

**24 Hour Nurse's Help Line**

Live nurses available to members 365 days a year! In an effort to assist members in becoming more informed about their health care, we are pleased to offer a telephone service that allows members to ask questions and receive information about their health information program that combines confidential, non-directive health care decision counseling by nurses with credentialed medical information.



Members and their family have unlimited access to nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive.

Features Include...

- Toll-free and fully confidential availability to registered nurses, 24 hours a day
- Access to an audio library on over 1,100 health topics (550 topics in Spanish)
- Information about self care techniques for common symptoms
- Explanations on what to expect during a medical test
- Help from a registered nurse who can answer questions regarding:
  - Diagnostic and surgical procedures
  - A recently diagnosed medical condition
  - Prescription and over the counter medication information
  - Home medical emergencies

This service can help members become more knowledgeable about health care services and more comfortable working in partnership with their health care providers.

**Diabetes Management with Better Living Now**

- Save 20% to 30% on durable medical equipment and 20% to 40% on disposable medical supplies
- Save 20% to 25% on nutritional supplements and daily living aids



**FUNERAL PLANNING SERVICE**

SilverCARE provides families with professional advice around the clock from hospice-trained counselors, not sales people. In an emergency, you and your family can now make pressure-free decisions from the privacy of your own home.

- On-line comprehensive end of life pre-planning and coordination
- Control the cost of your funeral with savings of 40% to 70% on end of life merchandise
- Ensure that personal records are organized and easy for your survivors to locate and your wishes known



**PERSONAL HEALTH AND LIFESTYLE PLAN FOR SENIOR ADULTS**

Taking the first step to your personal health is the right step. Now you can enjoy your own personal goals to be healthy on your terms with a plan that makes sense, saves you money and helps you get and stay well. SilverCARE will get you on the road to a healthier mental, physical and emotional lifestyle. Save money on your individual health and lifestyle needs.

**Feel better. Live better. Look better with SilverCARE**

**SilverCARE is YOUR way to Live Well!**

**For more INFORMATION or to SIGN UP for your own SILVERCARE plan PLEASE CALL 1-866-222-2558 between 8:30am and 5:30pm CST and SPEAK with one of our sales REPRESENTATIVES about this UNIQUE program**



*Silver* **CARE**  
Body ♦ Spirit ♦ Lifestyle



**45 Day Satisfaction Guarantee**

Personal Health & Lifestyle Plan for Senior Adults

## LONG TERM CARE

One out of four Americans will face the dilemma of paying for long term care service for themselves or a family member.

- Save from 5% to 30% off the normal fees for services from HSI's network of more than 4,300 providers.
  - Skilled nursing facilities
  - Assisted living facilities
  - Home health care
  - Home health aides
  - Hospice care
  - Durable medical equipment
  - Physical and occupational therapies

### Disclosures:

1. **THIS PLAN IS NOT INSURANCE.**
2. The plan provides discounts at certain healthcare providers for medical services.
3. The plan does not make payments directly to the providers of medical services
4. 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.
5. Discount Medical Plan Organization and administrator: **CAREINGTON International Corporation**, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380

Note to Utah residents: This contract is not protected by the Utah Life and Health Guaranty Association. 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 Vermont and Montana.

## DENTAL

### CAREINGTON International Corporation The Dental Network that Places Your Care First

- Average annual savings of \$1,200 per family on dental work
- Over 54,000 participating providers nationwide
- Save 20% to 50% on most dental procedures including oral exams, cleanings and dentures, root canals, and crowns
- Orthodontics included for children and adults
- Cosmetic dentistry such as bonding and veneers also included
- All specialties included - Endodontics, Oral Surgery, Orthodontics, Pedodontics, Periodontics and Prosthodontics - a 20% reduction on normal fees where available
- 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

## IDENTITY THEFT PROTECTION

Identity theft is the fastest growing financial crime in America – striking nearly 10 million victims in the last year alone.



### Highlights

- Unparalleled Customer Service - Highly trained identity theft specialists are on call to guide individuals through the process of restoring their identity profiles and credit records.
- Income Protection - Coverage is provided for lost wages related to a covered stolen Identity event.
- Expense Reimbursement - 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.

\*Not available in FL, NV, and NY.

## VISION

### Services with EYE CARE INTERNATIONAL Discount Program

- Savings of 15% to 25% on medical eye care
- 40% to 60% on eyewear through Eye Care International (ECI)
- Access to more than 30,000 eye care professionals and over 13,000 locations nationwide including Sears, Target, JCPenney, Pearle Vision, EyeMasters, EyeDrX, VisionWorks, Eyeglass World, and many others
- Save 10% to 20% on a large selection of brand name conventional contact lenses
- Reduced fees on cosmetic surgery, including eyelid surgery
- Savings range from 15% to 25% on all elective procedures and include LASIK and CO2 skin resurfacing.
- Save 20% to 60% on mail-order conventional contact lenses.
- Members also receive one free eye exam per family per year at participating provider locations



## HEARING CARE

SilverCARE members receive discounts that make hearing-aid services accessible, as well as affordable.

- 30% discount on hearing evaluations and exams
- 5% to 60% discount on hearing aids at any HearPO provider
- Over 200 models of hearing aids available, including the newest programmable and digital technology
- Follow-up services at no charge for one year
- Access to over 1,600 locations nationwide
- Provided by the manufacturers of the nation's largest provider of top-quality hearing instruments, HearPO

## PRESCRIPTION DRUG DISCOUNTS

Members have access to discounts on most FDA-approved prescription drugs. On average, members will save 13% off brand name drugs and 31% off generic drugs.

Members simply present the discount card to the pharmacist at one of the nearly 57,000 participating pharmacies. The pharmacist will enter the member information (as provided on the card) into the system and the discount will be automatically calculated and applied to the transaction. This plan applies to the member's entire family.

Accepted in over 57,000 pharmacies nationwide including:

Albertsons	Costco	CVS
Kmart	Kroger	Publix
Rite Aid	Safeway	Target
Wal-Mart	Walgreens	Winn Dixie

Discounts are available at participating pharmacies only.

## PODIATRY CARE

Members receive savings on foot and ankle care.

- Save 50% on the provider's normal fee for the initial exam
- Save 20% on the provider's normal fee for all other services and products
- Over 3,500 providers nationwide

