



THE PINE
STAYS GREEN
IN WINTER...
WISDOM IN
HARDSHIP.
CHINESE PROVERB



WELCOME TO YOUR NOVEMBER 2017 NATIONAL CALL

Your Host: Michael Attardo

PPT by: Diane Burgos

NOVEMBER TOP SPONSORS

ADC

1. Pat W.
2. Kim D.
3. Charles W.
4. Todd L.
5. Mark M.
6. Pamela W.
7. Ainsworth M.
8. Richard A.
9. Virgie M.
10. Michael H.

CAP

1. Charles W.
2. Mark M.
3. Mark F.
4. Ainsworth M.
5. Kim D.
6. Chris W.
7. Ruth G.
8. Mary W.
9. Benjamin S.
10. Daniel P.

NOVEMBER TOP PRODUCERS

ADC

1. Russ H.
2. Steve M.
3. Pat W.
4. Ruth G.
5. Darryl Al.
6. Patsy W.
7. Kim D.
8. Larry M.
9. Jerry S.
10. Allen L.

CAP

1. Doug W.
2. Rex B.
3. Chris W.
4. Charles W.
5. Kim D.
6. Pat W.
7. Darryl A.
8. Mary J. A.
9. Ruth G.
10. Richard F.



November Team call results:

*And the
Winners are...*

Mark F.
Brenda W.
Antonio B.
George D.
Charlotte K.
Andrea P.
Michael H.
Roger G.
Kim V.

OCTOBER NATIONAL CALL CARD WINNERS

 Pat W.

 Lilly M.

 Tasha S.



CONGRATULATIONS

970 192 003



PLEASE CALL DIANE AT
(888) 311-6224 X119
TO CLAIM YOUR PRIZE BY
4PM TOMORROW.

3 WAYS TO KEEP YOUR MEDICATION COSTS DOWN

Rx drug prices are rising... pharmaceutical companies are purchasing already available drugs and selling them for much higher prices. What can you do?

Shop around *"If you aren't shopping your drug costs at different pharmacies, you should," says Jared Heathman, a psychiatrist in Houston. "Pharmacies routinely charge different prices for the same products."* TELL POTENTIAL CLIENTS THAT THEY CAN DO THIS EASILY ON YOUR .ORG SITE.

Switch to generics (when possible) TELL POTENTIAL CLIENTS THAT OUR .ORG SITE SHOWS GENERIC AND BRAND PRICE COMPARISON.

Try getting your medication through a mail-order pharmacy. Overall, at least with Express Scripts, Player says, "With home delivery, many patients can save up to 33 percent on their copayment costs." MORE TO COME ON THIS IN THE COMING YEAR



AS HEALTH CARE CHANGES, INSURERS, HOSPITALS AND DRUGSTORES TEAM UP

“Aetna, one of the nation’s largest health insurers, is in talks to combine with CVS Health, which manages pharmacy benefits. The Cleveland Clinic, a highly regarded health system, joined forces with an insurance start-up, Oscar Health, to offer individuals a health plan in Ohio.” Read more at the link below.

SOURCE: <https://www.msn.com/en-us/news/us/as-health-care-changes-insurers-hospitals-and-drugstores-team-up/ar-BBFLBFe?li=AA4ZnC&ocid=spartandhp>

25 CITIES WITH THE WORST HOSPITALS

SIERRA VISTA – DOUGLAS, AZ

FLORENCE – MUSCLE SHOALS, AL

VISALIA – PORTERVILLE, CA

ALTOONA, PA

MERCED, CA

FORT SMITH – AR/OK

VINELAND/ BRIDGETON, NJ

MORRISTOWN, TN

SIOUX CITY, IA/NE/SD

FRESNO, CA

HOMOSASSA SPRINGS, FL

LITTLE ROCK/NORTH LITTLE ROCK –

CONWAY, AR

PEORIA, IL

UTICA/ROME, NY

TISCALOOSA, FL

HOT SPRINGS, AR

LAKELAND/WINTER HAVEN, FL

HANFORD/CORCORAN, CA

WHEELING, WV/OH

CLARKSVILLE, TN/KY

KINGSTON, NY

HATTIESBURG, MS

JONESBORO, AR

ROCKY MOUNTAIN, NC

PINE BLUFF, AR



THE FIRST QUARTER OF 2018 IS GOING TO BE VERY EXCITING WITH ALL THE NEW PROGRAMS WE ARE LAUNCHING.

1. THE UPDATED PET RX PROGRAM
2. THE \$10.00 RX-DENTAL-VISION-LIFESTYLE PLAN
3. THE MAIL ORDER RX PLAN

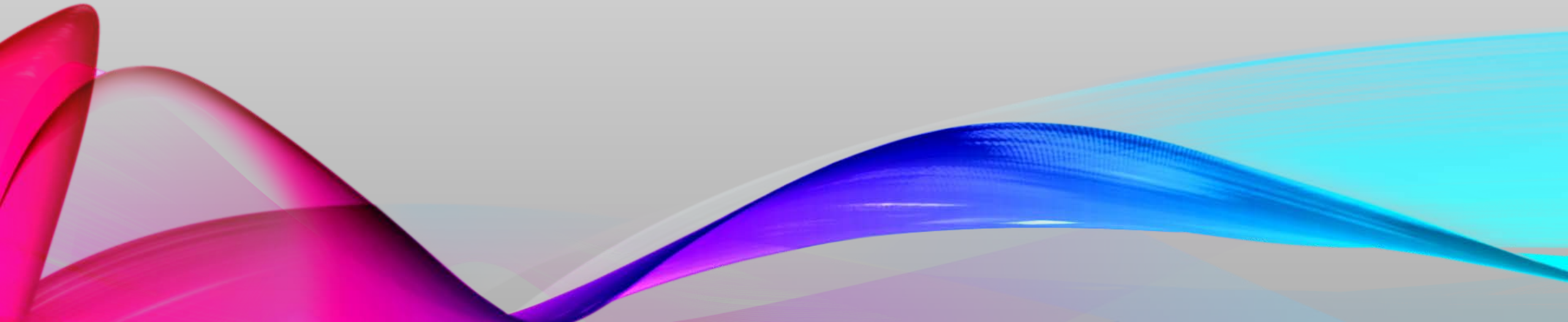
LETS GO OVER ALL THREE...



