

Careington Total-Care Discount Plan

Low Monthly Rate of
\$29.95

Physician Visits

- 20% to 45% savings on routine office visits and ancillary medical services such as lab work and imaging centers
- Access to over 525,000 health care professionals and over 66,000 ancillary locations nationwide

The physician discounts are provided by Private Healthcare Systems.

Lab Services

- 10% to 80% savings on regular retail pricing of blood tests
- Access to over 3,000 certified labs nationwide

The lab discounts are provided by Direct Labs.

Weight Loss Surgery

- A \$1,000 discount off the regular price for gastric banding weight loss surgery
- Access to a national network of over 100 participating locations

The lap band surgery discount is provided by the Gastric Banding Panel Group.

Medical Bill Negotiation Services

- 20% to 40% savings on medical bills when working with medical bill negotiation professionals
- Consultations are available before seeking medical services, after a member has been treated and has a medical bill, or if a medical bill has been sent to a collection company

The medical bill negotiation services are provided by Health Care Mediation.

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*

LASIK Vision Correction Surgery

- 15% savings on standard prices, or 5% savings on promotional prices of LASIK vision correction surgery
- Access to 570 locations nationwide

The LASIK vision correction surgery discounts are provided by LCA-Vision's National Lasik Network.

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.



Chiropractic Visits & Alternative Health Care

- 25% savings on health services such as chiropractors, dietitians, massage therapists and acupuncturists
- Access to over 20,000 providers nationwide

The chiropractic and alternative health care discounts are provided by American Specialty Health.

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.

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.*

*Approval of an application may be required



FREE with your purchase of the Total-Care plan

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.



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

Monthly	Annually
\$29.95	\$269.00

\$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. *Medicare statement applies to MD residents when pharmacy discounts are part of program.