## Careington Dental Discount Plan

Low Monthly Rate of \$11.95\*

Keeping you and your family healthy can be expensive and hard to do. The **Care**ington Dental Discount Plan can help reduce your overall dental costs by taking advantage of discounts on exams, cleanings, fillings, crowns, root canals, dentures, braces and more. This isn't insurance, so you can use it right away and the program has unlimited usage. Simply become a member, show your member ID card to a participating dentist in your area and receive the discount off the regular-priced fee at the time of service. It is that easy! Here is what you get with the plan:

\*Plus a one-time, non-refundable \$20.00 processing fee.

#### **Dental Discounts**

Members may take advantage of savings offered by an industry leader in dental care. **Care**ington International Corporation is one of the most recognized professional dental networks in the nation and boasts one of the largest dental networks nationally with a focus on neighborhood dentists. **Care**ington networks are a leader in member-transparent pricing with robust fee schedules.

- Save 5% to 60% 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 orthodontics including braces and retainers for children and adults
- 5% to 20% reduction on specialist's normal fees. Specialties include: Endodontics, Oral Surgery, Orthodontics, Pediatric Dentistry, Periodontics, and Prosthodontics where available
- · Cosmetic dentistry such as bonding and veneers also included
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements.
- Members may visit any participating dentist on the plan and change providers at any time.



#### Sample Savings Chart

Procedure Description	Regular Cost *	Plan Cost**	\$ Savings	% Savings
Adult Cleaning	\$122	\$57	\$65	54%
Child Cleaning	\$84	\$42	\$42	50%
Routine Checkup	\$73	\$28	\$45	61%
Four Bitewing X-rays	\$80	\$38	\$42	53%
Composite (White) Filling Code	\$182	\$93	\$89	49%
Crown (porcelain fused to noble metal)	\$1,317	\$735	\$582	44%
Complete Upper Denture	\$1,832	\$977	\$855	47%
Molar Root Canal	\$1,312	\$677	\$635	48%
Extraction (single tooth)	\$222	\$97	\$125	57%
		Avera	ge Savings: 5	51%

# See reverse side for additional discounts and savings.

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## Careington Dental Discount Plan

### **Medical Financing Options**

Members do not have to put off that necessary medical procedure or the cosmetic procedure that they have always wanted because they do not have the money right now! MedicalFinancing.com can help members get financed for their next medical procedure.

#### Featured services include:

- · Low monthly payments
- No down payment required
- Competitive interest rates
- Same as cash financing programs for up to 2 years\*
- · Flexible payment options and more.

#### **Elective Medical Procedures include:**

- · Cosmetic Dentistry
- Weight loss surgery
- · Vision Correction
- · Hair Restoration
- Chiropractic and more.

#### **Necessary Medical Procedures include:**

- Stem Cell Treatment
- Hip Replacement
- **Knee Replacement**
- · Cataract Surgery
- Maternity Loans and more.

\*The APR rates may vary dependina on your credit ratina and loan term selected. All offers and interest rebates are

#### **Life Insurance Quotes Referral**

With Efinancial, clients can now shop and compare life insurance quotes from the nation's top-rated carriers by providing life insurance quotes and fulfillment for their members. Efinancial works closely to assist members who are searching for affordable life insurance coverage. Efinancial was created to give consumers a better way to purchase life insurance. The company was built from the ground up using the most advanced technologies to create a world-class customer experience. Efinancial emerged onto the market delivering the ability to shop online, as well as leverage an information center to get expert advice over the phone. Efinancial is one of the nation's largest distributors of life insurance products. They are proud to be recognized by INC magazine as one of the fastest growing private companies in America two years in a row.

#### **Key Benefits of Efinancial:**

- · Term life insurance site provides instant access to 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.
- The user-friendly site is a great resource and designed to give users access to quickly compare top-rated carriers with one easy to use tool.
- Compare life insurance quotes, determine the best carrier based on their needs, and purchase from one of the country's largest life insurance distributors.



Offered by: Careington International Corporation

For additional information, please contact:

**Agent Name** (XXX) XXX-XXXX agent@email.com

Monthly*	Annually*	
\$11.95	\$119.00	

\*Plus a one-time, non-refundable \$20.00 processing fee.

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#### **Disclosures:**

**THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.** This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careington.com. A written list of participating providers is available upon request. You may 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, AR and TN residents will be refunded processing fee). Discount Medical Plan Organization and administrator: **Care**ington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont or Washington.

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