NEW PET RX CARD

NEW PET RX CARD

We started talking about this at the last convention. Some things just take time to find the right partner and we are very pleased to announce that we have done so.



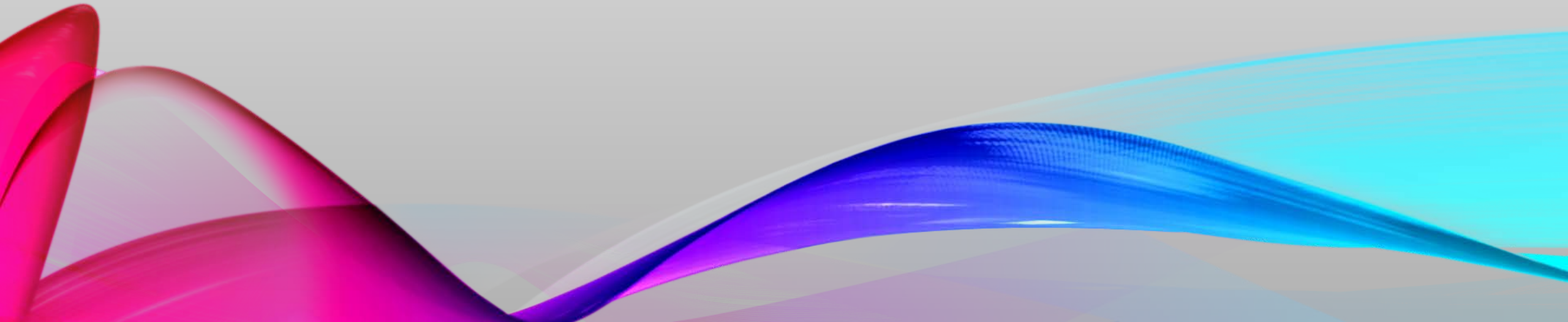
NEW PET RX CONT'D

- THE NEW PET DRUG CARD PROGRAM WILL ALLOW US TO WHITE-LABEL THE LOOK UP SITE
- YOU WILL NOT NEED TO FILL OUT QUESTIONS BEFORE YOU CAN ACCESS THE SITE
- PRICING ON MEDICATIONS ARE VERY FAVORABLE WITH THE MAJORITY OF OUR PET RX PRICES BEING LOWER THAN 1-800-PET-MEDS

COMMISSION STRUCTURES

The Pet Rx Program will have a two pronged commission schedule:

1. Mail order for PET ONLY medications, or
2. In-store purchase, for human medication for pets



1. IN-STORE PURCHASE COMMISSION SCHEDULE

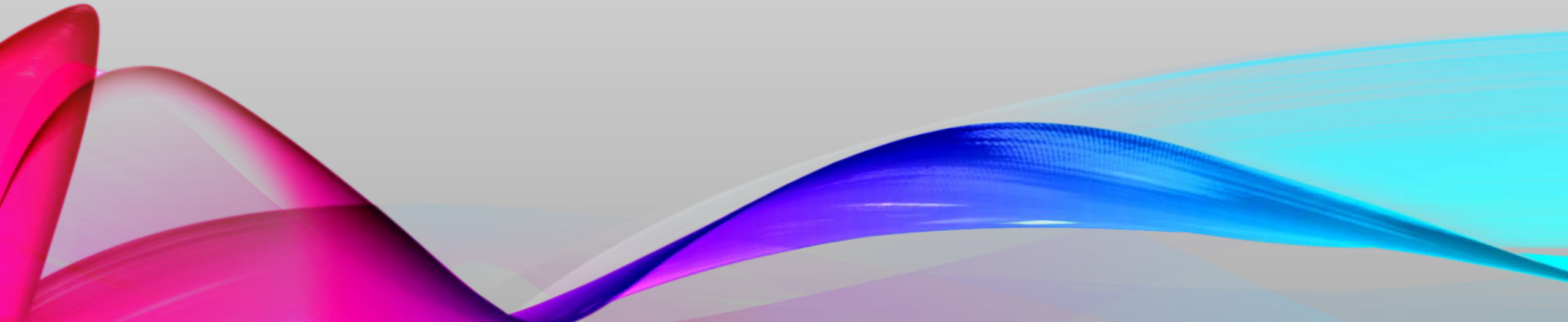
If purchase is made in-store for regular human medications which pets can take, the normal commission schedule will apply as follows:

- \$1.25 for Reps
- \$0.25 for Sponsors

2. MAIL ORDER COMMISSION SCHEDULE

On Mail Orders, the commission schedule will be a percentage of the total sale as follows:

- REP GETS 6%
- SPONSOR GETS 1%



CONTINUED...

