

Discount Medical Plan Application - My Advocate Plan

This application, along with your fulfillment kit will serve as your entire membership agreement.

Member Information

First Name: _____ MI: _____

Last Name: _____ DOB: _____

Street Address: _____

City: _____ St: _____ Zip: _____

Daytime Phone: _____

Evening Phone: _____

E-mail Address: _____

Membership Fee

(Family members include: member spouse and legal dependents)

Monthly **Annually**

Family \$15.95 \$159.00

Application Fee

\$20.00 - A ONE-TIME, NON-REFUNDABLE PROCESSING FEE IS REQUIRED WITH EACH APPLICATION

Family Members

(Date of birth required to add spouse and legal dependents)

First	Last	MI	DOB
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Credit or Debit Card

Visa MasterCard Discover Amex

Name of Cardholder: _____

Card/Debit Card #: _____

Expiration Date: _____

Bank Draft

Name of Account Holder: _____

Checking Savings

Please include a voided check with this application

Name of Bank: _____

City and State of Bank: _____

Routing # (9 #'s at bottom of check): _____

Account #: _____

Payment Authorization

Membership Terms and Conditions

I authorize Careington International to bill my credit/debit card or my checking account for this program; it will remain in force until I notify them in writing to cancel. Processing will be delayed on applications without a form of payment. Charges will appear as "Careington International" on your monthly statement. This application, along with your welcome kit, with all product details, will serve as your membership agreement. Please keep the brochure portion for your records. You will receive your welcome kit after we process your application.

Signature: _____ Date: _____

You can mail your application to Careington International Corporation, P.O. Box 2568, Frisco, Texas 75034-9929 or fax it to (877) 335-7811.

Agent Code _____ Group Code MYADV-09

TERMS & CONDITIONS

Renewal Conditions: By joining a plan, you are authorizing Careington to bill your credit card or checking account for the plan you have selected. This charge shall remain in force until you notify Careington International Corporation in writing of its cancellation. By joining, you indicate you have read the terms and conditions of the plan. This plan will automatically renew at the end of your membership term on an annual basis, and your credit card or bank account will be automatically charged or drafted for the appropriate amount.

Termination Conditions: Careington reserves the right to terminate plan members from its plan for any reason, including non-payment.

Cancellation Conditions: You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less the processing fee, if applicable. FL Residents: You have the right to cancel within the first 30 days after effective date. If for any reason during this time period you are dissatisfied with the plan and wish to cancel and obtain a refund, you must submit a written cancellation request. Careington will accept and cancel program memberships at any time during the membership period and will cease collecting membership fees in a reasonable amount of time, but no later than 30 days after receiving a cancellation notice. Please send a cancellation letter and a request for refund with your name and member number to Member Services, Careington International Corporation, P.O. Box 2568, Frisco, TX 75034 or fax to 888-335-7330. You may also submit cancellation by email: member@careington.com. If Careington is billing you quarterly, semi-annually or annually, Careington will, in the event of cancellation of the membership by either party, make a pro-rata reimbursement of the periodic charges to the member.

Description of Services: Please see the enclosed materials for a specific description of the programs that you have purchased.

Limitations, Exclusions & Exceptions: This program is a discount membership program offered by Careington. Careington is not a licensed insurer, health maintenance organization, or other underwriter of health care services. No portion of any provider's fees will be reimbursed or otherwise paid by Careington. Careington is not licensed to provide and does not provide medical services or items to individuals. You will receive discounts for medical services at certain health care providers who have contracted with the plan. You are obligated to pay for all health care services at the time of your appointment. Savings are based upon the provider's normal fees. Actual savings will vary depending upon location and specific services or products purchased. Please verify such services with each individual provider. The discounts contained herein may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices by participating providers and subject to change without notice. Any procedures performed by a non-participating provider are not discounted. From time to time, certain providers may offer products or services to the general public at prices lower than the discounted prices available through this program. In such event, members will be charged the lowest price. Discounts on professional services are not available where prohibited by law. This plan does not discount all procedures. Providers are subject to change without notice and services may vary in some states. It is the member's responsibility to verify that the provider is a participant in the plan. At any time Careington has the right to eliminate a Participating Professional from the Careington network in which they are associated and may substitute Provider networks at its sole discretion. Careington cannot guarantee the continued participation of any provider. If he or she leaves the plan, you will need to select another provider. Providers contracted by Careington are solely responsible for the professional advice and treatment rendered to members and Careington disclaims any liability with respect to such matters. Services and service providers may change or be discontinued at anytime with notice as required by law.

