

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 58,000 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 65,000 participating dentists and specialists nationwide

The dental care discounts are provided by Careington

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.

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 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 1,800 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.

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 Chartis, Inc. Comprehensive identity theft protection from LifeLock

Financing options for health care procedures from My Medical Loan.*

**Some programs require approval of an application*

***Not available in NY.*



The Careington Advantage

For More Information Contact:

Bret Harding (801) 372-2647

Email: Bret@HardingInsuranceBrokers.com

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.

All plans include a 45-day satisfaction guarantee

Everyone is accepted

Unlimited plan usage, with no administrative forms to file



Offered by:
Careington International Corporation
www.careington.com