

Umbrella Health Program™

Offered exclusively by BAC Medical Concierge (BACMC)

Implementation process, services provided & savings realized:

- Individual / company fills out application, submits it, then pays for their BACMC Umbrella Health Program (UHP) annual fee, per participant. (Registration fee)**
- Individual / company pays their BACMC UHP monthly fee, per participant. (Administration fee)**
- Individual / company cancels their present insurance.**
- Individual / company deposits the amount paid for their canceled insurance in a savings account earning interest. This fund will be used for individual's / company's medical expenses.**
- Individual / company pays monthly discounted fee, based on number of participants, to a BACMC UHP nurse, who will monitor on-site each participant's blood pressure, lungs, medications, address health concerns and keep thorough patient records.**

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- **If necessary, nurse will take urine and / or blood samples and give shots, for an additional, BACMC UHP discounted fee. This service is preventative medicine and improves productivity.**
- **Individual / company pays for doctor office visits, at BACMC UHP discounted fees, or pays a flat yearly fee for unlimited access to the doctor. For an additional UHM discounted fee, participants can receive EKG / EEG, x-rays, lab work, etc.**
- **(Optional) Individual / company pays for dental exams, including x-rays and cleanings at UHM discounted fees.**
- **(Optional) Company pays 80% of all medical emergencies, like emergency room visits, prenatal and maternity care, ambulance services, etc. Employee pays 20%. (Employee can obtain low-cost insurance, similar to Medicare, to cover the 20%).**

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- **All expensive medical / surgical procedures and treatments will be performed in BAC Medical Tourism's medical facilities worldwide at a savings to the individual / company of between 50-70%, as compared to having those same procedures and treatments performed in the United States. BACMC UHP will arrange all airfare and transportation, lodging and accommodations, meals, etc.**
- **Up to 100% financing, for individual's / company's procedures and treatments, is available through BACMC's UHP sister division, BAC Financing, a large lending service that is able to provide the lowest medical loan rates anywhere in the financing industry.**
- **NOTE: Canceling an individual's / company's current health insurance policy, and not replacing it with an accredited Affordable Care Act marketplace policy, may result in nominal penalties issued by the government. These nominal penalties will be more than paid for by the savings realized through the BACMC Umbrella Health Program.**
- **NOTE: The BACMC UHP is NOT insurance.**