



**By joining FACT, you become entitled to all the
cost-savings advantages of**



DENTAL CARE and VISION CARE

from Health Allies -- see reverse side

PRESCRIPTION DRUGS

(3 ways to save on both generic and name-brand drugs -- via mail order OR at your pharmacy)

HEARING AIDS & SERVICES

(Substantial savings on hearing tests, aids, and devices)

FACTXtra is an exciting new concept. It is designed to save you money -- as much as 60% -- on those healthcare needs which are not typically part of medical insurance coverage. Over the course of the coming year, if you have just ONE visit to the dentist or orthodontist . . . or just ONE eye appointment . . . or just ONE prescription filled . . . or just ONE hearing test . . . thanks to **FACTXtra**, *you will almost certainly save FAR MORE than the modest cost of your annual FACT dues!*

And that's not nearly all!

THERE ARE MORE THAN 20 ADDITIONAL FACT BENEFITS

including:

- **SCHOLARSHIPS**
- **GRANTS**
- **DISASTER ASSISTANCE**
- **A NEWSLETTER FILLED WITH VITAL CONSUMER INFORMATION**
 - **JOB-SEARCH & EMPLOYEE-SEARCH ASSISTANCE**
 - **SMALL BUSINESS RECOVERY GRANTS**
 - **CONSUMER HOTLINE & LIBRARY**
- **DISCOUNTS ON EVERYTHING FROM TRAVEL & AUTO MUFFLERS TO RENTAL CARS, AMUSEMENT PARKS, AND MOTELS**

And . . .

FACT gives you your own personal representative in Washington . . . someone without political bias who will answer your questions and track down the truth about legislation which could seriously impact your life.



The FACT
Medical Insurance Plan available through
GOLDEN RULE INSURANCE COMPANY
is complemented by these other invaluable



FACT

benefits:

DENTAL CARE

(20% - 50% Typical Savings)

FACTXtra's Dental Care Program is something to smile about. Whether you're going for your standard 6-month checkup, looking to get your teeth whitened -- or even if you or your children need braces -- this program can save you money on a huge range of services offered by an impressive network of dental practitioners.

You can save on all of the following services:

General Dental Care
X rays
Cosmetic Dentistry
Orthodontics

VISION CARE

(20% - 60% Typical Savings)

Glasses and contact lenses, coupled with regular eye exams for you and your family, can cost hundreds of dollars . . . and laser eye surgery can just about "break the bank." **FACTXtra's** Vision Care Program lets you save a substantial amount of money on these vital needs through the HealthAllies provider network.

You can save on all of the following services:

Eye Exams
Eyeglasses
Contact Lenses
LASIK Eye Correction Surgery

Your own *Health Value Card* will identify you as a valued customer to the dental and eyecare professionals who comprise the HealthAllies' provider network. All you must do in order to receive the remarkable savings on any or all of the covered items is present this card . . . no claim forms to complete, no red tape, no delays.

Savings apply to you, your spouse, and all of your dependents.

These programs are not insurance, but are part of a money-saving program that can *realistically* cut your bills for DENTAL and VISION care by as much as *one-half!* These discounts are reliably provided by **HealthAllies®** under special arrangement with the **Federation of American Consumers and Travelers**.

How do you find a healthcare professional who is right for you?

HealthAllies puts the information you need right at your fingertips.

On a dedicated **FACTXtra** Web site, you can easily research health care professionals. You can check out their educational backgrounds, credentials, office hours, rates -- and more -- letting you enter the office door with confidence that you have made the right decision for you and your family.

On the same site, you can track your account history using the "My Account" tool.

With **FACTXtra and HealthAllies, YOU are in control!**

Best of all . . .

Everything we talk about here -- eligibility to apply for Golden Rule medical insurance, dental care benefits, vision care benefits, and all the other advantages listed on the reverse side of this page -- are included in your modest \$3-a-month **FACT** dues.