Healthcare Direct
Healthcare Resource Group
HealthComp Administrators
HealthFirst TPA
Healthscope Benefits
Healthstar
HFN, Inc.
HIP of NY
HMA, Inc.
HPS Paradigm
Humana
IAC
IBA
IBEW Southwestern Health &
Benefit Fund
Imerica Life and health Insurance
Company
Indiana Laborers AP
Indiana Roofers
INETICO
Innovated Health Strategies
Innovative Claim Solutions
Insurance Admin of America
Insurance Administrators of
America
Insurance Design Administrators
Integra Admin Group - Supp
Integrated Claim Administrators
Integrated Claims Administrators
Inter-Americas Insurance
Intercom Hrential Corp.
Interplan
Intracorp
IPC
Island Group
ITPE Health & Welfare Fund
IUOE Local 15
JM Family Enterprises
JMH Health Plan
JP Farley Corporation
JW Terrill
Kaiser Permanente
Key Partners
Laborers Metro Detroit Health
LBA Healthplans, Inc.
Leahy & Associates, Inc.
Life Investors Insurance Company
of America
Lifewell Healthplans
Littleton Group
Local Engineers 15
Loomis Company
Maksin Management Corporation
Managed Benefits Administrators
& Ins. Consultants

Managed Health Funding
Insurance Administrators
Marsh Advantage
MCA Administrators
Med Claim Partners, LLC
Metadata
Medical Claims Resources
Medical Cost Management
Medical Savings Insurance
Company
MEDICOR Managed Care
Medipac International
Melane Company
Memorial Integrated Healthcare
Mennonite Mutual Aid
Mercy Care Insurance
Meridian Resource Company
Metropolitan Life
MGIS
Midwest Security Administrators
MMOH
MMSI
Mokan Sheet Metal Workers
Montgomery Management
Morgan & Franz
Morgan White International
Administrators
Morris Associates
Mountain States Administrators
MPI International
Mutual Assurance Administration
Mutual Medical Plans, Inc.
Mutual of Omaha
Myerson Stevenson Toohey
NAHP
NALC Health Benefit Plan
National Benefit Administrators
National Rural Electric
Cooperative Association
National Telecommunications
Coop. Association
NCAS
Nebraska Farm Bureau
New England Financial
New England Health Plans
New Era Life Insurance CO
NGS American, Inc.
NHA
NNSI
NOITU Insurance Trust Fund
North American Administrators
NOVA Health Systems
NYSUT
Ohio Carpenters
Ohio Health Choice
Ohio Mutual Insurance Company
Olympus Managed Health Care
OneBeacon Insurance
Operating Engineers Health &
Welfare Trust

OUTSOURCEONE
P5 Health Services
Pacific Coast Claims Consultants
Pacific Foundation
Pacifice Heritage Administrators
Pacmed
Painters District Council #2
Paramount Healthcare Inc
PCM, Inc.
Pekin Insurance
Penn Western Benefits
Permanent General Insurance Co.
Physician Benefit Trust
Physicians Mutual Insurance
Company
Pioneer Administrators
Planned Administrators
Plumbers & Pipefitters, NV
POMCO
Prairie States TPA
Preferred Care
Preferred Medical Claims
Solutions
Premier Comp Solutions
Principal Financial Group
Prison Health Services
Pro-Claim Plus
Producer's Guild
Professional Benefit
Administration
Professional Benefit Services
Professional Claims
Administration
Provider Benefit Plans
Pupil Benefits Plan, Inc.
Qualcare
Quality Health Management, LLC
Regional Care, Inc
Resolved Healthcare
Retirees Welfare Trust
Reunion Industries
Review Works
Rural Health Plans Initiative
SAFECO
SAIF
Salt River Indian Community
Scot Industries
Scott & White Healthplans
Screen Actors Guild
SecureOne
Security Administrative Services
Security Health Plan of W.I.
Sedgwick
Select Benefit Administrators, Inc.
Self Insured Services CO
Shorman Solutions
Sierra Health & Life Insurance
Company
SISCO
SkilStaf, Inc.

SMC, Inc.
Southern California Pipe Traders
Southern California Risk
Management Association
Southern National Life Insurance
Specialty & Paper Products Health
and Welfare
Spectrum Administrators
Stanislaus Foundation
State Farm
State of Louisiana OGB
Stowe Associates
Student Plans, Inc.
Summit Administrators Services
Summit Insurance Company
SUNMED
T.R. Paul Group Services
TBG Administrative Services
TC3 Health
Teamsters Construction Industry
Teamsters Local 631 SEC Fund
Texas True Choice
The Alliance
The Epoch Group
The Hartford Group
THIPA
TLC First Administration
TML Intergov Employee Benefits
TPA of Georgia
Travelers Insurance
Travtens Insurance Group
Tru Services, Inc.
Trusteed Plans Service
Corporation
U.S. Benefits
UICI Administrators
Underwriters Safety & Claims
Unicare
Unified Group Services, Inc.
United American (UA Partners)
United Benefits
United Claims Solutions, LLC
United Health Care
Unity Health Insurance
Upstate Administrative Services
USAA
Valunet, LLC
Vermont Managed Care
Vista America
Vista Health Plans
Washington Employers Trust
Washington Idaho Carpenters
Washington Teamsters
Wausau
WEA Trust
Western Benefits
Western Mutual Insurance
Western Teamsters Trust
Westport Benefits
Westport Shipyard, Inc.

WEYCO, Inc.
Worldwide Management Care
Partners
WPS, Inc.

Writer's Guild
York claims
York Insurance Services Group,
Inc.

Zeneks
Zenith Administrators

Three Rivers Provider Network (TRPN) - Auto Injury

Fee Schedule: 15% discount off providers' usual charge for covered service's less any applicable co-payments, co-insurance, or deductibles. Where a state mandated fee schedule exists, provider agrees to accept a 10% discount below the state schedule.

States applicable: All States

Specialties applicable: All specialties

Reimbursement: Fee for Service

Claims Submission: Submit claim to address on patient form

Patient Identification: Contact carrier / see incident report

Payer Clients:

AAA Minnesota Iowa
AIG Insurance co
Auto Injury Solutions
Avis Budget Group, LLC
Broadspire
Buckeye Insurance Group
Cambridge Integrated Services
Chubb Insurance Co
COMPIQ
Crawford and Co.
Dollar General
E S I S
Fair Isaac

FCCI Insurance Group
Gallagher Bassett
Geico Corp
Genex
Ingenix
Intracorp
Key Risk Management
Liberty Mutual Ins Co
Met Life
Ohio Mutual Ins Co

Reviewworks
Safeco
Sedgwick CMS
Selective Ins Co
State Farm
The Hartford
Travelers Insurance
Tristar Risk Management
Unitrin Auto and Home
USAA
Work Comp Bill Review Service
Zenith Insurance Co.

Three Rivers Provider Network (TRPN) – Work Comp

Fee Schedule: 15% discount off providers usual charge for covered services less any applicable co-payments, co-insurance, or deductibles. Where a state mandated fee schedule exists, provider agrees to accept a 10% discount below the state schedule.

