

PRESCRIPTION DRUG DISCOUNTS

Members have access to discounts on most FDA-approved prescription drugs. On average, members will save 20% off brand name drugs and 55% off generic drugs.

Members simply present the discount card to the pharmacist at one of the nearly 53,000 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.

Members who are seeking additional savings along with the convenience of home delivery, the prescription mail-order service is just right!

Accepted in over 53,000 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.

HEARING

Additional Savings on Hearing with HearPO

- 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



DENTAL

CAREINGTON International Corporation

- Average annual savings of \$1,200 per family on dental work
- Over 54,000 participating providers nationwide
- Save 20% to 60% on most dental procedures including oral exams, cleanings and dentures, root canals, and crowns
- Orthodontics included for children and adults at a 20% savings
- 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
- 45-day risk-free trial period
- 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
- Use as often as needed

THREE RIVERS PROVIDER NETWORK

The Three Rivers Provider Network (TRPN) provides members with average savings of 20%-25% on medical services at participating physicians and hospitals. TRPN is committed to providing excellent service along with the highest quality of member and provider relations.

- The nationwide network features over 475,000 providers, including over 450,000 physicians and over 22,000 ancillary providers.
- Plus, members can access discounts at over 1,300,000 provider locations nationwide, including:
 - Network physicians
 - MRI centers
 - Radiology
 - Home health
 - Chiropractors
 - Mental health
 - Ancillary facilities
 - Laboratories
 - Urgent care clinics
 - DME
 - Physical therapy



CAREINGTON
International Corporation

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www.Careington.com

CAREINGTON TOTAL-CARE



45 Day
Satisfaction
Guarantee

www.cmctotalcare.com

PRIVATE HEALTHCARE SYSTEMS (PHCS)

- The plan offers savings averaging from 20% to 45% with service to millions of patients annually through over 350,000 medical doctors including:
 - Family Practice
 - Internal Medicine
 - Cardiology
 - Radiology
 - Neurology
 - Oncology
 - Orthopedic
 - Pediatric
 - OB/GYN
 - Allergy
- Participating providers are screened by a team of professionals and must pass strict credentialing criteria prior to joining the PHCS network. There is no limit on the number of times you can access a participating provider in this program.
- PHCS is the largest proprietary PPO in the country with nationwide access



HEALTH AND WELLNESS

American Whole Health

- Unlimited visits and no limits on access to care
- Save 10% to 30% on:
 - Chiropractors
 - Exercise Specialists
 - Dieticians
 - Holistic Health Practitioners
 - Herbal Consultants
 - Acupuncturists
 - Massage Therapy and Body Work
- Save 10% to 30% on these popular programs:
 - Yoga
 - Meditation
 - Relaxation Therapy
 - Reflexology
 - Nutrition
 - T'ai Chi/Chi Kung



- All provider credentials are carefully verified and required to pass a credentialing application procedure in which a thorough ethical and professional background check is completed
- Toll-free number to locate network providers nearest you
- Save 25% on Vitamins and Nutritional Supplements
- Full line of quality Vitamins, Minerals, Herbs and Supplements

VISION

Value Added Vision Services with EYEMED Vision Care Discount Program

- Save 15% to 45% on retail price of eyewear
- \$5 off comprehensive exams and \$10 off contact lens exams
- 15% off conventional contact lenses
- 15% off the retail price or 5% off the promotional price of LASIK or PRK surgery, whichever is the greater discount
- Use as often as needed
- Access over 40,000 providers nationwide including private practitioners and leading optical retailers: LensCrafters®, Target Optical® and most Sears Optical® and Pearle Vision® locations
- Credentialing requirements established for all doctors-including an independent Peer Review Panel for quality assurance
- Toll-free number and online access to locate providers nearest you

DIABETES CARE AND SUPPLIES

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

LASIK VISION CORRECTION

Qualsight helps you significantly reduce the cost of laser vision correction which makes it more affordable and attainable.

Qualsight offers -

- **Access to Experienced Physicians Nationwide**
 - Board Certified Ophthalmologist using state of the art, FDA approved LASIK vision correction technologies

24 HOUR NURSE LINE

24 Hour Nurse's Help Line

Enjoy the additional peace of mind you will receive from having immediate access to care advice any time of the day or night through our 24 Hour NurseLine. With this service you will have the opportunity to speak with a highly trained professional nurse to give guidance and support when making self-care decisions about such health topics such as:

- Emergent Care Situations
- Common Illnesses
- Pediatric & Adult Health Concerns
- Senior Health Issues
- Women's Health
- Behavioral & Mental Health
- Accidents & Injuries
- Breastfeeding, Childbirth & Newborn
- Nutrition & Fitness
- Medication Information



- Access to an audio library on over 1,100 health topics in English and Spanish
- Timely services make a difference when addressing you and your family's important healthcare needs and concerns. Some of the services we offer include clinical assessment, nurse triage advice, provider referrals, disease management, and lifestyle intervention programs.
- Our team of professional registered nurses use nationally recognized adult and pediatric guidelines utilized in medical call centers, hospitals and physician offices.

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.