



CAREINGTON DENTAL ♦ EYEMED VISION CARE ♦ Caremark

Dental, Vision & Prescription Savings Plan

DENTAL

Save 20% to 60% on Preventive Procedures, Including Exams, X-rays and Cleanings

Save 30% to 40% on Basic & major restorations Fillings, Crowns, Dentures available at deep savings

Save 20% on Orthodontics Including Braces for both children and adults

Average annual savings of \$1,200 per family on dental work.

Over 50,000 participating providers nationwide

Includes all specialties: All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements.

Endodontics Pedodontics
Oral Surgery Periodontics
Orthodontics Prosthodontics

Members may visit any participating dentist on the plan and change providers at any time.

20% reduction of normal fees for specialty care where available.

Includes Cosmetic dentistry such as Bonding and Veneers

PRESCRIPTION

Discount Prescription card assures that members receive the lowest prices on most prescriptions at participating pharmacies.

Save Up to 55% discounts on generic prescriptions and Up to 15% discounts on brand name prescriptions from the nation's leading pharmacies.

Our members save an Average of 24%

Over 57,000 pharmacy locations nationwide. Plus, the convenience of our Internet and Mail Order Pharmacy.

VISION

Members have access to over **40,000 providers** including optometrists, ophthalmologists, opticians and leading optical retailers such as:



- Savings of 15-45%
- Unlimited frequency
- Choice of any available frame
- 20% off items not included
- Laser vision correction savings
- Replacement contact lens by mail

Mail completed application to:
 Assurance Benefits & Consulting, Inc.
 Buffie Garcia
 P.O. Box 41454
 Phoenix, AZ 85080

Contact us at:
 (800)799-2893
 Fax: (623)322-4607
 abc-incorp.cidental.com

Only Six Steps!

Please complete the following application.

1. FILL OUT YOUR NAME 2. COMPLETE YOUR ADDRESS		3. LIST ADDITIONAL MEMBERS 4. SELECT PLAN			5. CHOOSE PAYMENT METHOD 6. SIGN AND MAIL WITH PAYMENT				
Name		Birthdate / /	Email		Spouse's Name		Birthdate / /		
Home Address (Incl. Apt. #)		City		State	Zip	Home Phone (incl. AC)			
List of Members to Include	1. Name	Birthdate / /	2. Name		Birthdate / /	3. Name			
	4. Name	Birthdate / /	5. Name		Birthdate / /	6. Name			
<input type="checkbox"/> I want to pay by CHECK or MONEY ORDER payable to CAREINGTON International on a: <input type="checkbox"/> Quarterly Basis – enclose payment for 3 months with application. <input type="checkbox"/> Annual Basis – enclose payment for 12 months with application			I would like to include: (check one)			Amount to include with application, if you pay:			
				Monthly Rate	One time app fee	Monthly *	Quarterly	Annually (Save 10%)	
<input type="checkbox"/> I want to pay MONTHLY by BANK DRAFT . I hereby authorize you to pay checks drawn on my account by CAREINGTON International , and payable to same, provided there are sufficient collected funds in said account to pay the same upon presentation. Enclose a voided check AND a check for first month's fee payable to CAREINGTON International			<input type="checkbox"/> Individual	\$7.95	\$20.00	\$27.95	\$43.85	\$105.86	
			<input type="checkbox"/> Individual+1	\$12.95	\$20.00	\$32.95	\$58.85	\$159.86	
			<input type="checkbox"/> Family	\$16.95	\$20.00	\$36.95	\$70.85	\$203.06	
			Processing will be delayed without complete payment.			* Monthly is available by bank draft and credit cards only			
<input type="checkbox"/> I want to pay by CREDIT CARD on a: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annual				Account Number					
<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/> Discover				Name on Card				Exp. Date	
Signature X			Date		Effective Date Please select one of the following:		<input type="checkbox"/> This Month <input type="checkbox"/> Next Month		
For Office Use Only		Sales Summary Number 63980		Group Number EMXQBI-R		WA ASBENZ		Office QUALBE	

TERMS & CONDITIONS

Renewal Conditions: By joining a plan, you are authorizing CAREINGTON to bill your credit card or checking account for the plan you have selected. This charge shall remain in force until you notify CAREINGTON International Corporation in writing of its cancellation. By joining, you indicate that you have read the terms and conditions of the plan and adopting it for one year. This plan will automatically renew at the end of your membership term on an annual basis, and your credit card or bank account will be automatically charged or drafted for the appropriate amount.

Termination Conditions: CAREINGTON International reserves the right to terminate plan members from its plan for any reason, including non-payment.

Cancellation Conditions: You have 45 days from the date you join to use the plan risk-free. If for some reason within 45 days you are dissatisfied with the plan and wish to cancel and obtain a refund of any membership fees paid, please send a cancellation letter and a request for refund with your name and member number to Member Services, CAREINGTON International at 7400 Gaylord Parkway, Frisco, Texas 75034. If CAREINGTON International is billing you quarterly, semi-annually or annually, CAREINGTON International will, in the event of cancellation of the membership by either party, make a pro-rata reimbursement of the periodic charges to the member.

Limitations, Exclusions & Exceptions: This program is a discount membership program offered by CAREINGTON International Corporation. CAREINGTON is not a licensed insurer, health maintenance organization, or other underwriter of health care services. No portion of any provider's fees will be reimbursed or otherwise paid by CAREINGTON. CAREINGTON is not licensed to provide and does not provide medical services or items to individuals. You will receive discounts for medical services at certain health care providers who have contracted with the plan. You are obligated to pay for all health care services at the time of your appointment. Savings are based upon the provider's normal fees. Actual savings will vary depending upon location and specific services or products purchased. Please verify such services with each individual provider. The discounts contained herein may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices by participating providers and subject to change without notice. Any procedures performed by a non-participating provider are not discounted. From time to time, certain providers may offer products or services to the general public at prices lower than the discounted prices available through this program. In such event, members will be charged the lowest price. Discounts on professional services are not available where prohibited by law. This plan does not discount all procedures. Providers are subject to change without notice and services may vary in some states. It is the member's responsibility to verify that the provider is a participant in the plan. At any time CAREINGTON has the right to eliminate a Participating Professional from the respective network in which they are associated and may substitute Provider networks at its sole discretion. CAREINGTON International cannot guarantee the continued participation of any provider. If he or she leaves the plan, you will need to select another provider. Providers contracted by CAREINGTON are solely responsible for the professional advice and treatment rendered to members and CAREINGTON disclaims any liability with respect to such matters. Services and service providers may change or be discontinued at anytime with notice as required by law.

Complaint Procedure: If you would like to file a complaint or grievance regarding your plan membership, you must submit your grievance in writing to: Member Services, CAREINGTON International at 7400 Gaylord Parkway, Frisco, Texas 75034.

Disclosures:

1. Please note that **THIS IS NOT INSURANCE**.
2. The plan provides discounts at certain health care 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 healthcare 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 800-372-7615.

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.