States applicable: All States

Specialties applicable: All specialties

Reimbursement: Fee for Service

Claims Submission: Submit claim to address on patient form

Patient Identification: Contact employer / see incident report

Payer Clients:

AAA Minnesota Iowa
AIG Insurance Co
Auto Injury Solutions
Avis Budget Group, LLC
Broadspire
Buckeye Insurance Group
Cambridge Integrated Services
Chubb Insurance Co
COMPIQ
Crawford and Co
Dollar General
E S I S

Fair Isaac
FCCI Insurance Group
Gallagher Bassett
Geico Corp
Genex
Ingenix
Intracorp
Key Risk Management
Liberty Mutual Insurance Co
Met Life
Ohio Mutual Insurance Co
Reviewworks

Safeco
Sedgwick CMS
Selective Insurance Co.
State Farm
The Hartford
Travelers Insurance
Tristar Risk Management
Unitrin Auto and Home
USAA
Work Comp Bill Review Service
Zenith Insurance Company

National Preferred Provider Network (NPPN)

Fee schedule: 80% of billed charges.

Patients enrolled: 2,000,000+ nationwide

States applicable: All states

Specialties applicable: All specialties

Reimbursement: Fee for service

Claims submission: Submit claims to the address on the card sleeve.

Patient identification: Payer name indicated on the member ID card.

Payer clients: The following list of Payer clients are NPPN Medical Payers

4Most Health Network	EBMS	Humana
A & S Financial	Employee Benefit Consults – Albuquerque	Inter-America’s Insurance Corp
Advanced Correctional Healthcare-MC	Employee Benefit Consults – Appleton	Interplan Health Group
AEBS	Employee Benefit Consults – Cleveland	IUOE Local 132 H&W&P Funds
AG Administrators	Employee Benefit Consults – Findlay	John Muir Physician Network
Alaska Forest Association	Employee Benefit Consults – Louisville	Kaiser Foundation Health Plan of Ohio
Alicare NY	Employee Benefit Consults – Milwaukee	Kaiser Hawaii
Allegiance Benefit Plan Mngmnt, Inc	Employee Security, Inc.	Kaiser Mid-Atlantic
AmeriBen Solutions	Employers Resource Group, Inc	Kaiser Permanente Atlanta
American Benefits Association	Enterprise Group Planning	Kaiser Permanente Colorado
American Republic Ins Co	FBMC	Kaiser Permanente Portland
Anchor Benefit Consulting	First Administrators	Key Partners
Anthem/Kroger	First Service Administrators, Inc	MS Administrative Services, Inc
Atlanticare Administrators	Firstier Administrators	Magellan Health Services
Aultcare	FMH Benefit Services	Maksin Management Corp.
Aultra Administrative Group	Foundation for Medical Care	Managed Care Administrators
Automated Benefit Service	Foundation for Merced County	Medical Mutual of OH
Auxiant WI	GBSI-MO	Mercy Care Insurance Company
AWAC	Geisinger Health Plan	Meridian Resource Company
AZ Foundation for Med Care	Gilsbar	Meritain Health Plans
BAC	GLHP	Meritain Health – Okemos MI.
Benefit Management, Inc. KS	Global Health Claims Services, Inc	MMSI
Benefit Management, Inc MO	Global Medical Management	Morris
Benefit Plan Administrators WI	GlobalCare	Multiplan
Benefit Services, Inc	Great West Healthcare	Mutual Assurance Admin
Benefit Systems & Services, Inc	Group Administrators, LTD	NALC 2
Blue Cross of Atlantic Canada	Group Health Cooperative	Nesika Health Group
Bridgestone Americas, Inc	Group Ins. Service Center	Network Health Plan
Bristol Park Medical	Harrington Health (IL)	New England Financial
Brokerage Concepts	Health Alliance	New Underwood School
Canassistance	Health Claims Service	Nexstar
Capitol Administrators	Health Cost Solutions	NEXT GENERATIONS FILMS
CBCA Minneapolis	Health Design Plus, Inc	NGS American
CBCA Savannah	Health Finest Network	North America Admin
CCA	Health Future	NRECA
CFMC	Health Net CA	Ogden Benefits Administration
Charter/Polaris	Health Net Federal Services	Paramount Health Plans, Inc
Cigna East	Health Net Northeast	Pekin Life Insurance
CMN, Inc	Health Net VA	Penn Western Benefits, Inc
CNIC Health Solutionj	Health New England	Pupil Benefits Plan, Inc
Combined Life Ins, Co	Health Special Risk, Inc	Q3 Business Technologies
Commercial Travelers Ins	HealthCare Parners Medical Group	QCA Health Plan
Commonwealth Administrators, LLC	Healthcare Solutions	Quality Health Management, LLC
Complete Claim Solutions, Inc	HealthSCOPE Benefits Inc.	Reunion Industries, Inc
Corporate Benefits Services	HFN	RMSCOK, Inc
Dean Health Plan, Inc	HMA, Inc	Ross Stores, Inc. (Aetna)
	HRGI	Rural Health Plans Initiative

Santa Monica Bay Phys Health Svcs.	The GEM Group	UMR-TX
Security Health Plan	The Loomis Company	UMR-United Medical Resources, Inc
Self ZInsured Services Co	THIPA	Unity Health Insurance
Skilstaf, Inc	Total Claim Solutions	Vista Health Plan
Spectrum Administrators, Inc	TR Paul Group Services	WEB TPA
St. JosephHeritage AHealthcare	UHC/NRLC	Wells Fargo TPS, Inc
St. Mary's Health Plans	UMR (AZ)	Western & Southern Life
SunMed	UMR (OK)	World Insurance
TC3	UMR – Harrington-Bothel	Worldwide Managed Care Partners
The Alliance	UMR Wausau	WPS Admin..
The Epoch Group-MO	UMR-Harrington-Dayton	

CONTRACT ANALYSIS SYSTEMS/VIAD – PPO

Fee schedule: 20% discount off providers billed charges for covered services less applicable co-payments, co-insurance or deductibles.

Patients enrolled: 30,000

States applicable: All states

Specialties applicable: All specialties

Reimbursement: Fee for Service

Claims submission: Submit claim to address on back of patient ID card

Patient identification: HNA logo will be identified on all ID Cards

Payer clients:

HNA/Triveris

Companion Technologies

ABC Health Value

National Discount Medical Card

GALAXY / MANAGED CARE INCORP. (MCI)

Fee schedule: 30% discount off billed charges.

Patients enrolled: 4,500,000+ nationwide

States applicable: All states

Specialties applicable: All specialties

Reimbursement: Fee for service

Claims submission: Member ID will indicate.

Patient identification: Galaxy Health Network will appear on the patient's card or card sleeve.

