

Careington Dental Discount Plan

Low Monthly Rate of
\$11.95

Careington Sample Savings

Description	* Regular Cost	** Plan Cost	Savings
Adult Cleaning	\$114	\$52	54%
Child Cleaning	\$79	\$38	52%
Routine Checkup	\$64	\$26	59%
Four Bitewing X-rays	\$74	\$35	53%
Composite (White) Filling	\$175	\$86	51%
Crown (porcelain fused to noble metal)	\$1,301	\$676	48%
Complete Upper Denture	\$1,763	\$899	49%
Molar Root Canal	\$1,270	\$622	51%
Extraction (single tooth)	\$219	\$89	59%

* 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 PDN5 Maximum Access Series fee schedule in Los Angeles, Orlando, Chicago and New York City.

Prices subject to change

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.

Life Insurance Quotes Referral

- 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 referral 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, please contact:

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Monthly

\$11.95

Annually

\$119.00

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