



Lifestyle Plan

Available Early September 2009

\$21.99/month

(Note: when member calls in to join, there will be a \$10 application fee. Online application has no fee.)

Take advantage of The Healthy Lifestyle Plan

Careington International is pleased to offer The Healthy Lifestyle Plan to help you reduce your health costs. Save on oral exams, physicians, hospitals, chiropractors, and more. After you become a member, simply present your membership card to a participating provider and receive your discounts at the time of service. No forms, no hassles, and you can use the plan as much as you want. Saving money is easy with The Healthy Lifestyle Plan!



Physician Discounts

- Savings average from 20% to 45% with service to millions of patients annually
 - PHCS is the largest proprietary PPO in the country with nationwide access to over 525,000 professionals and over 66,000 ancillary providers
 - Participating providers are screened by a team of professionals and must pass strict credentialing criteria prior to joining the PHCS network
 - There is no limit on the number of times you can access a participating provider in this program
- The Physician discounts are provided by Private HealthCare Systems.

Alternative Medicine

- Members will have cost-effective access to one of the largest networks of chiropractors and other top qualified alternative health care practitioners in the United States.
- Over 30,000 practitioners nationally including over 14,000 chiropractors and over 16,000 alternative health care providers.
- Save 10% to 30% savings on chiropractic services
- 10% to 30% off alternative health care therapies
- Save 25% on vitamins and nutritional supplements

The health and wellness discounts are provided by HealthWays WholeHealth Network.

Beech Street Hospital Consumer Card

- The Beech Street Hospital Network Consumer Card program totals more than 1,200 hospitals nationwide
- In addition to offering a quality network of hospitals, Beech Street will also help limit the member's out-of-pocket expenses
- Beech Street has negotiated reimbursement arrangements with the hospitals in its network that result in significant cost savings. When members visit an in-network hospital these savings are passed on to the member

The hospital discounts are provided by Beech Street Hospital Network.

**Hospitals not available in LA, AR, MS, KY, NB, IA, OR, SC, UT, VA, WA, MT, WV and WI.*

Dental Services

- Average annual savings of \$1,200 per family on dental work
- Over 63,000 providers nationwide
- Savings of 20%-60% on most dental procedures, including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns
- Savings of 20% on orthodontics for both children and adults
- Savings of 20% on normal fees for all specialties – including endodontics, oral surgery, orthodontics, pediatric dentistry, periodontics and prosthodontics – where available

The dental care discounts are provided by Careington International Corporation.

Careington Sample Savings*				
Code	Description	Plan Cost**	Regular Cost**	Savings
0120	Periodic Oral Evaluation	\$23	\$46	51%
0274	Bitewings-Four Films	\$29	\$59	51%
1110	Prophylaxis-Adult (light)	\$45	85	48%
1120	Prophylaxis-Child	\$32	\$62	49%
2160	Amalgam-Three Surface, Primary or Permanent	\$95	\$195	52%
2750	Crown-Porcelain Fused to High Noble Metal	\$577	\$995	44%
3330	Root Canal-Molar (Excluding Final Restoration)	\$558	\$930	41%
8080	Comprehensive Orthodontic Treatment of the Adolescent Dentition	20% Discount	\$5,192	20%

*These fees represent the CI-5 fee schedule. Normal cost is based on the 80th percentile of the National Dental Advisory Service Comprehensive Fee Report for 2008.

**Prices subject to change

Disclosures:

THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.*

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. Before purchase, you may access a list of participating health care providers at www.searchforaprovider.com. 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.

Note to Texas Consumers: Regulated by the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; telephone (800) 803-9202 or (512) 463-6599 Web site: www.license.state.tx.us/complaints. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. *Medicare statement applies to MD residents when pharmacy discounts are part of program. This program is not available in Montana and Vermont.