

ROYAL REPORT, VOL. 7, ISSUE 1

"Providing Medical Solutions for Health Optimization"

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WWW.DRROYAL.COM

WINTER 2003

**FINALLY...A "HEALTH PLAN"
 FOR ALTERNATIVE MEDICINE!**

RCAM is now able to offer a Health Plan that fits the needs of its patients. Most patients who patronize integrative health practitioners, such as **Dr. Dan Royal**, do so at their own expense. This is because they either:

- (1) do NOT have insurance;
- (2) they have HMO coverage that will NOT cover them outside their plan; OR
- (3) their insurance will only partially reimburse them for "out-of-network" expenses.

Currently **Dr. Royal** is working with the Fortis Insurance Company as an authorized Health & Life Insurance Agent. Fortis is the only company which provides a Medical Savings ("MSA") Plan with a Health Insurance Plan for ONE deductible and ONE premium. The MSA can provide the insured with funds that can be used to pay for deductibles, co-pays, or medical expenses not covered by their insurance plan. These funds are tax deductible and, when used to pay for qualified medical expenses, are withdrawn tax free. However, in order to qualify, you need to be either self-employed or belong to an employee group. Here's how easy it is to get an MSA started:

1. **SELECT MSA option with Fortis PPO Plan;**
2. **FUND up to 75% of your deductible annually tax-free;**
3. **USE for out-of-pocket medical expenses; OR**
4. **ALLOW interest to accrue in MSA.**



Get On Top Of The World

- ✓ **Use MSA Funds To Pay For Your Health Care.**
- ✓ **HIGH Deductible + HIGH Co-Pay Insurance = LOW Premium.**

For those who qualify, MSA funds are invested by Fortis and the interest accrues tax-deferred. This means that, if you withdraw the funds at retirement (much like an IRA) for non-medical expenses, you can do so but taxes will then be paid on the interest accrued. Not bad! For this reason, MSAs have been called the "medical IRA" because they offer tax advantages on all contributions, interest and qualified withdrawals.

Since most health conscious patients want to invest in maintaining and improving their health, not in insurance premiums for disease management, the most appropriate insurance plan for them is what formerly was known as "Major Medical"

insurance. The concept here is that you pay a HIGH deductible in exchange for a LOW premium. Currently, the highest deductible allowed is \$5,000. However, Fortis has announced that, due to rising medical costs, a \$10,000 deductible will be introduced during the first quarter of 2003. This will have a positive effect on insurance premiums, driving them downwards. Nevertheless, premiums can vary significantly depending on your age, whether you're an individual or family, which options you choose, etc. However, RCAM can provide you a quick quote on premiums if you give us the following information:

1. **NAME of insured(s);**
2. **AGE—Birthdate;**
3. **ZIP CODE;**
4. **OPTIONS—dental, vision, maternity.**

You can then choose the plan that best suits your needs. For example, the premium for a healthy 30 y/o male, who purchases the "PPO X-tra Plan" with a \$5000 deductible, 50% co-pay and \$2,500 co-pay deductible, is **\$34.85/Month**. Of course, these figures double for a couple and/or increase with age. Children will also bring incremental increases.

Recently, I quoted a friend (56) and his wife (40) **\$186.71/Month** for the same PPO X-tra Plan. Compare this to the **\$700/Month** they were previ-

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MEDICAL SAVINGS ACCOUNT (MSA) and HEALTH INSURANCE

- ◆ MSA is known as a "Medical IRA," for its tax advantages.
- ◆ MSA can be used to pay for covered expenses that apply toward your deductible OR qualified medical expenses that your health plan does NOT cover.
- ◆ "Qualified Medical Expenses" include your deductible, contact lenses, and certain types of alternative medicine.
- ◆ All covered services are applied to ONE deductible and coinsurance.
- ◆ Choose a co-insurance of 100%, 80% or 50%.
- ◆ Options include maternity care and discounts on dental and vision care.
- ◆ Pay for MSA and Health Insurance with ONE integrated deductible.
- ◆ Lifetime maximum benefit of \$3 or \$8 million for PPO and \$3 or \$6 million for Traditional.

SIGN-UP FOR FREE MEDICAL TIPS FROM DR. DAN ROYAL AT WWW.DRROYAL.COM



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ously paying! Thus, they're covered in the event of a true medical (and financial) emergency.

Non-covered healthcare costs can be paid for with either an MSA or WIZECARE (see below). Insureds can still seek provider care out-of-network but at a 20% reduction in reimbursement. Once the insured has met his deductible AND co-pay deductible, the insurance will then pay 100% for ALL medical costs incurred thereafter that same year.

In summary, RCAM now offers you LOW-PREMIUM health insurance coverage for the security and peace of mind you want and need. In this way, you'll be more in control of your life, your finances, and your health! FOR MORE INFORMATION, or a FREE QUOTE, CALL RCAM @ 433-8800. BROCHURES and ENROLLMENT FORMS ALSO AVAILABLE!

Free Offer

WIZECARE WEBSITE

At RCAM, we want to provide you every advantage for a happy, stress-free life. A WizeCare website will make your life MUCH easier! WizeCare helps you to stretch your hard-earned dollars through a unique technique known as "REPRICING." For \$69/month, your entire family can receive PPO rates typically reserved for insurance companies, and save up to 60% on most of your out-of-pocket Health Care expenses.