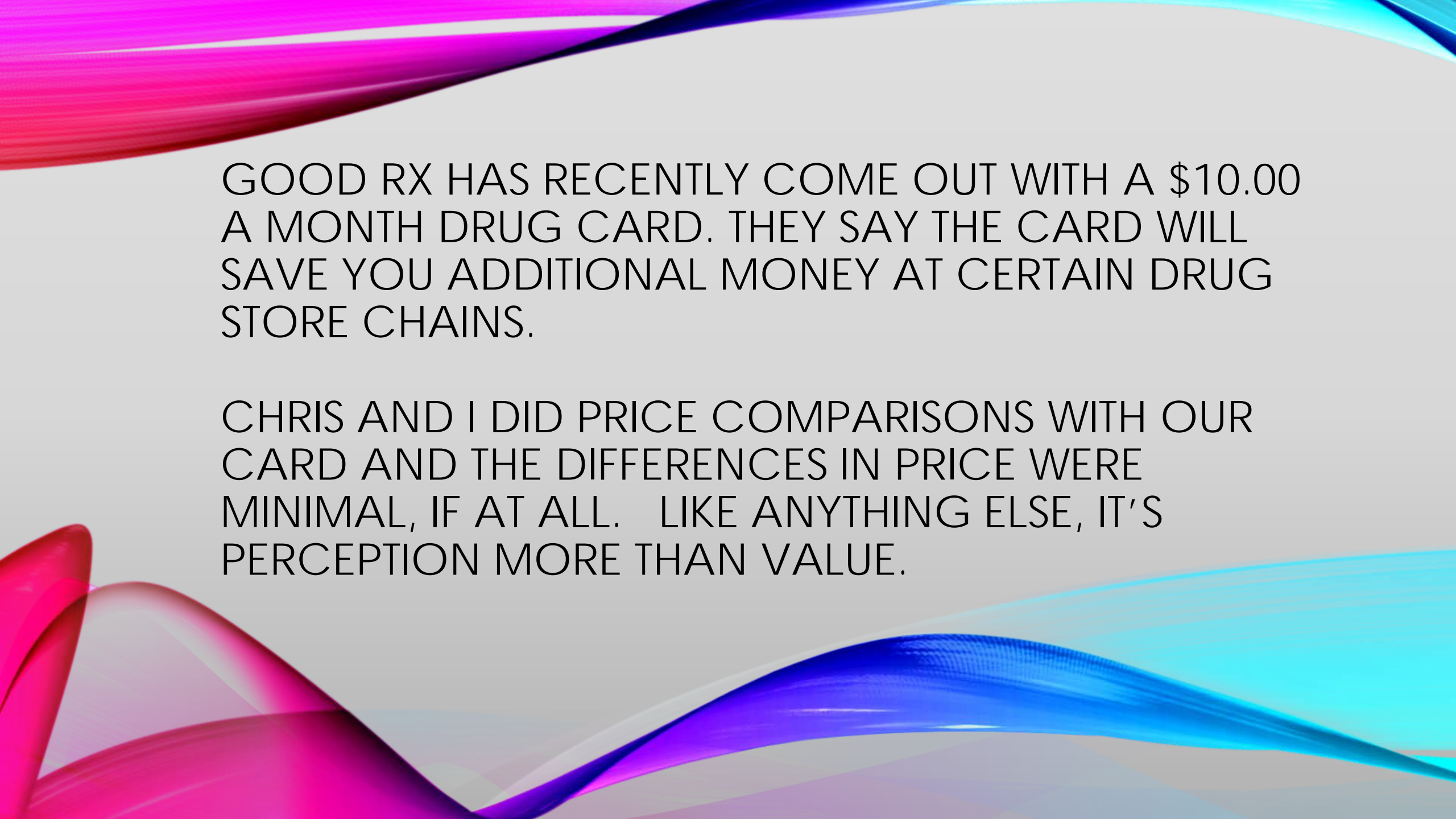
PER OUR RESEARCH, THE AVERAGE INTERNET SALE ON PET PRESCRIPTIONS AND SUPPLEMENTS IS \$75.00. THE COMMISSIONS ON A \$75.00 SALE WOULD BE AS FOLLOWS:

