

It's easy to save on health care expenses with Careington

Prescriptions

- Average savings of 15% to 20% on brand name drugs, and average savings of 25% on generic drugs
- Access to over 59,000 pharmacies such as CVS®, Wal-Mart®, Target®, Kroger®, Walgreens®, Rite Aid®, Publix®, Safeway®, Costco® and more

The prescription discounts are provided by WellDyneRx.

Dental Care

- 5% to 60% savings on most dental procedures, including routine oral exams, unlimited cleanings, and major work such as dentures, root canals and crowns
- 5% to 20% savings on normal fees – where available – for specialties such as orthodontics, endodontics, oral surgery, pediatric dentistry, periodontics and prosthodontics
- Access to over 67,000 participating dentists and specialists nationwide

The dental care discounts are provided by Careington International Corporation.



Vision Care

- 15% to 35% savings on eye exams, eyeglasses and contact lenses
- Access to over 34,000 participating providers nationwide

The vision care discounts are provided by VSP Choice AccessSM Plan.

24-Hour Nurse Line

- Access to registered nurses via a toll-free number, 24 hours a day, seven days a week
- Access to a pre-recorded health information library consisting of over 1,100 topics

The free 24-hour nurse line is provided by CareNet.

Hearing Care

- Savings on hearing exams, and approximately 25% savings on hearing aids at any HearPO provider
- Access to over 2,100 provider locations

The hearing care discounts are provided by HearPO.

Diabetic & Medical Supplies

- 20% to 30% savings on the retail price of durable medical equipment, and 20% to 40% savings on the retail price of disposable medical supplies
- 20% to 25% savings on the retail price of nutritional supplements and daily living aids

The diabetic and medical supply discounts are provided by Better Living Now.

Foot & Ankle Care

- 50% savings on the initial exam fee, and 20% savings on other products and services that treat foot and ankle problems
- Access to over 3,500 participating providers

The foot and ankle care discounts are provided by HealthCare Networks of America.

Life Insurance

- Members access free quotes, expert advice from licensed insurance reps and the option to purchase up to \$500,000 of term life insurance without a medical exam, just by answering a few health questions via Web site
 - Quickly compare top-rated carriers
 - Compare quotes and purchase life insurance
- Life insurance quotes are provided by Efinancial Services.

Identity Theft Protection

- LifeLock guarantees that if your identity is compromised, LifeLock will come to your aid and resolve the situation, spending up to \$1 million
- eRecon™, a regular patrol of the Internet in search of your confidential information being illegally traded or sold online
- Fraud alerts on all of your credit reports, to help prevent anyone from opening an account in your name without your knowledge
- Reduction of pre-approved credit offers and dramatically reduced junk mail

The identity theft protection is provided by LifeLock

Additional Health Care Services

- 5% to 30% savings on long-term care services from HealthCare Synergies
- 40% to 70% savings on funeral products planning merchandise from Tribute Direct
- Access to accredited financial counselors via a toll-free help line from askAFS
- Personal identity theft insurance** from Chartist, Inc.
- Financing options for health care procedures from My Medical Loan.*

*Some programs require approval of an application
**Not available in NY.

How to Join the Plan

1. Phone: (800) 400-8789 between 8:30am and 5:30pm CST Monday through Friday
2. Online: www.careington.com
3. Fax: (877) 335-7811
4. 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

Disclosures:

THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.*

This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. You may access a list of participating health care providers at www.searchforaprovider.com. Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This program is not available in Montana and Vermont. *Medicare statement applies to MD residents when pharmacy discounts are part of program.



Offered by:
Careington International Corporation