Payer clients: The following list of Payer clients are Galaxy/MCI Medical Payers

2 Land, LLC	Adams Northlake Pharmacy	Ahrens Financial Systems, Inc
2187 United Teamsters Fund	Administrative Benefit Services	AIG International Services
2190 Local 840	Administrative Claim Services	AIG Worldsource
A & G Financial Consultants	Administrative Consultants, Inc	AIM Administrators
Aaron's Service Company	Administrative Support, Inc.	Aim Benefit Services
ABC Iowa Trust & AG Processing, Inc.	Administrators & Consultants	Aladdin Carpets and Interiors, Inc
Able Telecon Holding	Adminone Corporation	Aladdin Industries
Accutax	Advanced Industrial Assistance	ALATEC
ACE USA	AFC Group	Alexander International
ACMG	Affiliated Benefits Organization	All Risk Administrators, Inc
ACS Consulting Services, Inc.	Affiliated Foot Center	All Staffing Employee Healthcare Plan
Activation, Inc.	Affinity Group Underwriters	Allen Medical
Acurite – OOA Travel	AHGL	Allen University

Allen's
 Alliance International Assistance
 Allied Benefit Administrators
 Allied Services Workers Union No. 1
 Alpine Moving of Texas
 Ameraplan
 American Administrative Group
 American Appliance Outlet
 American Benefit Management
 American Cometra, Inc
 American Freightways, Inc.
 American General
 American Health Care Alliance
 American Health Care Partnership
 American HealthCare Partnership–
 ProTrans
 American Heritage
 American Home Assurance
 American Ice Machines, Inc
 American Insurance Company
 American Insurance Company of Texas
 American National Carbide
 American National Insurance Company
 American National Life Insurance Co
 American National Standard Automation
 American Pawn and Jewelry
 American Pioneer Insurance Company
 American Printing
 American Residential
 American Sigma – OOA Travel
 American States Insurance
 American Union Life Insurance Co.
 American Western Life
 Americorp
 Ameripac, Inc.
 AMFED Employee Benefit Plan Trust
 AMTI/ACF 10145
 Anchor Benefit Consulting, Inc
 Anderson Lithograph, Inc
 Anesthesia Associates
 Anthem Health & Life Ins Co
 Anthony Armstrong Agency
 Apa Partner/Kamtech
 Apache County
 Apartment Hunters
 Apex Home Healthcare
 APW Union Health Plan
 Argus, Inc.
 Aristacom International, Inc.
 Arizona Health Dimensions
 Arrow Metals
 ASC International, Inc.
 ASO North America
 Associated Plan Administrators
 Assurance Resources, Inc
 Atlas Life Insurance Company
 ATS & Midwestern
 Aubrey Auto Sales
 Aurora Dairy Corporation
 Aurora National Gas
 Automated Benefit Services
 Automated Group Administrators
 Automotive Fuels Company
 Automotive Parts
 AX5
 B & B Gravel
 B B L – Pomco
 BABB, Inc.
 Bakakel Communication
 Bankers and Merchants State Bank
 Bankers Life and Casualty Company
 Bankers Security Life Insurance Company
 Barney Holland Oil Company
 Barrier Resources
 Bartush – Schnitzuis Company
 Basic Benefits, Inc.
 Basland, Bouch and Lee Associates
 Bass Engineering Company
 Batteries Plus
 Baxter and Sons Elevator Company
 Baylor Trucking – 178
 Bayside Manor
 Beacon Risk Strategies
 Bearcom Operating L. P.
 Bearder Furniture Company
 Beckwith-Hightower and Renberg Ins
 Beefers Systems, Inc
 Belmont-OOA Travel
 Benborrk Family Practice
 Bencor Corporation
 Benefit Administrators Systems, Inc
 Benefit Claims Payors
 Benefit Concepts Human Resrce Mgnt
 Benefit Design Administrators
 Benefit Group
 Benefit Life and Casualty Corporation
 Benefit Life Insurance Company
 Benefit Management Corporation
 Benefit Negotiators, Inc
 Benefit Planning Services, Inc
 Benefit Resource Management
 Benefit Resources/The Resource Grp
 Benefit Solutions
 Benefit Support
 Benefit Systems
 Benefit Systems & Services, Inc
 Benicorp, Inc.
 Betlis Construction, Inc
 Betro, Inc
 Bible Baptist Church and Schools
 Biesse America
 Bitterroot International
 Blake Trainer Trucking
 Blansett Pharmacal
 Blasland, Bouk & Lee Associates
 Blueworks
 BOA
 Bob McClosley Agency, Inc
 Boise State University
 Boom Vang Consulting
 Bowling Green State University
 Boy Cote IMT, Inc.
 Boyd Brothers Trucking
 Boyd-Veigel-Attorneys
 Brammer Supply
 Breen Color/ACF10140
 Brennans Ltd. Designers Workshop
 Briarwood - Brookwood, Inc
 Bricklayers & Allied Craftsman Health & Welfare
 Bridgestone/Firestone Americas Holding
 Brokerage Concepts, Inc.
 Brown & Roberts
 Browning Oil Company, Inc
 Brynwood Center #526
 Bumper to Bumper, Inc
 Burton Buildings
 Burznski Research
 Bush (Colorworks) – OOA Travel
 Byar's Mobile Homes
 C & G Tele-Wiring Services
 C & M Fine Pack, Inc.
 C & S Trailer
 C I MI
 C. R. Sign Company
 C. A. S. A. Church and School Association
 Calcasieu Parish School Board
 Calnada Surveying, Inc
 Cam Administrative Services
 Cambria Capital Corporation
 Camden County
 Campbell Industries Inc.
 Canada Life Assurance Company
 Car Shops
 Cardinal Investment Company, Inc
 Carolina Benefit Administrators
 Carriage House – OOA Travel
 Carroll Automotive
 Casa Linda Remodeling, Inc.
 Cattle Baron Restaurants
 CBR
 CBSA
 CBSI
 Cedar Creek Bank
 Celtic Life Insurance Company
 Centerline Industries, Inc
 Centerville Independent School District
 Central Concrete
 Central United Life Insurance
 Centri's Risk Management
 Century Aluminum
 Ceonseco Medical Ins. Co
 Certified Temporary Services
 Chas F. Williams Company, Inc.
 Checkered Flag Transportation
 Chek Cash
 Cher A Bumps & Assoc.
 Chicago Tire And Auto Service
 Chiropractic Strategies
 Choice Net
 Christ Chapel Bible Church

