

FREQUENTLY ASKED QUESTIONS

How do I use my dental plan?

Please call your dentist to verify that he or she is a participating provider on your plan. For the most current information and weekly provider updates, please visit our website at www.careington.com.

How often can I use my plan?

Careington places your care first. There are no limits on how much you can use your plan or visit your dentist.

What type of emergency plan do I have?

In case of emergency, you should contact your usual network provider. If your provider is unavailable, contact a Member Service representative or visit our website to locate another provider in your area.

Can I use this plan even if I already have insurance? If so, how?

Yes, as long as your plan isn't a PPO, HMO, or another discount plan. Careington can coordinate services with other plans. In order to receive services from Careington, you must first visit one of our providers. After paying the reduced fee, you will then need to file a claim with your insurance company for reimbursement.

My dentist isn't currently on Careington's provider panel. What can I do?

Once you let our Member Services department know who your dentist is, we will contact him or her about becoming a provider.

Contact Us

Call 1-866-222-2558 between 8:30 a.m. and 5:30 p.m. Central Time, Monday through Friday, and one of our friendly and professional representatives will assist you, or you may visit our website at www.careington.com.

Quality Assurance

Our providers go through an extensive credentialing process to ensure that you are receiving the highest quality dental care.

Your First Visit

Take time to familiarize yourself with the scheduling, payment, and emergency care procedures of your dentist's office. Also, make sure to contact your doctor to verify that he or she is a participating provider on your plan and present your membership card at every visit.

Multi-lingual

Careington's language line makes it simple for members to communicate questions about their program or to locate a provider with our Member Service representatives in over 200 languages.

Questions?

Call 1-866-222-2558
8:30 a.m. to 5:30 p.m. CST
Monday through Friday

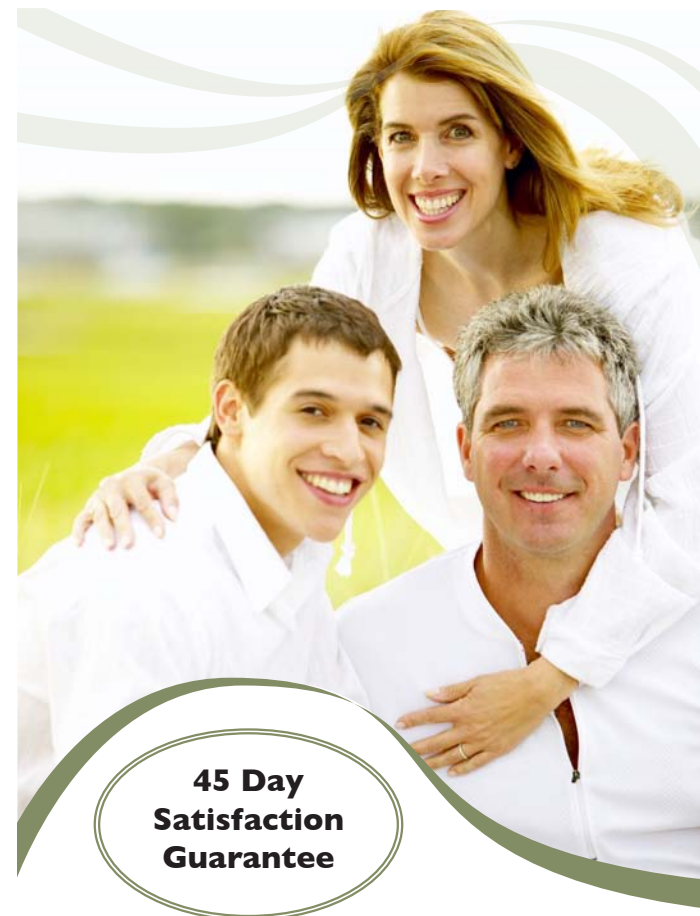


Careington International Corporation
7400 Gaylord Parkway
Frisco, Texas 75034
1-866-222-2558
www.careington.com

0508



Dental-Vision Savings Plan



**45 Day
Satisfaction
Guarantee**

Dental - Vision - LASIK

www.careington.com

Dental Discounts

- Members may take advantage of savings offered by an industry leader in dental care. Careington International Corporation is one of the most recognized professional dental networks in the nation and boasts a provider network of over 62,000 providers nationwide.
- Average annual savings of \$1,200 per family on dental work
- Save 20% to 60% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns
- Orthodontics included for both children and adults at a 20% savings
- Cosmetic dentistry such as bonding and veneers also included
- All specialties included—Endodontics, Oral Surgery, Orthodontics, Pediatric Dentistry, Periodontics, and Prosthodontics – a 20% reduction on normal fees where available
- Members may visit any participating dentist on the plan and change providers at any time

LASIK Services

- Over 600 locations nationwide
- Savings of 40% to 50% off the overall national average cost for LASIK surgery!
- A FREE consultation to discuss the procedures available, and conduct a preliminary screening to determine if you are a potential candidate
- Experienced surgeons who have performed more than 1.1 million laser correction procedures
- Fully refundable deposit (even if you decide not to have the surgery)
- Physician-recommended procedure using leading-edge FDA approved technology
- Nationwide access to board-certified ophthalmologists using state-of-the-art, FDA approved LASIK vision correction technologies
- Interest free financing plans up to 4 months or payments as low as \$42 per month available to qualified candidates

Vision Services

- Save 20% to 60% off retail price of eyewear
- 15% off conventional contact lenses
- \$5 off routine exams and \$10 off contact lens exam
- 15% off the retail price or 5% off the promotional price of LASIK or PRK procedures, whichever is the greater discount
- Access over 40,000 providers nationwide including access to independent optometrists, ophthalmologists, and opticians at leading optical retailers such as Pearle Vision®, LensCrafters®, Sears Optical® and Target Optical®.

Disclosures:

1. THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.*

2. 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.

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. Before purchase, you may access a list of participating health care providers at searchforaprovider.com. Upon request the plan will make available a written list of participating health care providers.

6. 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.

7. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Note to Texas Consumers: Regulated by the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; telephone 1-800-803-9202 or (512)463-6599 website: www.license.state.tx.us/complaints. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. *Medicare statement applies to MD residents when pharmacy discounts are part of program. This program is not available in Vermont.