Complaint Procedure: If you would like to file a complaint or grievance regarding your plan membership, you must submit your grievance in writing to: Careington International Corporation, P.O. Box 2568, Frisco, TX 75034. All complaints or grievances are documented in the monthly Quality Assurance log along with the date and content of the complaint or grievance. Members have the right to request an appeal of the complaint and grievance resolution. Appeals will be sent to the Committee and will be entitled to a second review with different individuals. After completing the complaint resolution process and you remain dissatisfied, you may contact your state insurance department. TX Residents: All complaints will be completed within 72 hours of receipt with the exception of billing inquiries that require further research or documentation.

Careington My Advocate Discount Plan



For only **\$14.95/month** or **\$149/year**, you can access tax and legal advice, financial counseling, concierge services and more!

It's easy to save on dental expenses with Careington

Tax Advice

- Free review of member's prior year tax return and access to unlimited tax advice and information via toll-free phone number, e-mail, fax and Web site portal
- Tax advice and information available for retirement accounts, health care spending accounts, investment strategies, capital gains, real estate, divorce, inheritance and more

The tax advice is provided by Tax Rite.

Concierge Services

- Professional assistance with entertainment arrangements, travel coordination, meeting planning and more provided by a concierge staff
- Concierge staff is available 24 hours a day, seven days a week, 365 days a year and can be contacted by phone, e-mail, fax or online

The concierge services are provided by Les Concierges.



Identity Theft Coverage

- Identity theft specialists on call 24/7 to guide individuals through the process of restoring their identity profiles and credit records
- Coverage is provided for lost wages due to time off work to handle a covered stolen identity event
- Expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans and reimbursement of fees are covered

The identity theft coverage is provided by Chartis*.

**Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage not available to residents of New York.*

Financial Counseling

- Access to highly trained and accredited financial counselors via an on-demand telephonic counseling helpline on topics such as: debt and cash management, investing and financial planning, retirement and estate planning, home buying and more
- Seminars and online educational resources such as tools, calculators and articles are also available

The financial counseling is provided by askAFS.

Dependent Care

- Comprehensive consultations and referrals for elder care, child care and care for people with disabilities
- Educational resources available on topics such as parenting, child care, starting a family, adoption, school selection, college planning, elder care giving, nursing homes and more

The dependent care services are provided by Work and Family Descriptions.

Legal Advice

Assistance with personal and family legal issues from a pre-qualified network of over 20,000 attorneys in all 50 states

Access to free services such as:

- Simple will with annual updates
- One-on-one and phone consultations for new legal matters
- Phone calls made and letters written on a member's behalf
- Assistance with government programs
- Advice on self-representation in small claims court
- Attorney review of up to six pages of legal documents for each new legal matter
- Additional legal services available for low hourly rates or discounted contingency fees.

The legal advice is provided by Legal Club of America

How to Join the Plan

- Phone: (800) 400-8789 between 8:30am and 5:30pm CST Monday through Friday
- Online: www.careington.com
- Fax: (877) 335-7811
- Mail: Careington International Corporation
Attn: Member Services
7400 Gaylord Parkway
Frisco, TX 75034

Careington is the leading provider of health care and lifestyle discount plans in the industry.

- Everyone is accepted
- Unlimited plan usage, with no administrative forms to file
- Membership includes family members
- You can cancel in 30 days and receive a full refund, less your processing fee



Offered by:
Careington International Corporation