Citizens National Bank – Henderson
 City of Fort Wayne Fire & Police Ins
 City of NF – OOA Travel
 City of Siloam Springs
 Classic Products Corp.
 Cleveland Group
 Cliffstar – OOA Travel
 Clouse Trucking
 CMAC
 CNC Global Resources, Inc.
 CNG Communications
 Coalition of America Marketing Group
 Coastal Lumber Company
 Cochise County Group Health Trust
 College Station Church of Christ
 Collin Street Bakery
 Collins Entertainment Corporation
 Combined Benefit Administrators, Inc.
 Comcar Industries, Inc.
 Commerce Medical Group
 Commerce National Bank
 Commercial Bank of Texas, N. A.
 Commercial National Bank of Beeville
 Commercial National Bank of Brady
 Commercial Underwriters
 CompFirst
 Complete Book and Media Supply
 Compro Systems, Inc.
 Computer King, Inc.
 Concho Construction Company, Inc.
 Conley, Lott, Nichols Machinery
 Con-Serv
 Conservco
 Consolidated Employee Benefits
 Consolidated International Group, Inc.
 Consolidated Tex-Pack, Inc.
 Consumer Benefit Services, Inc
 Continental Carbonics
 Continental General Insurance Co.
 Continental Life and Accident
 Control and Connector Specialty
 Control Tech – OOA Travel
 Conveying and Mining Equipment
 Conwae, Inc.
 Cooper Institute of Aerobics Research
 Coordinated Benefits Administration, Inc
 Cornerstone Preferred Resources
 Corning, Inc.
 Corporate Benefit Consultants
 Corporate Dynamics
 Corporate Health Administrators
 Corporate Staffing Resources
 Corporate Systems Administration
 Costco, Inc
 Cotter Member Insurance Company
 Cougar Trucking, Inc.
 Country Life Insurance Company
 Covenant Administrators, Inc.
 Cox Insurance Company
 Cran Technologies
 Cross Plains/Sanderson
 Crown Auto Company
 Crown Life
 CSA
 CTA LLC
 Cuero Community Hospital
 Cuna Mutual Insurance Group
 Custom Design Benefits
 Custom Logistics & Warehouse Srvcs
 Custom Sprayed On Liners, Inc
 Cyclone Manufacturing Company
 D & M Fertilization
 Dallas / Fort Worth Roofing Supply
 Dallas Bankers Life Insurance Co.
 Dallas General Life Insurance Co.
 Dallan Production, Inc
 Damon's International
 Dan's Furniture and Butane
 Darling International
 Dart Construction
 Dave's Supermarket
 David Knight and Associates
 David Lewis Builder
 Décor Gravure
 Delores Water Conservancy District
 Delta Health Group
 Design Benefit Administrators
 Devon Health Services
 Dexide, Inc.
 Diesel Diagnostics
 Digioia Brothers Excavating
 Dincon, Inc.
 Discount Loser Products
 Diversified Benefit Plans
 Dixon Plumbing
 Don J. Holt, MD
 Donald Vardman
 Donley and Horan
 Dos Gringos, Inc
 Double J Installation Services
 Dowcraft – OOA Travel
 DRX, Inc.
 DS Supply
 Dublin National Bank
 Dunn and Associates
 Durmax
 DVCC, Inc.
 Dyersburg Corporation
 DYI Group
 Dynamic Dies, Inc.
 Dynamic Products
 Eagle Communications, Inc
 East Texas Bancshares, Inc.
 East Texas Fabrication, Inc.
 East Texas Seals, Inc.
 Eastern Benefit System
 Eclipse Medical
 Edison Project
 Edward B. Morris
 Edward Equipment Sales, Inc.
 Edward N. Bitter, D.D.S
 EEDP Enterprises, Inc
 EGS Electrical Group
 Eikenberry & Associates, Inc
 El Campo Newspaper
 Electric Acoustics & Video
 Elkhart State Bank
 Employee Benefit Administrators
 Employee Benefit Services
 Employee Benefit Trust
 Employee Benefits Management Services
 Employee Security, Inc.
 Employer Planning Services
 Employers Mutual
 Encon International, L. P.
 Energy Partners Group
 Entrust Risk Management
 Entrust, Inc.
 EPIC Administrators
 Epic Insurance Company
 Episcopal School of Dallas
 Equitable Plan Service, Inc.
 Equity Benefit Services
 Erin Group Administrators
 Estrada & Associates
 Evolutions Healthcare Sys
 (Guardian Resources)
 Excalibur Construction
 Exodyne/KC Life
 Express Doctors, Inc
 Extended Benefits (West Chemical)
 F. W. Garner
 F. C. E. Benefit Administrators
 Fabulous Foods
 Fairmont Management Company, Inc.
 FARA Benefit Services
 Farmers and Merchants State Bank
 Farmers and Merchants – Burleson
 Farnell & Smith Inc.
 Farouk Systems, Inc.
 Farrago Farms
 Farris Point of Sale, Inc.
 Fas-Tronics, Inc
 Fincastle Cattle Company
 Fine Lines Automotive
 First American Administrators
 First Bank
 First Benefit Administrators
 First Benefit Services
 First Integrated Health, Inc.
 First National Bank of Ballinger
 First National Bank of Beeville
 First National Bank of Burkburnett
 First National Bank of Dublin
 First National Bank of Fairfield
 First National Bank of Gilmer
 First National Bank of Graham
 First National Bank of Granbury
 First National Bank of Lake Jackson
 First National Bank of Livingston

First National Bank of McGregor
First National Bank of Mertzson
First National Bank of Mexia
First National Bank of Port La Vaca
First National Bank of Whitewright
First National Bank of Winnsboro
First Place Financial Corp/Capitol Bank
First Security State Bank
First State Bank and Trust
First State Bank of Burnet
First State Bank of Clute
First State Bank of Graham
Flat Rolled Steel, Inc.
Florida Health Administrators
Florida Health Alliance
Food Sales Systems
Food Sales West
Fort Pierce Public Utilities
Fort Wayne Mack Sales and Service
Fortis Benefit Insurance Company
Foundation Health Systems
Foundation Steel and Wire
Four Wheel Drive Hardware
FOW / KES Equipment, Inc.
Fred Anderson & Son Drilling, Inc
Fredonia State Bank
Freeport Welding and Fabricating, Inc.
Fucillo Automotive Dealership
Future Point Administrative Services
G. T. I
Gainesville Products
Gardner and White
Garrett and Garrett
Gateway Financial
Gem Insurance Group
GEMI
Gilsbar Inc.
Glen Oaks Health Care Center
Global Claims Management
Global Excess RE
Global Ins Mngmnt & Consultants
Global Management
Global Training Academy
Gloria Jeans Gourmet Coffee
GNT International
Gohio: Adams – Brown Counties
Gowdwins, Brooke and Dickerson
Graue-Haws, Inc.
Greenbriar Architectural
Greenville Bearing
Greg Booth and Associates, Inc.
Griffin Industrial Services
Group Administration Services
Group Benefit Services
Group Benefits Unlimited, Inc
Group Health Administrators
Group Health Cooperative Claims
Group Resource
Grove Motors
GSB Investments, Inc.

GSF Claims
Guarantee Insurance Resources
Guarantee Mutual Life Company
Guarantee Trust Life Insurance Co.
Guaranty National Bank
Guardian Life Insurance Company
Guardian Resources, Inc.
(Evolutions Healthcare System)
Gulf Atlantic Group
Gulf Breeze
Gulf Industries
Gulf South Administrators
Gulf South Health Plus
Gulf South Medical Supply
Habasit – OOA Travel
Hadd Machine Tools of Texas
Hadden National Administrators Inc
Haffle America Company
Hagemeyer
Halifax Health Plan
Halliburton Swimming Pools
Halls Lumber
Hancock Medical Center
Handley Chiropractic Center
Haney Group Services
Hansen Beverage Company
Hards Marine Service
Harvey's Hotel and Casino
Haswe & Hauser
Hayes and Stolz
HB Zachary Company
HCH Administration
HCRS
Health Access
Health Alliance
Health and Life of America
Health Headquarters LLC
Health Management Assoc.
Health Plans of America
Health Plans, Inc.
Health Special Risk
Health Spring Management
Healthcare Administrators
Healthcare Benefits, Inc.
Healthcare Management Services
Healthcare Management, Inc.
Healthcare Solutions Group
Healthchoice, Inc.
Healthcore
Healthfirst TPA
Healthguard
HealthNet of Arizona
HealthPlans, Inc.
Henry G. Salzer
Herb's Tire Service
Heritage National Bank
Heritage Village – OOA Travel
High Power Aviation, Inc.
Highgate Products, Inc.
Highland Lakes Bank

