

# 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 65,000 participating dentists and specialists nationwide

The dental care discounts are provided by Careington International Corporation.

## Vision Discounts

- Members save 15% to 35% on eye exams, eyeglasses, and contact lenses
- Access more than 34,000 participating providers nationwide

The vision discounts are provided by VSP Choice Access® Plan.

*\*Not available in MT and VT*

## 24-hour Nurse Line

- Access to nurse triage services 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
- HIPAA compliant

The nurse line program is provided by CareNet.

## Hearing Care

- One of the largest providers of audiology and hearing aid services in the United States with over 1,800 locations
- Save an average of 25% on the price of hearing aids at any HearPO provider
- Discounts on hearing exams and other audiological services
- 60-day trial period with 100% money-back guarantee

The hearing care program is 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% discounts on normal exam fees, and 20% discounts on the provider's normal fee for 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 Health care Networks of America.

## 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
- eRecon™, a regular patrol of the Internet, searches for 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



**For additional information, contact Samuel B. Handelman at Handelman Insurance Advisors, Inc. at (773) 739-4400 or visit us at [www.letusinsureyou.com](http://www.letusinsureyou.com).**

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](http://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.