$\$75.00 \times 6\% = \4.50 COMMISSION FOR THE REP

$\$75.00 \times 1\% = \0.75 COMMISSION FOR THE SPONSOR

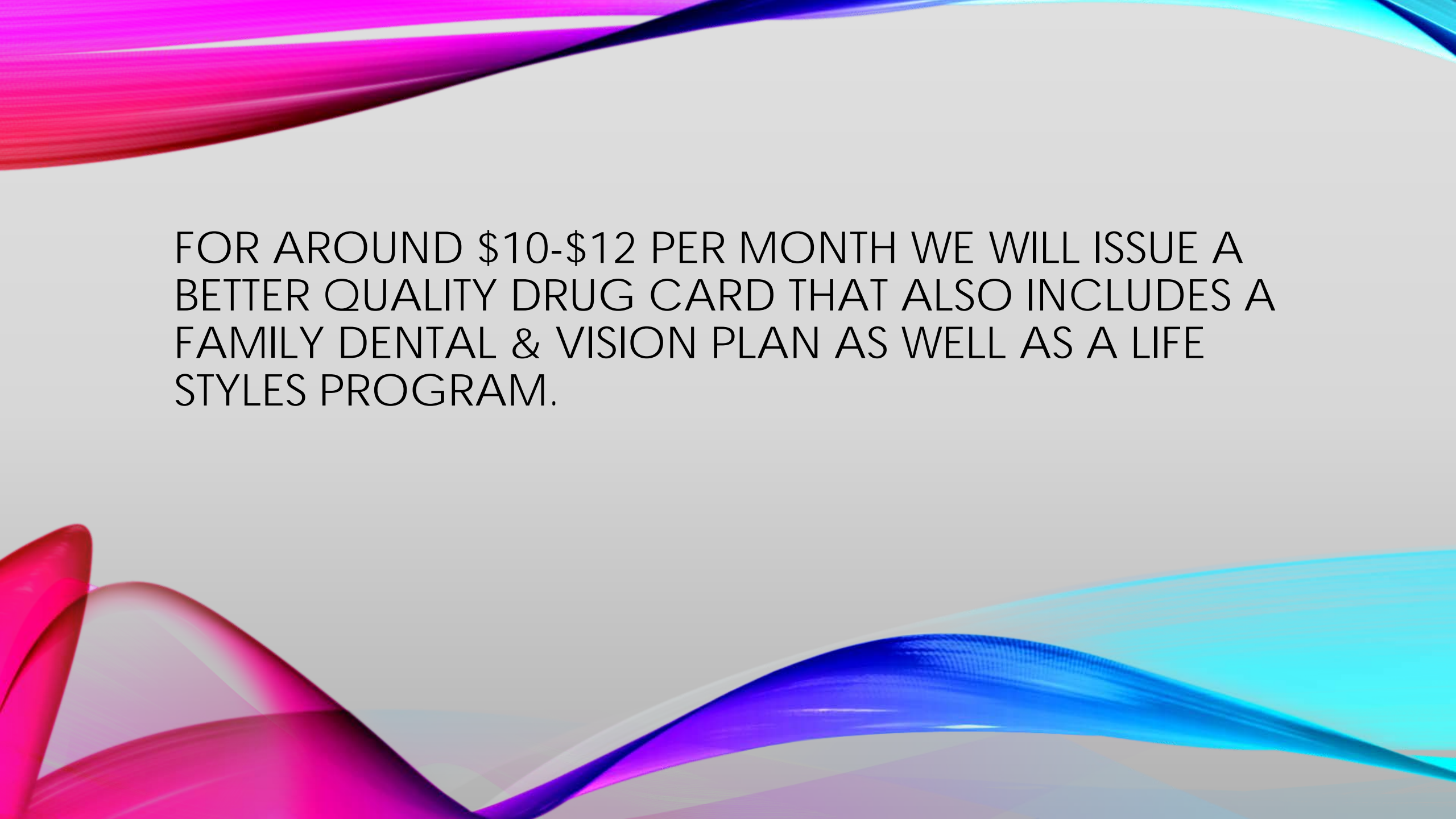


OUR PLAN FOR
COMPETING WITH THE
GOOD RX'S \$10 PLAN



GOOD RX HAS RECENTLY COME OUT WITH A \$10.00 A MONTH DRUG CARD. THEY SAY THE CARD WILL SAVE YOU ADDITIONAL MONEY AT CERTAIN DRUG STORE CHAINS.

CHRIS AND I DID PRICE COMPARISONS WITH OUR CARD AND THE DIFFERENCES IN PRICE WERE MINIMAL, IF AT ALL. LIKE ANYTHING ELSE, IT'S PERCEPTION MORE THAN VALUE.



FOR AROUND \$10-\$12 PER MONTH WE WILL ISSUE A BETTER QUALITY DRUG CARD THAT ALSO INCLUDES A FAMILY DENTAL & VISION PLAN AS WELL AS A LIFE STYLES PROGRAM.



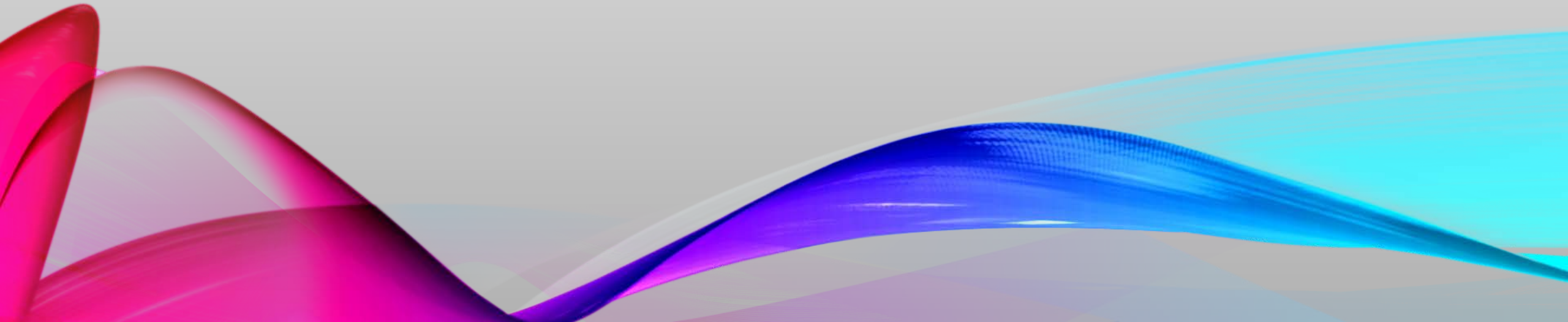
THIS CARD FROM GOOD RX WITH THE DENTAL OPTION WILL RUN AROUND \$270.00 PER YEAR.

OUR CARD WITH BETTER PROGRAMS WILL BE LESS THAN \$150.00 PER YEAR. PLUS WE WILL BE OFFERING YOU AROUND A 30% COMMISSION

The background features a light gray gradient with abstract, flowing waves of color. The top edge is dominated by a vibrant pink and purple wave. The bottom edge features a blue and cyan wave, with a pink wave also visible on the left side. The overall aesthetic is modern and digital.

