

Careington SilverCare Discount Plan

Low Monthly Rate of
\$14.95

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 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.

Identity Theft Coverage

- Identity theft specialists on call 24/7 to guide individuals through the process of restoring their identity profiles and credit records
- Coverage is provided for lost wages due to time off work to handle a covered stolen identity event
- Expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans and reimbursement of fees are covered

The identity theft coverage is provided by Chartis*.

**Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage.*

Coverage not available to residents of New York.

Financial Counseling

- Access to highly trained and accredited financial counselors via an on-demand telephonic counseling helpline on topics such as: debt and cash management, investing and financial planning, retirement and estate planning, home buying and more
 - Seminars and online educational resources such as tools, calculators and articles are also available
- The financial counseling is provided by askAFS.



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
- eReconTM, 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

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*

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



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Monthly	Annually
\$14.95	\$149.00

\$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.