Highmark Life & Casualty Group
Hi-Ho Store & Café
HIS Enterprises
Hitch Enterprises, Inc.
HMO – El Salvador
Hodges Brothers
Holidair Insurance Services, Ltd.
Holman Robertson Eldridge
Holzer Medical Center- Gallipolis
Holzer Medical Center – Jackson
Home Life Group Benefits and Service
Hood Corporation
Hopson Lodging
Horace Mann Insurance Company
Hospital Benefits, Inc.
Hospital Staffing Services
Hospital Television Network
Hospitality Partners / ACF 10143
Houghton – OOA Travel
Houston A-1 Car Stereo Plus, Inc.
Houston Cardiovascular Associates
HR America
HR Services
Hulcher Services, Inc.
Human Resource Benefit Administrators
Hunt Insurance Group, Inc.
Hygeia World Health
I A C/ Reliance #560
I O A – RE
IBEW/NECA Health and Welfare Fund
ICM, Inc.
Ideon, Inc.
IEES, Inc.
IHC Health Plans
Illinois Manufacturers Association Group Ins.
Imageware, Inc.
INC
Inchlor Services, Inc.
Independent Bankers Association of Texas
Independent Life Insurance Company
Indiana Lumbermans
Industrial Packaging Services
Ingersoll Enterprises
Inman Mills
Innovations in Home Theater
Innovative Resource Group
Input/Output
Instrumental Control Services
Insurance Risk Management
Insurance Claim Services
Insurance Design Administration
Insurance Management Services
Insurex
Integral Strategies, Inc.
Integrated Clinical Data
Integrated Healthcare Solutions, LLC
Integrated Living Communities
Integrated Practice Management
Integrity Administrators, Inc
Inter Rail Transport

Intercare Benefit Systems
 International Aviation Services, Limited
 International Benefits Administrators
 International Benefits Services Corp.
 International Fidelity Group
 International Group Services
 International Healthcare, Inc.
 International MedCare
 International Medical Group
 International Recifier
 Intervalley Health Plan
 Intile Designs, Inc
 Inverness Walden
 Iron Man Welding Works
 Ironworkers District Council
 Island Group Administrators
 IUPIW Benefit Fund
 IvoClar – OOA Travel
 J & A Vending
 J. Allen Hall & Associates, Inc.
 J. L. Brantley, Inc.
 J. B. Parks Wholesale Florist, Inc.
 Jabin Industries
 Jack Harrison & Associates
 Jack's Appliance Center
 Jackson LEA
 James Cable
 Jason Components
 Jasper Engines & Transmission Co
 (Woods & Grooms)
 Jay Tex Aviation
 Jefferson Life Insurance Company
 Jefferson Pilot Life Insurance
 Jefferson Pilot Network
 Jerry's Chevrolet–Buick Inc & Affiliates
 Jess and Gross Company
 Jet Foods
 Jewelry Market, Inc.
 Jiffy Signs & Decals
 Johnson Benefit Administration
 Joiner Food Services, Inc.
 Jon's Windshield
 Jonad, Inc.
 K & K Insurance Company
 Kanawha Employee Benefit Admin, Inc
 Kansas City Life Insurance Co.
 Kappa Benefit Services
 KCS Management Services
 KD, Inc.
 Keiser, Inc.
 Keller State Bank
 Kenneth W. Jack
 Kepple and Company
 Ketchum
 Kettle Restaurants, Inc.
 Key Benefit Administrators
 Key Partners, Inc.
 Kids "R" Us of Copperfield
 Kinetico, Inc.
 Kingdom – OOA Travel
 Kingsley Group, Inc.
 Kirk Patrick
 Kitiles Home Furnishings, Inc.
 Klais- Non Reliance – Tricor #675
 KLLM Trucking
 Knockdown, Inc
 Kondos & Kondos
 KRI Growth Stocks
 KS Electric Health Insurance
 L. J. Underwriting and Associates
 Labor & Beyond, Inc.
 Lackland Properties
 Lake Eustis Care Center
 Landmark Community/Image Technlgy
 Landmark Tower Corporation
 Lane McDuff Sales Company
 Lantech of America, Inc.
 Larson Associates USA
 Law Office of Michael O'Briant
 Law Offices of Ken Willford
 LBA Health Plans
 Lectric Lites Company, Inc.
 Lefevre Agency
 Legal Security Life Insurance Co.
 Leica – OOA Travel
 Leon Jones Seed & Grain
 Lerson Advisory Services
 Letsos Company
 Levenson, Levenson and Hill, Inc
 Life Care Centers of America
 Life of the South
 LifeCourse Management Services
 Lifeline Underwriters Life Ins Co
 Life-Tech, Inc.
 Lift Technologies
 Lincoln University
 Lloyd's of London
 Local 854
 Lockhard & Williams Insurance Srvcs
 Lone Star Transportation, Inc.
 Lone Star Truck & Equipment Svcs, Inc.
 Longdale Industries, Inc.
 Love Technologies
 M B R K
 MacNeal Memorial Hospital
 Maggie Breen, Inc.
 Magna Administrative Services
 Magnacare PPO – Local 617
 Magnacare PPO # 556
 Magnacare TPA
 Mahoney Consulting
 Managed Benefit Administration
 Managed Care Administrators
 Managed Care of America
 Managed Med Group
 Managed Underwriters, Inc.
 Management Council for
 Employee Benefits
 Management Services
 Managing Underwriters, Inc.
 Mandell
 Manhattan Life Insurance Company
 Manual Woodworkers & Weavers, Inc
 Marco Display Specialists, Inc.
 Marion General
 Marketing Services Associates
 Marriot International, Inc.
 Marshall Collision Repair
 Marvin Enterprises
 Mashantucket Pequot Tribal Nation
 MAUMEE
 Maury Donnelly & Parr, Inc.
 Mays Chemical Company
 Mc Crone Design / ACF 10139
 McBee Company
 McConackie Financial Services
 McFarland, Ferguson & McMillian
 McGriff Industries
 McKenzie Medical Benefit Plan Trust
 McKinney Lumber and Hawk Company
 McKinstry Enterprises
 McLaren's Toplis
 Mechanical Interiors, Inc.
 Medex Assistance Corporation
 Medex Insurance Services
 Media General
 Medical Benefits Mutual
 Medical Care Management Services
 Medical Claims Services
 Medical Claims Solutions, Inc.
 Medical Express
 Medical Resource Marketing Group
 Medina Valley State Bank
 Medreview
 Meiden & Hunt, Inc.
 Mel Stevenson Associates, Inc.
 Melange Fine Cuisine
 Member Insurance Program
 Memphis Light Gas & Water
 Memphis State Bank
 Mercury International
 Mervis Industries
 Metal Processing
 Metronics
 Metronics – OOA Travel
 Mi Cocina
 Miami Medical Centers, USA Inc.
 Michael McCulloch, MD
 Micron Industries, Inc.
 Mid America Benefits
 Midas Rex Pneumatic Tools, Inc
 Midland Life Insurance Company
 Millenium Health Group
 Miller & Long
 Miller and Herring P. C.
 Miller Veterinary Supply
 Mills County State Bank
 Miracle Machine
 Mobiech, Inc.
 Modern Art Museum of Fort Worth