THIS PROGRAM WILL BE ADDED TO YOUR .ORG WEBSITE

NEW SPECIAL MAIL ORDER



SPECIAL MAIL ORDER WITH MUCH BIGGER COMMISSIONS!

Coming in early 2018 our new mail order division for our discount drug card users

Highlights:

- Orders can be placed either on your .org site or by calling our special mail order phone line
- Orders will be handled by our in office staff
- These order will be for BRAND NAME drugs only, not generics

CONTINUED...

- Savings can be as high as 50% or more
- Commissions will be many times higher than the current commission rate
- Drugs will be from: India-Australia-England-Canada

Q: Will there be an issue since the drugs are not from the U.S. with users?

A: The next time you get a personal prescription filled ask the pharmacist the country of origin of the prescription you are purchasing. You will be surprised that over 50% of the drugs sold in the U.S. are actually manufactured in other countries.

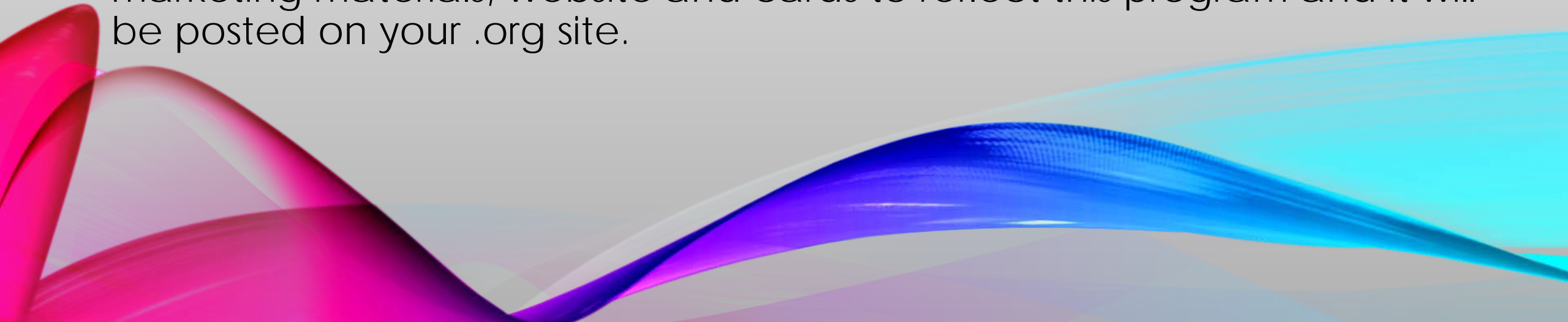


CONTINUED...

Currently, if one of your card users has a 3 month prescription and goes to a drug store to get that prescription filled, you are being compensated for 1 prescription and earn \$1.25. Now with the mail order for Brand Drugs, we will be able to offer you a commission of around \$10.00 for that same 90 day prescription.

We are very excited about this opportunity and will keep you updated as we move forward.

As we get closer to launching this program we will redo all our marketing materials, website and cards to reflect this program and it will be posted on your .org site.



WHY PERSONS WITH MEDICARE PART "D" PLAN CAN USE OUR CARDS

High deductibles....Factor in the deductible. The maximum possible Medicare Part D deductible will increase by \$5 in 2018 to \$405

Consider copayments and coinsurance. Most Part D plans have five tiers of covered medications, each with different out-of-pocket costs.

Think carefully about gap coverage. Medicare Part D plans have a coverage gap. In 2018, Medicare Part D enrollees are responsible for 35 percent of the cost of brand-name drugs and 44 percent of the cost of generic drugs purchased in the gap.



CONGRATULATIONS

820 195 721



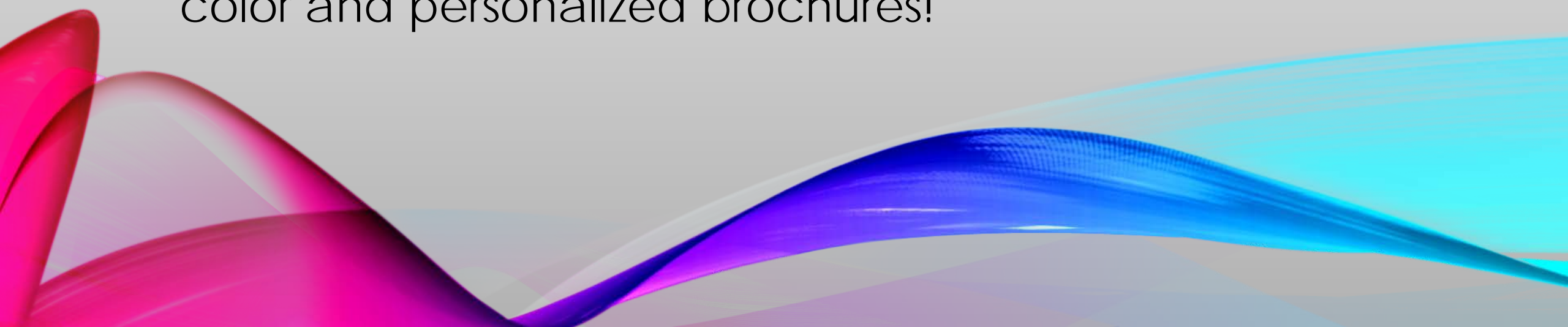
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BROCHURE CLUB TIME!

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It's brochure club time and you will be receiving a detailed email explaining how you can order 180 full color and personalized brochures!



