### **Membership Agreement Part One - CareShield**

Member Information		Credit or Debit Card	
First Name:	MI:	□ Visa □ MasterCard □ Discover □ Amex	
Last Name:	DOB:	Card/Debit Card #:	
Street Address:			
City:	St: Zip:	Expiration Date:	
Daytime Phone:		Bank Draft	
		Name of Account Holder:	
Evening Phone:		Checking Savings	
E-mail Address:		Please include a voided check with this application	
		Name of Bank:	
Membership Fee (Immediate family members included-member spouse and legal dependents)		City and State of Bank:	
□ Monthly	\$12.95	Routing # (9 #'s at bottom of check):	
□ Annual	\$129.00		
Application Fee		Account #:	
\$20.00 - A ONE-TIME, NON-REFUNDABLE PROCESSING FEE IS REQUIRED WITH EACH APPLICATION		Payment Authorization Membership Terms and Conditions	
Family Members (Date of birth required to add spouse and legal dependents)		I authorize <b>Care</b> ington International to bill my credit/debit card or my checking account for this program; it will remain in force until I notify them in writing to cancel. Processing will be delayed on applications without a form of payment.	
First Last	MI DOB	Charges will appear as " <b>Care</b> ington International" on your monthly statement. This application, along with your welcome kit, with all product details, will serve as your membership agreement. Please keep the brochure portion for your records. You will receive your welcome kit after we process your application.	
		Signature: Date:	
45 Day Satisfaction Guarantee		You can mail your application to Careington International Corporation, P.O. Box 2568, Frisco, Texas 75034-9929 or fax it to (972) 335-3986.	
		Agent Code Group Code GHM-CS	

#### **Terms and Conditions**

This program is not insurance or a health insurance policy. This program 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 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.

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 **Care**ington Corporation in writing of its cancellation. 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 on an annual basis, and your credit card or bank account will be automatically charged or drafted for the appropriate amount.

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

Cancellation Conditions: 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. Receipt of membership materials will be deemed to have occurred 15 days after member's effective date. Residents of Arkansas and Tennessee are entitled to refund of processing fees if cancelled within the first 30 days. If for any reason during this time period you are dissatisfied with the plan and wish to cancel and obtain a refund, you must submit a written cancellation request. Careington will accept and cancel program memberships at any time during the membership period and will cease collecting membership fees in a reasonable amount of time, but no later than 30 days after receiving a valid cancellation notice. Please send a cancellation letter and a request for refund with your name and member number to Member Services, Careington International Corporation, P.O. Box 2568, Frisco, TX 75034. You may also submit cancellation by e-mail: member@careington.com. If Careington is billing you quarterly, semiannually or annually, Careington 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: 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 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: Careington International Corporation, P.O. Box 2568, Frisco, TX 75034. All complaints or grievances are documented in the monthly Quality Assurance log along with the date and content of the complaint or grievance. Members have the right to request an appeal of the complaint and grievance resolution. Appeals will be sent to the Committee and will be entitled to a second review with different individuals. TX Residents: All complaints will be completed within 72 hours of receipt with the exception of billing inquiries that require further research or documentation.

For only \$12.95/month or \$129/year, you can access identity theft protection and insurance, legal advice and financial counseling!

Careington Promoting Health and Well-Being CareShield

Discount Plan



GHM-CS :: 083109

# It's easy to protect your identity



#### Identity Theft Insurance\*

- Unparalleled Claims Service—Highly trained identity theft specialists are on call 24/7 to guide individuals through the process of restoring their identity profiles and credit records. An ID Theft Recovery Kit, complete with pre-filled professional letters to send to creditors and bureaus, is provided to each identity theft victim
- Income Protection Coverage is provided for lost wages due to time off work to handle a covered stolen identity event
- Expense Reimbursement Expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans and reimbursement of fees are covered

#### Add these features for even greater protection:

- Computer Physical Damage
- Loss resulting from direct physical damage to computer hardware Computer Virus Coverage
- Loss resulting from damage to your computer program(s) as a result of a computer virus.

The identity theft insurance is provided by American International Group, Inc. \*Not available in NY.

#### Legal Advice

The following services are available at no charge from your plan attorney:

- Initial Phone Consultation for each new legal matter (no time limit)
- Initial face to face consultation for each new legal matter (no time limit)
- Review of independent legal documents (6 page maximum per document, no limit to the number of new independent documents
- Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free.
- A state specific web based, free Living Will form is available to Members. This form can be taken to a plan attorney and completed by the attorney for free.
- Plan attorneys will help Members represent themselves in small claims court.
- Assistance in solving problems with government programs, such as INS and welfare.
- When deemed appropriate by your plan attorney, he or she will write letters on your behalf. (one phone call per legal matter, with no limit on the number of legal matters)
- When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf. (one phone call per legal matter, with no limit on the number of legal matters)

The legal advice is provided by Legal Club of America.



#### **Identity Theft Protection**

Protect yourself against identity theft before it happens to you and your loved ones. Identity theft is one of the fastest growing crimes in America, with millions of victims reported every year. LifeLock is America's leading proactive identity theft protection service and backs this promise with a \$1 million dollar total service guarantee that goes into effect the moment you sign up. That means you have the peace of mind knowing that you and your family are safe.

- eRecon<sup>™</sup>, a regular patrol of the Internet in search of your confidential information being illegally traded or sold online
- WalletLock<sup>™</sup> service works to cancel and replace all documents and personal identifying information inside a wallet if it is lost or stolen
- TrueAddress<sup>™</sup> alerts members if a change of address is filed in their name
- Full-service resolution by the world's leading experts, should you ever need it
- Free 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
- Free credit reports from Equifax, Experian and TransUnion ordered once per year. The LifeLock \$1 million total service guarantee that if your identity is compromised, LifeLock will come to your aid and resolve the situation, spending up to \$1 Million to do it.

The identity theft protection is provided by LifeLock.

## The Careington Advantage

**Care**ington is the leading provider of health care and lifestyle discounts in the industry.

 All plans include a 45-day satisfaction guarantee

#### How to use the plan

- 1. Visit **www.careington.com** or contact our member services dept at **(800) 290-0523** to locate a participating provider.
- 2. After you locate a provider in your area, schedule an appointment and confirm the provider's continued participation in the **Care**ington plan.
- 3. Present your membership card during your visit.
- 4. You will receive the discount and are responsible for paying the entire discounted fee at the time the service is provided.

#### How to sign up

- 1. Call: (866) 222-2558 & Mention code "GHM"
- 2. Website: www.careington.com/co/ghm
- 3. Mail: 7400 Gaylord Pkwy, Frisco TX 75034
- 4. Fax: (877) 335-7811

Administered by: Careington International Corporation