Module Truck Systems, Inc.
 Momentum Holdings, CSI.Net
 Monroe's Carpet & Furniture
 Montana Unified School Trust-Must
 Montgomery Management
 Monton Buildings
 Montrose Ford – Nissan
 Morris Associates
 Morrow Buick – Pontiac, Inc.
 Morton Custom Plastic of Kentucky
 Mouzon Bass Company
 Mr. Bill Motor Company
 Mrs. Leepers, Inc.
 Munsch Hardt Kopf Harr and Dinan PC
 Muscle Technology
 Mustang Financial Corporation
 Mutual of Omaha
 Napata Ace Hardware
 National Accident Ins Underwriters
 National Allied Workers – 831
 National Assoc of Preferred Providers
 National Benefit Administrators, Inc.
 National Benefit Resources, Inc.
 National Care Network
 National Claims Administrative Svcs
 National Employee Benefit Admin, Inc.
 National Financial Life Ins Co
 National Foundation Life Ins Co
 National Group Insurance Company
 National Group Life
 National Health Benefit Corp.
 National Health Insurance Company
 National Insurance Services
 National Property Casualty
 National Risk Transfer
 National Rural Electric Coop Assoc
 National Seating & Mobility
 National Security Life
 National Spirit Group, Limited
 Nauticon, Inc.
 NCAS – Pleasant Hardware Company
 NCAS – Security Finance Company
 Neuroscience Centers, Incorporated
 New Century Underwriters
 New Deal Independent School District
 New Era Life Insurance Companies
 New Jersey Auto Wholesalers
 New Mexico Foundation for
 Medical Care
 New Millenium – OOA Travel
 News – Journal Corp.
 Next USA, Inc.
 Nextel
 NGS American, Inc.
 Nils Sefeld Volvo & Tatooe Management
 Nitram Energy – OOA Travel
 NJ America, Inc.
 Norcraft Companies
 Normandy, Inc.
 North America Administrators
 North Central Texas Laborers
 Health and Welfare Fund
 Northeast Frozen Foods
 Northern Automotive
 Northwestern National Life
 Norton Lilly international
 Nova Healthcare Admin–Belmont
 Nova Healthcare Admin–Bestt Liebco
 Novia Underwriters H R M Claim Mgmt
 Oak Hill
 Oak Tree Administrators, Inc.
 Oasis Pipeline Company
 Obersfield's, Inc.
 Okaloosa Gas District
 Olivery Lumber Company
 OMS
 One Stop Copy and Printing
 Ontod Ltd.
 Opportunity Resources, Inc.
 Options Publishing
 ORMAT Technologies
 ORMAT, Inc.
 OSF Healthplans, Inc.
 O'Steen Adjusting Services
 Otis Spunkmeyer, Inc.
 Outdoor Lumber & Hardware
 P. J. Welding and Fabrication
 PACE
 Pacific Coast Claim Consulting Co
 Pacific Health and Life Insurance Co
 Pacific Heritage Administrator
 Pacific Hospital Association
 Pacific Preferred
 Pacific Risk Management
 Pacific Western Excess
 Paillet Financial Services
 Paint Sundry – OOA Travel
 Pairgain Technologies, Inc
 Panada Energy International, Inc.
 Panama Beverage Co.
 Panola Lights and Signal
 Paradigm-Macon
 Paradigm Administrators, Inc.
 Parkway Communications
 Paslay Services, Inc.
 Pay & Save, Inc.
 Pechiney Rolled Products
 Pecos County State Bank
 Pedding House Corporation
 Pentacon – D – Bolt Corporation
 Perico
 Periodical Services Inc.
 Personnel Network
 Pete Durant & Associates
 Petro Tech, Inc.
 Pettigrew Welding
 PFMC
 Pharmacy Systems # 510
 Phelps Dodge Corporation
 Philadelphia American Life Ins Co
 Philip Vogel Company, P.C.
 Phoenix Communicatns Mstr Graphics
 Phoenix Excess Risk Underwriters
 Piedmont Administrators
 Piedmont College
 Pierce Public Utilities
 Pilgrim Congregational United
 Church of Christ
 Pine Forest Jewell
 Pineland State Bank
 Pioneer Financial Service
 Pioneer Life Insurance Company
 Pisano Group
 Pittman & Associates
 Pizza Boy of Oxford, Inc.
 Plan Handlers, Inc.
 Plan Service, Inc.
 Planned Administrators
 Plant
 Plumbers Local Union No. 68
 Pointbank, N. A.
 Pope Exploration
 Posters, Inc.
 Pounds Surveying Group, Inc.
 Powerhouse Technologies
 Practical Healthcare Solutions, Inc.
 Prairiland Independent School District
 Precision Landscape Management, Inc.
 Preferred Care
 Preferred Providers, Inc.
 Premier Engineering, Inc.
 Primary Physicians Care
 Prime Benefits, Inc.
 Primenet, Inc.
 Print Assist
 Print Tex Office Products
 PRNA Services
 Pro-Claim Plus, Inc.
 Producers Exchange Benefit Services, Inc
 Professional Advocates & Crafts & Trades
 Professional Benefit Administrators
 Professional Benefits & Service
 Progressive Concepts
 Prompt Associates, Inc.
 Propane Continental dba
 P. C. A. Z. Graves Propane
 Protective Consumer Direct
 Providence of St. Joseph's of Capuchin
 Provident American Insurance Company
 Provident Life and Accident
 Prudent Risk Management
 Pulau Electronics
 Pyramid Life
 Qual-Choice
 Quality Electonics
 Quality Service Group
 Quantum Film Products
 R & R Fencing
 R. Hixon, Inc.
 R. C. Martin, Inc.