OCTOBER CONTEST WINNERS

CONTEST QUESTION #1

How often should
you direct mail to
pharmacies?

Answer: Never

WINNER:
LISA G., AL

CONTEST QUESTION #2

Upon signing up, each Rep is assigned a person who will guide them through the business and help maximize their earning potential... what is the title of that person?

Answer: Program Advisor

WINNER: MARK F., SC

BONUS QUESTION

What is the name of the program we offer to persons when they can't afford the meds they need – even with the discount Rx card?



Answer:
RX Med Assist



WINNER:
ROY V., MS

BONUS
QUESTION #2
PRIZE: 50
TESTIMONIAL
BOOKS

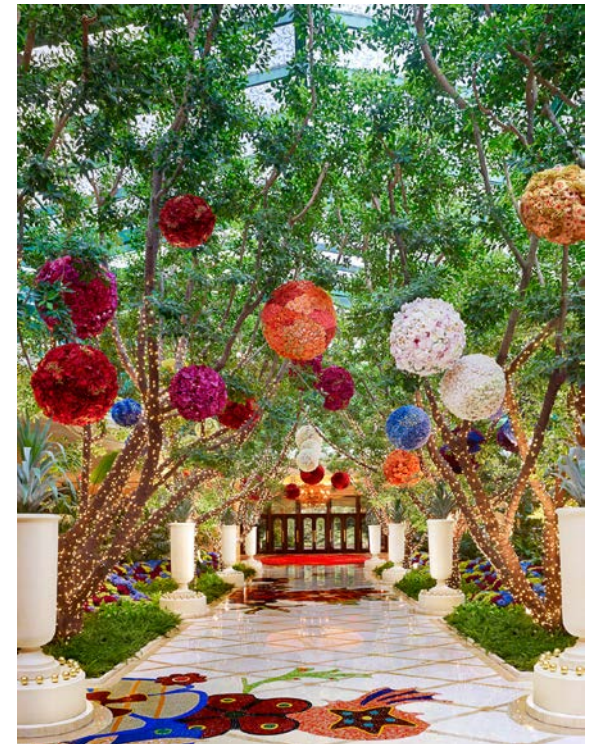
Question: I am the beginning of the end, the end of every place. I am the beginning of eternity, the end of time and space. What am I?

Answer: The letter "e"

WINNERS:
NEHEMIAH T. &
MICHAEL H.

2018 LEADERS CONFERENCE

- April 26-29/2018



2018 LEADERS CONFERENCE

Invitations were sent out last week.

If you were invited, please respond as quickly as possible and no later than December 15th.

Additional invitations will go out after the 15th





NOVEMBER CONTEST QUESTION #1

5,000 CARDS OR EQUIVALENT

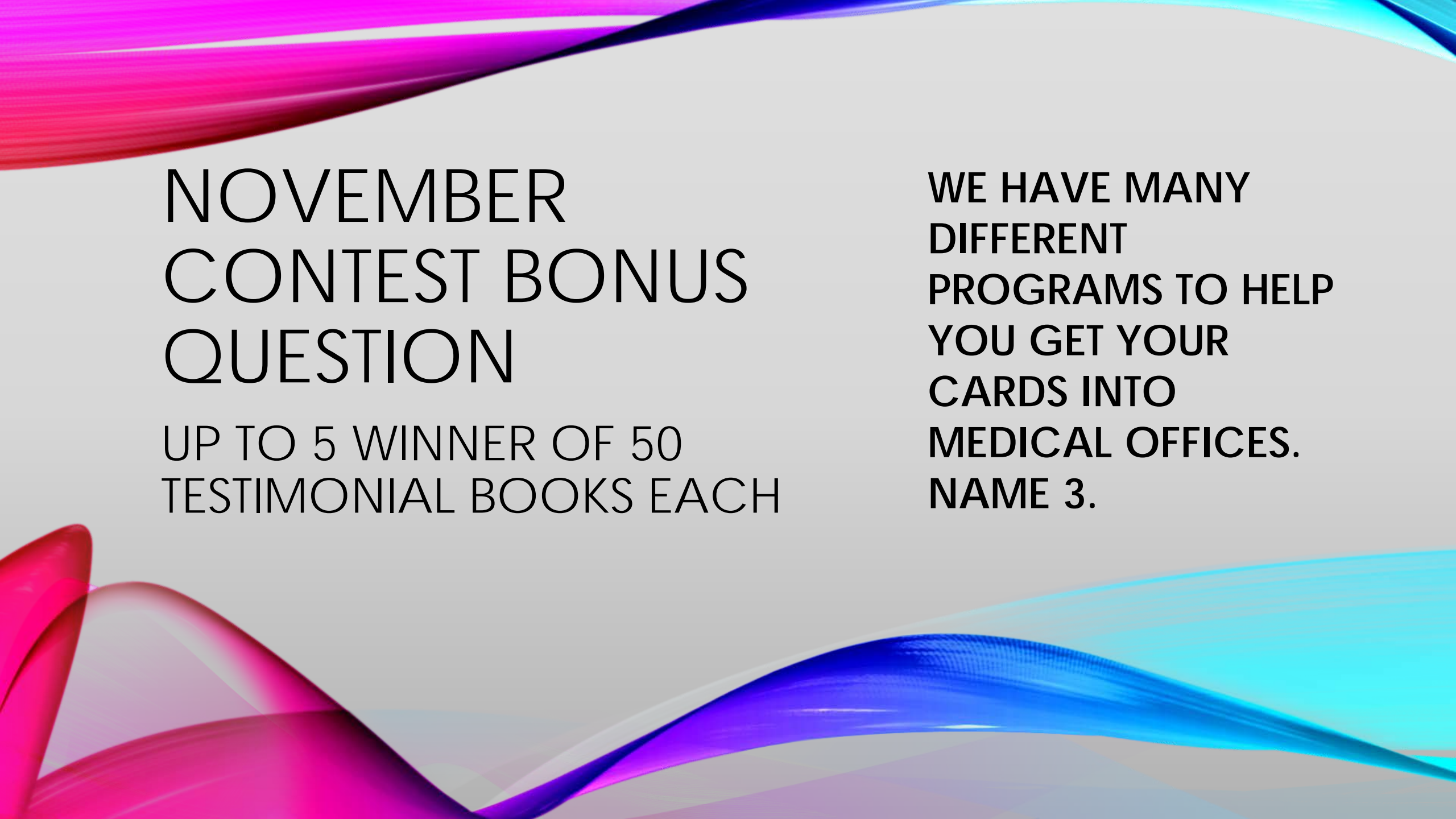
What are the 4 recommended ways to make contact with a medical office?



