

Dental Plan

Vision Plan Included

Start Saving 20% to 60% Immediately



Choose from over 49,000 Dental Providers waiting to see you now!

dyhni.cidental.com

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.

HIGHLIGHTS OF THE DENTAL NETWORK INCLUDES:

**Average annual savings of \$1,200 per family on Dental work
Over 40,000 vision providers saving you 15% to 45% on Vision Care**

Only Six Steps!

1. SELECT PLAN
2. FILL OUT YOUR NAME

Please complete the following application.

3. COMPLETE YOUR ADDRESS
4. LIST ADDITIONAL MEMBERS
5. CHOOSE PAYMENT METHOD
6. SIGN AND MAIL WITH PAYMENT

Please Include the Initial \$20 Processing Fee With First Payment

I would like to include (check one):

Individual Only – \$6.95

Individual + 1 – \$11.95

Family Rate – \$15.95

Name	Birthdate / /	Email	Spouse's Name	Birthdate / /
Home Address (Incl. Apt. #)	City	State	Zip	Home Phone (Incl. AC)
List of Others to Include	1. Name	Birthdate / /	2. Name	Birthdate / /
	4. Name	Birthdate / /	5. Name	Birthdate / /
	6. Name	Birthdate / /	6. Name	Birthdate / /

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 fees payable to CAREINGTON International.

I want to pay by CHECK or MONEY ORDER payable to CAREINGTON International on a:

Quarterly Basis – enclose payment for 3 months with application.

Annual Basis – enclose payment for 12 months with application (Save 10%)

I want to pay by CREDIT CARD Monthly Quarterly

Visa MasterCard American Express Discover

Annually (Save 10%)

Name on Card

Account Number

Signature

Date

I understand the terms and conditions of the plan and I hereby adopt the plan for a minimum of one year.

For Office Use Only	Sales Summary Number	Group Number	WA	Office	Effective Date
		DEMQUIR	MICHRZ	QUALBE	

➔ Mail completed application to ➔ CAREINGTON, PO Box 13062, Tucson, AZ, 85732



“My Doctor showed me how I saved over \$300 on my crown with CAREINGTON” Phil E.

Dental Plan

- **Average annual savings of \$1,200 per family on dental work.**
- Everyone is included and accepted!
- Save on dental procedures including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns.
- **Orthodontics** included for both children and adults
- All specialties included – Endodontics, Oral Surgery, Orthodontics, Pedodontics, Periodontics and Prosthodontics – A 20% reduction on normal fees for specialty care where available.
- Members may visit any participating dentist on the plan and change providers an any time.
- Over **49,000 Dentists** or Dentist locations participate in the **CAREINGTON** dental network.
- All dentists must meet highly selective standards based on education, background, license standing and other requirements.
- No limits on use, no administrative forms to file and you can't be turned down for our plan!

Vision Plan

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



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

Apply Now - It's Easy!

- ✓ To apply simply fill out an application.
- ✓ **Everyone who resides in your household can be included in your plan:** children, parents, relatives, friends, common-law or life partners.

Have a Question?

Call **(800)558-3487** to contact us between 8:00 a.m. and 5:00 p.m., Monday through Friday, and one of our friendly and professional representatives will help you. Upon request, we will create a personalized listing of the Providers closest to you or go to our website at dyhni.cidental.com

**NO LIMITS ON USE. NO ADMINISTRATIVE FORMS TO FILE. AND YOU CAN'T BE TURNED DOWN!
OVER 5+ MILLION MEMBERS!**

Quality Assurance: Only The Best!

Our Providers go through an extensive credentialing process to ensure that you are receiving the highest quality dental care.

Commonly Asked Questions

Q. How long has CAREINGTON been in business? In 1979, two Dallas doctors founded a member network that helped both companies and individuals. They amassed a fraternity of dentists who agreed to charge considerably lower fees to their counterpart patient members . . . and it worked, now helping over 5+ million Americans, just like you!!

Q. What kind of emergency care would I have? In case of an emergency, a member should contact their normal network Provider. If he/she is unavailable, contact Member Services and we will assist you in locating another Provider.

Q. When will I be able to use the plan? All services normally start on the first day of the month. Example: We receive an application on 3-28-2007, the effective date will be 4-1-2007.

NOTE: If you need immediate use: Please call us at (800)372-7615 between 8:00 AM and 5:00 PM Central Time and we will make your plan effective immediately. You **MUST** have the agent code (WA) listed on the application portion of this brochure.

**“I saved over \$1,000 immediately on my daughters braces”
Toni L**

The Dental Network

One of the Nation's Largest Provider Panels

The Best Private Practice Dentists Included!

Save 20% to 60% on over 100 Dental Procedures

Affordable Monthly Rates:

Individual:	\$ 6.95
Individual + One:	\$ 11.95
Individual + Household:	\$ 15.95

- **Sign up now and get our Vision Plan for FREE!**
- **Save 10% off monthly cost if you pay annually – for a limited time.**
- **45-Day Money Back Guarantee! (Processing Fee is non-refundable)**
- **For a listing of Providers, go to dyhni.cidental.com**

Please see the application on the next page or CALL US at (800)558-3487, 8:00 AM to 5:00 PM or see us on the web at dyhni.cidental.com