R. T. Nelson and Associates
R. W. Management Company, Inc.
RAB Products & Services
Radio Lab
Radiology Associates of Tarrant County
Rafters J. Trucking
Rash Construction Center
Recipricol – OOA Travel
Recovery Campuses of TX
Red River Farm
Regency Employee Benefits
Regional Benefit Plans
Regional Care, Inc.
Rehab Consultants, Inc.
Reid Lockhart Golf Company
Reliable Life Insurance Company
Remist, Inc.
Renco – OOA Travel
Rentco
Republic American Life Ins. Co
RH Administrators
Richardson Eagle Inc.
Riley Gear Corporation
Ring-Can Corporation
Rip Griffin Truck Services Center
Risk Benefit Management
River Chase Care Center
Robert M. Rosson, DDS
Robert R. Romack, DDS
Rocket Air Supply, Inc.
Rockwell Management Group
Rocky Mountain Elk Foundation
Roe's Furniture & Appliance
Rogue Garcia Corporation
Russer – OOA Travel
RX Relief, Inc.
S & S Fleet Subrogation, Inc.
S I H O
Sackner Products
Safetywear, Inc.
Safeway Door
Dalerno/Duane Auto Group
Salud National, Inc.
San Antonio Fleet & Auto Service
San Antonio Shoe Repair
Sanders Valve, Inc.
Saot Travel
Scherer Industrial
Schilli Transportation
Script Company
Seaboard Life
Seager Bros./AC345
Self Funded Plans
Self Insured Benefit Administrators, Inc.
Self Insured Group Marketing &
Administration, Inc.
Sells Printing
Selman & Co.
Sema
Seneca Foods – OOA Travel
Sevenson – OOA Travel
Shake and Shingle Supply, Inc.
Shared Medical Alternatives
Shelton Trucking Services
Shumate & Dean Law Firm
Shuttleworth, Inc.
Sights & Sounds
Silver State Medical Administrators
Silvercrest Manor
Simmons & Associates
Siplast, Inc.
Sirianni Auto Sales
Sisco
Sixto Custom Finishing
Sixx Holding, Inc
Skin Correction
Smith Mattress Company
Smorasbord Management Co.
Snider Tire Company
Snider's Drugs
Software Technology International
South Plains Financial, Inc.
South Texas Design
South Texas Hats, Inc.
Southern Adventist University
Southern California Pipe Trades
Southern Companies
Southern Industrial Constructors
Southern Ins Management Associates
Southwest Auto Sales, Inc.
Southwest Motors, Inc.
Southwest Service Life Ins Co
Sovran – OOA Travel
Specialized Plans
Sponsored Marketing Ins Admin
Sports Radio Partnership, Inc.
Springfield Public Schools
SSI
St. John's College/ACF 10142
St. Joseph Professional Building
St. Martin & Williams
Standard Automatin & Control LLC
Starrcheck LLC
State Bank of Dekalb
State National Bank of Caddo Mills
Stateline TPA, Inc.
States General
Statesman National Life Ins Co
Stellar Enterprises
Stephens Health Care, Inc.
Sterling Care Center
Stolt Parcel Tankers, Inc.
Stone Bennett Corporation
Stop Loss International
Stowe Administrators, Inc.
Strategic Health # 486
Strategic Medical
Student Advantage
Sullivan Builders
Summit Administrators
Sun Life of Canada Ins Co
Sun Roller Corporation
Sun Bank
Superior Insurance Services
Supreme Plastics, Inc.
Swatzell Communications
Swiss RE
Syndicate Healthcare
Synergy/ACFSYNG
Syracuse Research Group
System Printers, Inc.
T & C Centers, Ltd.
T. R. Bartholomeu Architects & Associates
T. L. Groseclose Assoc. Inc.
Taylor Benefit Resources
Tayson Insurance Administrators
TC3
TDC
Teamsters Industrial Employers Welfare Fnd
Technical Resources International
Teletech Holdings, Inc.
Texas Bank and Trust
Texas Bed Company
Texas Community Park
Texas Digital Systems
Texas Heat Treating, Inc.
Texas Society of CPA's
Texas Sterling Construction
The Benefit Group
The Blender Company
The Brice Legal Group PC
The Capella Group – Care Entrée
The Champion Group
The Cooper Clinic P. A.
The Crew Plan
The Deyhle
The Elite Group
The Eye Center
The Fix-Your-Well Co.
The Gladney Center
The Hockaday School
The Liberty National Bank in Paris
The M. J. Daniel Corporation
The Mallory Group
The Marketing Continuum, Inc.
The May Department Stores Company
The People's State Bank of Clyde
The People's State Bank of Hallettsville
The Place
The Preston Group, Inc.
The Resource Group
The Sleep Disorder Clinic of Houston
The State Bank of Texas
The State National Bank
The Stephan's Company
The Summit Publishing Group
The Trade Group
The Vintage Apartments
The Wayne Companies, Inc
Thermo Manufacturing Company, L.P.

Third Party Advantage Administrators
 Thomas Jewelers
 Three Rivers Benefit Corp
 Three Rivers Provider Network
 TIA
 Time Services, Inc.
 Tiseo Paving Company
 Today's Merchandising
 Todd Mechanical
 Total Plan Services
 Tour & Med Assistance
 Tower Life
 Town & Country Concrete, Inc.
 Town Square Furniture
 Townes Wear, Inc.
 TPA of Georgia (Brook Properties)
 TPA of Illinois
 Transfund Mortgage Corporation
 Transitional Learning Community
 Transport – OOA Travel
 Transworld Healthcare, Inc.
 Travis, Wolff and Company, L. L. P.
 Tremont Floral Supplies
 Triconex Corporation
 Triconex Systems, Inc.
 Trip-Tees
 Tripod, Inc.
 TRIUNE Resources, Inc.
 TRL Trucking
 Tru Services
 Trucking Employees of
 North Jersey Welfare Fund
 Trussel Electric
 Tucker and Clark, Inc
 Turbine Industries
 Turner, Meehan, & Williams
 Tylers Auto
 U. S. Benefits Corporation
 U. S. Benefits, Inc.
 U. S. Intec, Inc.
 U.S.A. Health Services, Inc.
 U-First, LLC
 UHC/NRLC
 Union Bankers Insurance Company
 United American Insurance Co.
 United Art & Education, Inc.
 United Benefit Group
 United Health, Inc.
 United Knitting
 United States Life Insurance Co
 United Teamsters Fund
 Unitron, Inc.
 Universal Ophthalmic
 Upstate Administrative Services, Inc.
 Upstate-Redstar
 U-Race Corporation
 US Benefit Corporation
 USA Services Group
 USI Administrators-Capitol
 Title Group #505
 USI Admin-Columbus McKinnon
 Value Options
 Variable Protection Administrators
 Vasa Brougher
 Venezia
 Venezia – OOA Travel
 Veteran's Memorial
 Video Post and Transfer, Inc.
 Virgin Mason Health Plan
 Viva Health
 VolMed
 W. J. Haynes and Company
 Waggoner National Bank of Vernon
 Wake Forest University
 Walchop, Inc.
 Walgreen
 Wallace Bargain Block
 Wally Clayton Builder
 Walmart (Specific Policies Only)
 Want Ads of Longview
 Warren Steinborn Associates
 Washington Homes
 Washington National Insurance Co
 Waskon Automotive
 Watauga Wood Products
 Weaver and Tidwell, L. L. P.
 Webb, Murray & Associates
 Welmark
 Wendy's – OOA Travel
 West Texas Legal Services
 Westar Mortgage
 Westbridge Capital Corporation
 Western Benefits
 Western Electronics
 Western Petroleum Marketers Association
 Western Reserve Benefit
 Administrators Agency, Inc.
 Western Southern Life
 Western States Administrators, Inc.
 Westside Cellular
 Weyco, Inc.
 Wheeler Companies-Insurance Claim Svcs
 Whisperwood National Bank
 White Knight
 Wick Communication Company
 Wil Jef Transportation
 Wilder Contract Well Service
 Wiley Sanders Trucklines
 William C. Beeler and Company
 William Hydraulics
 Willis Corron of Kansas
 Wilson Air Conditioning, Inc
 Wilson Automotive
 Wilson, Cantell, and Moody
 Wilton Krayse Septic
 Windsor Manor
 Wins Paper Products, Inc.
 Wisconsin Automobile and Truck
 Dealers Associates
 Wisconsin Evangelical Lutheran Systems
 Wood and Grooms
 Woodman Life and Accident Insurance Co.
 World Insurance
 Wrenn Handling/Brungart Equipement
 Yaga, Inc.
 Yorkshire Global Restaurants
 Zoria Farms, Inc.