NOVEMBER CONTEST QUESTION #2

5,000 CARDS OR EQUIVALENT

**HOW MANY
BROCHURES/FLIERS
CAN YOU ORDER
DURING OUR FREE
BROCHURE CLUB
TIME? AND WHAT
MONTHS MUST YOU
SEND YOUR
REQUESTS IN BY?**



NOVEMBER CONTEST BONUS QUESTION

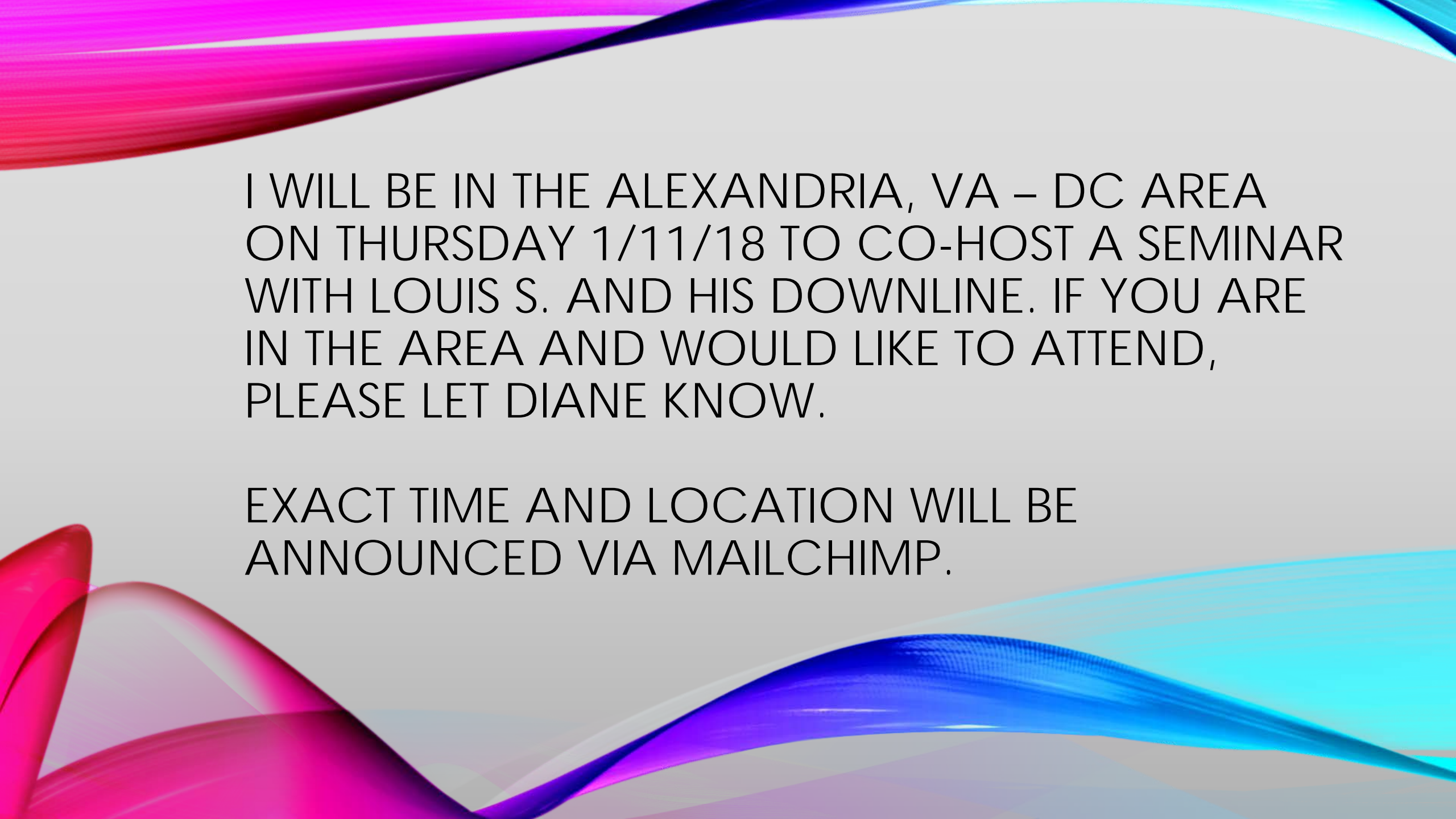
UP TO 5 WINNER OF 50
TESTIMONIAL BOOKS EACH

