

How to use a discount plan

It's easy to use your discount plan. When you join the plan, you will receive your membership kit in 7–10 business days. Simply follow the directions to access your discounts, and start saving!

- You must present your membership card at the time of service to receive a discount.
- To locate and verify a list of participating providers in your area, visit www.careington.com/co/hst or call Member Services at (800) 290-0523.
- You are responsible for paying the provider the entire discounted fee at the time service is provided.
- If you have any questions about how to use your discount plan, call our Member Services department toll-free (800) 290-0523, anytime between 7 a.m. and 7 p.m. CST, for prompt and friendly assistance.

Contact your agent for more information

Agent Name:

Agent Number:

Agent E-mail:

Pricing

Monthly

\$11.95 /monthly*

Annually

\$119.95 /annually*

(*\$20.00 One-time non-refundable processing fee)

Administered by:
Careington International Corporation

HST-DV
0512



Healthcare Solutions Team Dental Vision Discount Plan

**Rates starting at
\$11.95 /monthly***

(*\$20.00 One-time non-refundable processing fee)



Healthcare
Solutions Team
A Plan for Everyone™

Dental and vision care is an important part of your health. The **Healthcare Solutions Team** Dental & Vision Discount Plan is created to help you and your family save on expensive health care needs. Save on exams, braces, prescription glasses, LASIK and more. It is easy to use too! Simply become a member and pay a discounted fee at the time of service. Here is what you get with your membership:

Dental

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 95,000 dental access points

The dental care discounts are provided by **Careington International Corporation**.

Vision

Vision Correction Surgery

- Over 570 locations nationwide
- Free initial consultation
- All in-network providers extend discounts
- 15% off standard prices OR 5% off promotional prices

The vision correction services are provided by LCA Vision's National Lasik Network.

Vision Discounts

- Members save 20% to 40% off the retail price of eyewear
- Receive discounts on exams and contact lenses
- Members are entitled to 15% off the retail price or 5% off the promotional price of LASIK or PRK procedures, whichever is the greater discount
- More than 40,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, Sears Optical®, Target Optical®, JCPenney® Optical, and most Pearle Vision® locations

The vision discounts are provided by EyeMed Vision Care Access Plan D.



Additional Discounts

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.*

Life Insurance Quotes Referral

- Members access free quotes, expert advice from licensed insurance reps and the option to purchase up to \$500,000 of term life insurance without a medical exam, just by answering a few health questions via Web site
- Quickly compare top-rated carriers
- Compare quotes and purchase life insurance

Life insurance quotes referral are provided by Efinancial Services.

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.careington.com/co/hst. 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. This plan is not currently available in Washington. *Medicare statement applies to MD residents when pharmacy discounts are part of program.