For example, one member paid \$864 instead of \$7,277, his hospital bill BEFORE WizeCare specialists got it reduced, OR the \$1,945 he would've paid with deductibles and co-pays. Here's how it works:

- (1) Go to WWW.ROYALCENTER.CYBERWIZE.COM;
- (2) CLICK on the "Caduceus" (Symbol for Medicine), the 6th icon from left, top RIGHT of the Web Page;
- (3) CLICK "Sign Up Today" (LEFT side);
- (4) CLICK "New CyberWize Customer";
- (5) Complete "Secure Pricing and Enrollment Form";
- (6) For Dependent Coverage, scroll down to "Dependent Information" and complete the form.

*[You will receive: (1) an ORANGE Physician Referral Card; and (2) a GREEN

card for all other Health Care benefits.]

After enrolling, tour the rest of the

ROYALCENTER.CYBERWIZE.COM website for savings on travel, tax reduction, and shop-

DR. DAN ROYAL UPDATE

QUESTION

(Select the INCORRECT answer)

Dr. Dan Royal is now...

- A) an ATTORNEY;
- B) a dual-licensed PHYSICIAN;
- C) A United States PATENT AGENT;
- D) An INSURANCE AGENT;
- E) A POLITICAL APPOINTEE.

If you answered "A," then you answered correctly. While Dr. Royal has been attending the UNLV William S. Boyd School of Law for the past 3 1/2 years, he will not graduate until May 17, 2003. Further, although he will receive his doctorate of jurisprudence degree at that time, he will not be licensed to practice law until he passes the Nevada State Bar Exam, which is given once a year in July.

As for the other answers, Dr. Royal is licensed in the State of Nevada as both a Homeopathic and an Osteopathic Physician. On October 17, 2002, he successfully passed the

United States Patent Bar Exam. This allows him to assist inventors process their applications for patents with the U.S. Patent Office. To date, he is the only member of his law class, and one of only four UNLV law students/alumni, to take and pass this exam. In order to be eligible to take the exam, one must first have sufficient science background.

This past Summer, Dr. Royal completed courses in both Health & Life and Property & Casualty insurance. He received his insurance license in October 2002. His goal is to provide medical malpractice insurance to integrative physicians (as a Physicians Risk Underwriters' consultant) and Major Medical Health Plans and/or Health Savings Plans to his patients who want them. In December 2002, the Governor appointed Daniel to serve on the Nevada State Board of Homeopathic Medical Examiners. Currently, Dr. Royal is considering a one-year Healthcare Policy Fellowship with the American Osteopathic Association. This explores governmental regulations in the

IMMUNE²⁶ PROTEIN MIRACLE

In June 2000, Michael, a 43 y/o male, was diagnosed with Hepatitis C and end-stage liver disease. His symptoms of ascites (abdominal fluid retention), fatigue, and jaundice progressed rapidly throughout the summer. His gastroenterologist estimated that Michael had been suffering from the Hepatitis virus for 15 years and told him that, without a liver transplant, he would die soon.

Michael's condition continued to deteriorate, resulting in hospitalizations in the intensive care unit. By November 2000, his prognosis was poor and he was given only 2-4 weeks to live. Later that same month, fluid was drained from his abdomen and a shunt was placed in his liver to alleviate the pressure on his damaged liver.

Since no transplant organ was immediately available, Michael's physician gave him the "OK" to begin consuming the biotechnology products with human antibodies (BioChoice Immune²⁶ + BioChoice Immune Support). Within 30 days, Michael began to experience some energy and said he felt "different." After 60 days, he had lots more energy, the jaundice was gone, his appetite had increased significantly and he was gaining weight (but not from fluid retention). Within 4 months, ALL of his symptoms were improved. His weight had gone from 167 lbs. in Nov. 2000 to 220 lbs. in April 2001. Whereas he previously slept all day, he was now sleeping nor-

mally again. Michael has continued consuming Immune²⁶ for the past 2 years. His liver specialist has no "medical explanation" for his recovery, but he did tell him to keep taking the Immune²⁶. Perhaps, most amazing of all is that Michael's test for Hepatitis C has remained undetected in his blood since April 2001.

According to Helen Greenblatt, Ph.D., one of the original researchers of the human antibodies used in Immune²⁶, this patented protein product provides the body with information. This "information," in turn, allows the body to then solve its own problems. In fact, this is basically the underlying theory to ALL holistic medical approaches. Michael just happens to be a good example of this principle in practice. Good things can happen for you, too!

Remember, Immune²⁶ and Immune Support are the ONLY proteins with HUMAN ANTIBODIES against pathogenic gut bacteria in humans. In fact, as of 1992, it is now listed in the Physicians Desk Reference under "dietary supplements." While a good source of protein can help with underlying sugar regulation, thyroid function, muscle growth, etc., the BioChoice products provide the additional advantage of enhanced immune protection *specific for humans*. FOR MORE INFORMATION, get a BioChoice Protocol from RCAM. Use it daily as a supplement or meal replacement. Because your health is too impor-