**WE HAVE MANY
DIFFERENT
PROGRAMS TO HELP
YOU GET YOUR
CARDS INTO
MEDICAL OFFICES.
NAME 3.**



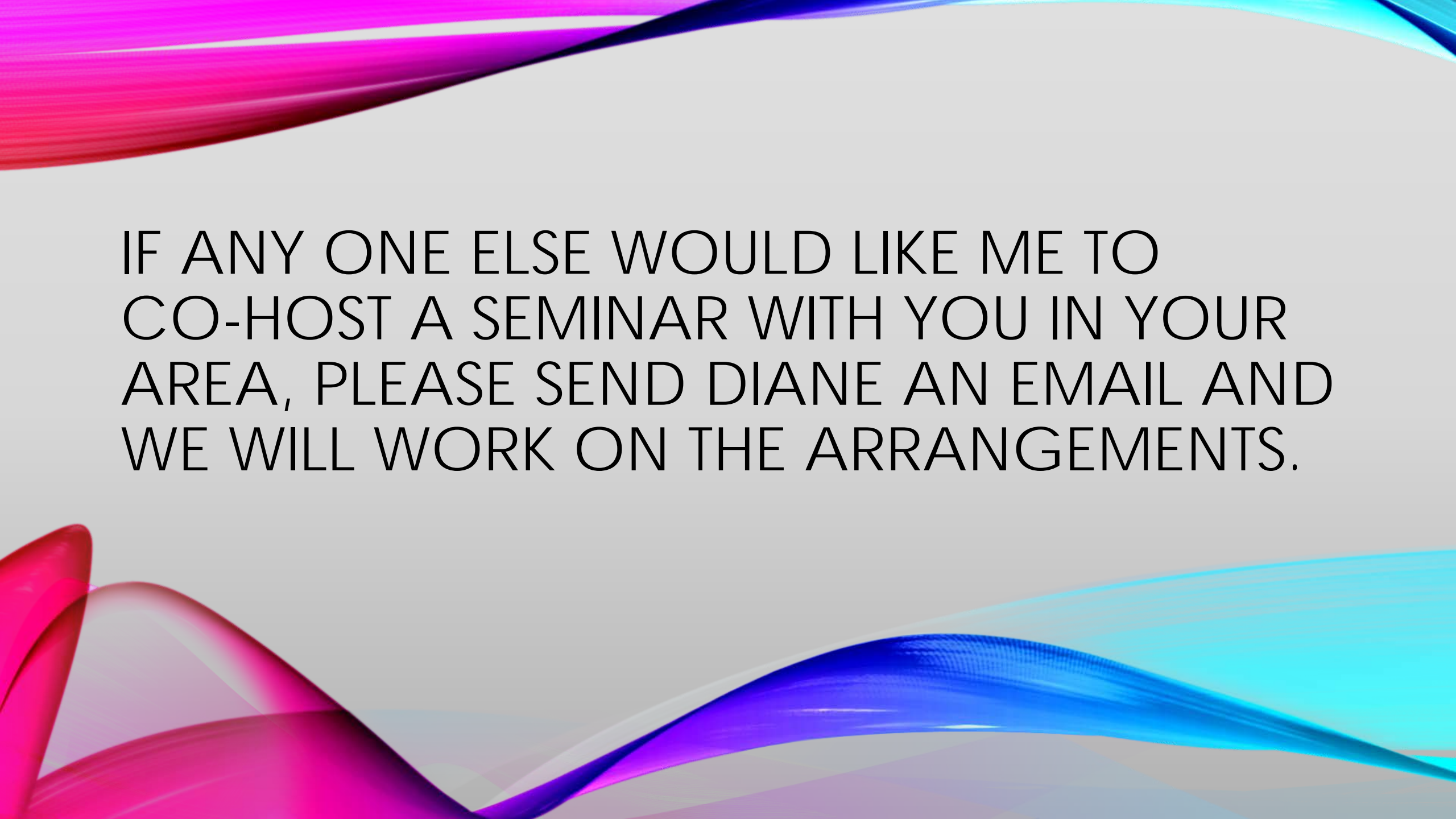
SPECIAL HOLIDAY
BONUS QUESTION
FOR A \$100 GIFT
CARD

SEND ME A SHORT
NOTE ON: *IF YOU
WON THE \$100 GIFT
CARD, WHAT WOULD
YOU DO WITH IT?*



I WILL BE IN THE ALEXANDRIA, VA – DC AREA
ON THURSDAY 1/11/18 TO CO-HOST A SEMINAR
WITH LOUIS S. AND HIS DOWNLINE. IF YOU ARE
IN THE AREA AND WOULD LIKE TO ATTEND,
PLEASE LET DIANE KNOW.

EXACT TIME AND LOCATION WILL BE
ANNOUNCED VIA MAILCHIMP.



IF ANY ONE ELSE WOULD LIKE ME TO
CO-HOST A SEMINAR WITH YOU IN YOUR
AREA, PLEASE SEND DIANE AN EMAIL AND
WE WILL WORK ON THE ARRANGEMENTS.



CONGRATULATIONS

820 195 595



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We will be skipping the December call and be back with you in January 2018. Team calls will be held on their normal schedule and November Contest and 4th Quarter Challenge results will be posted to you via Mailchimp.

Thank you for joining us this evening. On behalf of Kevin, Barry, Ray, Dr. Mario, myself and the rest of the staff, we wish you a very Merry Christmas, Happy New Year, Happy Hanukah & Joyful Kwanzaa and we thank you for being a part of our extended family.

Good night and God bless,
Michael-Diane-Mary-Claudia-Chris