

Careington Dental Discount Plan

Low Monthly Rate of
\$11.95

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 95,000 dental access points

The dental care discounts are provided by Careington International Corporation.

Sample Savings Based on National Average*

Description	Plan Cost	Regular Cost	Savings
Adult Cleaning	\$61	\$114	47%
Child Cleaning	\$44	\$79	45%
Routine Checkup	\$31	\$64	52%
Four Bitewing X-rays	\$41	\$74	46%
Composite (White) Filling	\$99	\$175	43%
Crown (porcelain fused to noble metal)	\$752	\$1,301	42%

* Regular cost is based on the average of the 80th percentile usual and customary rates as detailed in the Ingenix Report for 2010 in Los Angeles, Orlando, Chicago and New York City.

** These fees represent the average of Careington's PDNP Series fee schedule in Los Angeles, Orlando, Chicago and New York City. Prices subject to change.

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.

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.*

*Some programs require approval of an application

**For additional information,
contact us at (800) 400-8789.**

Monthly

\$11.95

Annually

\$119.00

\$20.00 non-refundable processing fee



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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. This plan is not currently available in Washington. *Medicare statement applies to MD residents when pharmacy discounts are part of program.

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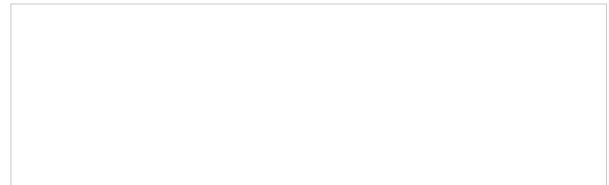
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Careington Plan de Descuento Sólo Dental

Baja tasa mensual de
\$11.95

Cuidado Dental

- Ahorros de 5% al 60% en la mayoría de los procedimientos dentales, incluyendo exámenes orales de rutina, limpiezas ilimitadas y procedimientos mayores, tales como dentaduras, endodoncias y coronas
- Ahorros de 5% al 20% donde estén disponibles, en tarifas normales para las especialidades tales como ortodoncia, endodoncia, cirugía oral, odontopediatria, periodoncia y prótesis dentales
- Acceso a más de 89,500 dentistas y especialistas participantes en toda la nación

El programa dental es administrado por Careington International Corporation.



Seguro de Vida

- Miembros de las cotizaciones de acceso gratuito, asesoramiento especializado de los representantes de seguros con licencia y la opción de comprar hasta \$ 500,000 de seguro de vida sin examen médico, con sólo responder a una preguntas sobre su salud a través del sitio web
 - Comparar rápidamente las compañías de primer nivel
 - Compara y compra las cotizaciones de seguros de vida
- Cotizaciones de seguros de vida son proporcionados por Servicios Efinancial.

Préstamos Médicos

- Opciones financieras disponibles para procedimientos en y fuera del hospital, cirugía cosmética, cirugía para pérdida de peso, cirugía para corrección óptica o cualquier otro procedimiento médico
 - Bajos pagos mensuales y pago inicial no es requerido
- Los préstamos médicos son proporcionados por My Medical Loan*

**Algunos programas requieren aprobación de una solicitud.*

**Para obtener información
adicional, comuníquese con
nosotros al (800) 400-8789**

Mensual

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\$ 20.00 Pago no-reembolsable



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