

Careington Multi-Care Discount Plan

Low Monthly Rate of
\$15.95

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.

LASIK Vision Correction Surgery

- 15% savings on standard prices, or 5% savings on promotional prices of LASIK vision correction surgery
- Access to 570 locations nationwide

The LASIK vision correction surgery discounts are provided by LCA-Vision's National Lasik Network.

Weight Loss Surgery

- A \$1,000 discount off the regular price for gastric banding weight loss surgery
- Access to a national network of over 100 participating locations

The lap band surgery discount is provided by the Gastric Banding Panel Group.

Chiropractic Visits & Alternative Health Care

- 25% savings on health services such as chiropractors, dietitians, massage therapists and acupuncturists
- Access to over 20,000 providers nationwide

The chiropractic and alternative health care discounts are provided by American Specialty Health.

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.

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.



Medical Loan

- Financing options available for inpatient or outpatient procedures at the hospital, cosmetic surgery, weight loss surgery, vision correction surgery or any other medical procedure
 - Low monthly payments and no down payment required
- Medical loans are provided by My Medical Loan.*

*Approval of an application may be required



Monthly

Annually

\$15.95

\$159.00

\$20.00 non-refundable 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.