



2022

CAREINGTON INTERNATIONAL CORPORATION DISCOUNT PROGRAM

Dental & Vision

DISCLOSURE: THIS PLAN IS NOT INSURANCE AND IS NOT INTENDED TO REPLACE HEALTH INSURANCE.



Careington POS Dental Network - Dental

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 one of the largest dental networks nationally with a focus on neighborhood dentists. Careington networks are a leader in member-transparent pricing with robust fee schedules.

Careington Dental Plan Features:

- Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns
- 20% savings on orthodontics including braces and retainers for children and adults
- 20% reduction on specialist's normal fees. Specialties include: Endodontics, Oral Surgery, Pediatric Dentistry, Periodontics, and Prosthodontics where available
- Cosmetic dentistry such as bonding and veneers also included
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements
- Members may visit any participating dentist on the plan and change providers at any time

Procedure	Regular Cost*	Plan Cost**	Savings Amount	Savings Percent
Adult Cleaning	\$132	\$63	\$69	52%
Child Cleaning	\$94	\$46	\$48	51%
Routine Checkup	\$78	\$33	\$45	58%
Extensive Oral Exam	\$136	\$56	\$80	59%
Four Bitewing X-rays	\$189	\$42	\$47	53%
Composite (white) Filling	\$210	\$98	\$112	53%
Crown (porcelain fused to noble metal)	\$1,498	\$804	\$694	46%
Complete Upper Denture	\$2,152	\$1,067	\$1,085	50%
Molar Root Canal	\$1,459	\$777	\$682	47%
Extraction (single tooth)	\$255	\$109	\$146	57%

* Regular cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2018 FAIR Health Report in the Los Angeles, Orlando, Chicago and New York City metropolitan areas.

** These fees represent the average of the assigned POS fees in the Los Angeles, Orlando, Chicago and New York City metropolitan areas. Prices subject to change.



VSP® Vision Savings Pass-Vision Program

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. With the best choices in eyewear, VSP makes it easy to find the perfect frame that's right for you. Choose from great brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more.*

Members receive:

- Access to discounts through a trusted, private-practice VSP doctor
- One rate of \$50 for eye exams**
- 15% savings on contact lens exams***
- Special pricing on complete pairs of glasses and sunglasses
- Unlimited use on materials throughout the year
- Exclusive Member Extras and special offers

Service	Reduced prices and savings
WellVision Exam®	• \$50 with purchase of a complete pair of prescription glasses. • 20% off without purchase. • Once every calendar year.
Retinal Screening	• Guaranteed pricing with WellVision Exam, not to exceed \$39.
Lenses	With purchase of a complete pair of prescription glasses: • Single vision \$40 • Lined trifocals \$75 • Lined bifocals \$60 • Polycarbonate for children \$0
Lens Enhancements	• Average savings of 20-25% on lens enhancements such as progressive, scratch-resistant and anti-reflective coatings.
Frames	• 25% savings when a complete pair of prescription glasses is purchased.
Sunglasses	• 20% savings on unlimited non-prescription sunglasses from any VSP doctor within 12 months of your last WellVision Exam.
Contact Lenses	• 15% savings on contact lens exam (fitting and evaluation).
Laser Vision Correction	• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

*Brands subject to change

**This cost is only available with the purchase of a complete pair of prescription glasses; otherwise you'll receive 20% off an eye exam only.

***Applies only to contact lens exam, not materials. You're responsible for 100% of the contact lens material cost.

Membership Agreement

Discount Plan Organization: Careington International Corporation (Careington)
7400 Gaylord Parkway Frisco, TX 75034

For assistance using your plan, please call Careington Member Services at **1-800-290-0523**.

Total Fees: There is no cost for this plan.

Renewal Conditions: By joining you indicate you have read the terms and conditions of the plan. This plan will automatically renew at the end of your membership term.

Termination Conditions: Careington reserves the right to terminate plan members from its plan for any reason.

Cancellation Conditions: Please notify Careington if for any reason you are dissatisfied with the plan and wish to cancel. Careington will accept and cancel program memberships at any time during the membership period.

Description of Services: Please see the enclosed materials for a specific description of the programs included in your plan.

Limitations, Exclusions & Exceptions: This plan is a discount membership program offered by Careington. 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 health care services or items to individuals. You will receive discounts for 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 service. 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 plan's discounts 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 plan. 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 participates in the plan. At any time Careington may substitute a provider network at its sole discretion. Careington cannot guarantee the continued participation of any provider. If the provider 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.

Complaints Procedure: If you would like to file a complaint regarding your plan membership, you must submit your complaint in writing to: Careington International Corporation, P.O. Box 2568, Frisco, TX 75034. You have the right to request an appeal if you are dissatisfied with the complaint resolution. After completing the complaint resolution process, if you remain dissatisfied you may contact your state insurance department.

Disclosures: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. A written list of providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400

Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont or Washington.

GBG is the marketing name for GBGI Limited including its subsidiary and affiliated companies. GBG does not administer the discount program, and is not an affiliate, agent or principal of the program. The relationship between GBG and Careington is that of independent contractors. Careington Dental and Vision is a non-insurance service and is not part of the insurance underwritten by Crum & Forster SPC.



Discount Program Administered by Careington International Corporation
1-800-290-0523