Affordable Healthcare Solutions

Lives Covered: 10,000+ Lives Nationally

States Applicable: National

Claims Submission: Patient pays cash at time of service

Patient Identification: Protective Smart Health/Affordable Healthcare Option will appear on card

Specialties: All Specialties

Reimbursement: 85% of billed charges

Payer Clients: Individuals

Notes: The Protective Smart Health plan and Affordable Healthcare Options plan may not be used in conjunction with any other discount, sale, or promotion offered or accepted by provider. Nor in conjunction with any other managed care benefits program.

National Association of Preferred Providers (NAPP) / Family Care

Fee schedule: *Medicare plus 25% or 80% of billed charges, whichever is less.*

Patients enrolled: 80,000+ nationwide

Patient identification: NAPP indicated on member ID card.

States applicable: All states

Reimbursement: Fee for Service

Claims submission: Not applicable

Payer clients: Individuals

Specialties applicable: All specialties

Contract Analysis Systems/VIAD – Discount Product

Fee schedule: *20% discount off providers billed charges for covered services less applicable co-payments, co-insurance or deductibles.*

Patients enrolled: 30,000

Specialties applicable: All specialties

Claims submission: Submit claim to address on back of patient ID card

Patient identification: HNA logo will be identified on all ID Cards

States applicable: All states

Reimbursement: Fee for Service

Payer clients:

HNA/Triveris
Companion Technologies

ABC Health Value
National Discount Medical Card

Access Plans, Inc

Fee schedule: *20% discount off billed charges on all visits.*

Patients enrolled: 400,000+ covered lives

Specialties applicable: Podiatry only

Claims submission: Not applicable

States applicable: All states

Reimbursement: Fee for service

Patient identification: HNA indicated on member ID card.

Payer clients: Marketed to individuals through CVS Pharmacy

Best Benefits / Coverdell / DDS

Fee schedule: 50% discount on initial visit, 20% on subsequent visits.

Patients enrolled: 217,000+ nationwide

Specialties applicable: Podiatry Only

Claims submission: Not applicable

Patient identification: Each card will vary. Discount program's name indicated on member ID card. Providers will receive a copy of discount program names in advance.

States applicable: All states

Reimbursements: Fee for service

Card Names (continued on next page)

All Risk Health Care
American Healthcard
Americard
Best Benefits
Care One
Careinton Savings/Podiatry
Cathedral Rock
Central Carolina Bank
Chiro Access
Enhanced Benefits
Family Care Plus

Guardian Health
HCNP
Health Advocates Alliance
Health Plan Extras
Healthcare America
Healthcare Savings Plan
LaSalle
MedPlan Program
MedStrong
North Bank of Commerce
Perpetual Business Resource

Plan Plus
Primed
Reassurance Health
Senior First
Senior Healthcare Partners
Solutions Healthcare
Standard Federal
THN Discount Card
Unicare One
USI Affinity
Vantage America

Bank/Marketing Organizations

10 in 10 Biz Plus Card
ABN Amro
Advantage Benefits
AIS Insurance
All Risk Healthcare
Amcard Services
American Benefits Alliance
American Whole Health
Americans for Fair Pricing
Americard
At your business.com
Banco Poplar
Bank of America
BB Comp all Benefits
BB Coverdell
BB Coverdell Comp
BENEX

Blue Print Health
BOA
Card Benefit Services
Care One
Careington Savings/Podiatry
Cathedral Rock
Central Carolina Bank
CHAS Mitchell Family LTD
Partnership
Chiro Access
Commonwealth Benefit Plan
Community Value Level- Level 5
Compass Bank
Complete Care Plan
Demo All Benefits
Dental Plus Deluxe Plan
Discount Card Services
Eclipse Coreplus

E-Enhanced Benefits
E-Enhanced Optimum
EZ Discount Card
EZ Senior Care
Family Care Plus Plan
Family Shared Success
Fleet
Framing Contracts Assoc.
Genesis Healthcare
Geocare Benefits
Global Coreplus
Harvard Health & Welfare Plan
HCNP
Health Market Insights
Health Provider Plan
Health Quest Benefit Group
Healthcare Privileges

Healthcare Savings Plan
Helping Handz Platinum
HMD Best Benefits
Independence
Key Bank
Kirkwood Insurance Service
LaSalle
Medstrong PDQ VIP Plus
Michigan Democratic Party
Missouri Assoc. of State Employ
Namasta Standard

NAPE-Basic
National Bank of Commerce
National Benefit Services
Nationwide
Northpoint
Optimum + Counseling MO
Passport to Wealth
PEAG
Perpetual Business Resource
Plan Plus 7 Benefit
Plan Plus Assoc

Plan Plus Deposit
Plan Plus Mortgage
Retirement Association
Sauer and Assoc.
Senior Access Card
Senior Care Card
Senior First – State Mutual
Senior Healthcare Network
Wells Fargo

National Benefit Builders, Inc. (NBBI)

Fee Schedule: 20% off patients out of pocket expenses

Patients enrolled: 200,000+ nationwide

Specialties applicable: **Podiatry Only**

Patient identification: NBBI will be indicated on the patients ID card

Payer clients: Individuals

Notes: The NBBI Program may not be used in conjunction with any other discount, sale or other promotion offer accepted by provider, nor in conjunction with any managed care benefit program.

States applicable: All states

Reimbursement: Fee for service

Claims submission: Not applicable

JCPenny Financial Services, Inc. / Plan Plus

Fee schedule: 50% discount on the out of pocket expenses for the initial visit, 20% discount on subsequent visits.

Covered Lives: 155,000

States applicable: All states

Reimbursement: Fee for service

Patients enrolled: 200,000+ nationwide

Specialties applicable: **Podiatry Only**

Initial Exam and Consultation:

Complete Gait Analysis
X-Ray
Neurologic Exam
Vascular Exam

Treatment Programs:

Heel Pain, Bunions
Hammer Toes, Ingrown toenails, Diabetes, Arch pain, Arthritis and other
Foot & Ankle Problems

Member Receive:

50% off out of pocket expenses

Members Receive:

20% off out of pocket expenses

Claims submission: Not applicable

Patient identification: HNA indicated on member ID card

Payer clients: Individuals

Notes: The Plan Plus Program may not be used in conjunction with any other discount, sale or other promotion offer or accepted by provider, nor in conjunction with any managed care benefit program. The Plan Plus Program may be used by a cardholder who has indemnity insurance coverage, with the claims submitted to the insurance company based upon the discounted fee.