

Savings to smile about!

The State of Texas Dental Discount PlanSM is available to employees, retirees and their dependents who are eligible to participate in the Texas Employees Group Benefits Program (GBP) through the Employees Retirement System of Texas (ERS).

The State of Texas Dental Discount PlanSM is offered through Careington International Corporation.

Good dental health is critical to your overall health. We believe it's important to give you affordable options that will help you save money on routine, specialty, preventive and even cosmetic dental care. For one low monthly fee, the Dental Discount Plan can help you save money on your dental care.

It's easy to use.

- Employees, retirees and their eligible dependents can enroll during Annual Enrollment or within 31 days of a qualifying life event (QLE), such as getting married. New employees can enroll within 31 days of their hire date.
- Rates start at \$2.25 per month for member only.*
- Your savings start on your effective date.
- There are no limits on plan use.
- Choose a participating dentist, schedule an appointment, show your plan ID card and pay the discounted fee on your dental services. You are responsible for paying all dental fees to the providers.



Plan Advantages:

- No waiting to use the plan
- No limits on use of the discount program and its offerings
- Savings on cosmetic services
- You do not need to select a primary dentist

**The Dental Discount Plan rates for Plan Year 2018-2019 range from \$2.25 per month for member only to \$7.65 per month for member plus family.*

(844) 377-3368 (TTY-711)
www.txdentaldiscount.com

Plan Details

It's simple to save.

Saving money on your dental care is simple and affordable with the Dental Discount Plan. You can use the plan as much as you like to save on dental care. With low monthly fees and savings on your dental care, the Dental Discount Plan is something to smile about.

- Save 20% to 60% 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% discount on specialist fees
- Save on cosmetic services like bonding, veneers and whitening.
- Participants may visit any participating dentist in the plan and change providers at any time.

Participating providers

The Careington network has more than 9,800 participating dental offices across Texas. You can also use this plan to save at more than 67,000 dental offices throughout the U.S.

Find a dentist near you by visiting the Dental Discount Plan website at www.txdentaldiscount.com or call the Dental Discount Plan Customer Care at Careington toll-free at **(844) 377-3368 (TTY – 711)**, Monday through Friday, from 7 a.m. to 7 p.m. CT.

You do not need to designate a primary dentist. Because the Dental Discount Plan is not insurance, there are no pre-authorizations, referrals or claims.

If your dentist is not listed as a participating provider, you can submit your dentist's name to Careington, and they will contact your dentist about joining the network. You can submit a provider nomination online at www.txdentaldiscount.com.

This plan is available throughout the United States, excluding the state of Vermont and U.S. territories. Participants may also access savings on dental care in the United Kingdom.



The savings examples provided in the chart below are a sample of the levels of discounts you may experience on this plan. Savings vary by region. Visit www.txdentaldiscount.com and use the "find a dentist" fee schedule feature to see a representation of fees in your area and for your selected provider.

State of Texas Dental Discount PlanSM (ERS5) Sample Savings Chart

Procedure Description	Regular Cost *	Your Cost**	\$ Savings	% Savings
Adult Cleaning	\$107	\$31	\$76	71%
Child Cleaning	\$76	\$23	\$53	70%
Routine Checkup	\$59	\$15	\$44	75%
Four Bitewing X-rays	\$75	\$22	\$53	71%
Composite (White) Filling	\$183	\$55	\$128	70%
Crown (porcelain fused to noble metal)	\$1,349	\$511	\$838	62%
Complete Upper Denture	\$1,923	\$643	\$1,280	67%
Molar Root Canal	\$1,322	\$438	\$884	67%
Extraction (single tooth)	\$203	\$55	\$148	73%
			Average Savings	66%

* Regular cost is based on the average 80th percentile usual and customary rates as detailed in the 2017 FairHealth Report in the Dallas, Houston & San Antonio metropolitan areas.

**These fees represent the average of the assigned Careington (ERS5) fees in the Dallas, Houston & San Antonio metropolitan areas.

Prices subject to change.

State of Texas Dental Discount PlanSM Year 2019 Rates

Membership Level	Plan Rate Per Month*
Member Only	\$2.25
Member + Spouse	\$4.50
Member + Child(ren)	\$5.40
Member + Family	\$7.65
Surviving Spouse Only	\$2.25
Surviving Child(ren) Only	\$3.15
Surviving Spouse + Child(ren)	\$5.40

Plan Details

Helpful Terms

Discount: A discount on the cost of dental care means a participant will pay a reduced fee at the time of service for dental treatment. Fee schedules are available at www.txdentaldiscount.com or by calling the State of Texas Dental Discount PlanSM Customer Care at Careington toll-free at **(844) 377-3368 (TTY – 711)**, Monday through Friday, from 7 a.m. to 7 p.m. CT.

Discount plan: The Dental Discount Plan allows participants to pay a reduced cost on dental treatments when treatment is performed by a participating provider. The participant is responsible for paying all charges directly to the dentist at the time services are provided. Because the dental discount plan is not insurance, there are no claims to submit.

Fee schedule: A discount plan fee schedule is a list of the most commonly used dental procedures along with a reduced fee for each service. It helps participating network dentists know what to charge the participant, and it helps participants know what to pay for dental treatment.

Participating provider: A participating provider is a general dentist or specialist who contracted with Careington to help you save on dental care. A Careington network dentist will charge plan participants a discounted fee at the time of service for treatment received.

Frequently Asked Questions

What is the State of Texas Dental Discount PlanSM?

It's a discount plan that provides you with discounted prices on the usual and customary charges for dental treatment and services. You pay the pre-negotiated discounted rates at the time you receive services. This plan is different from a dental insurance plan.

How does the State of Texas Dental Discount PlanSM work?

Find a participating dentist by visiting www.txdentaldiscount.com or by calling **(844) 377-3368 (TTY – 711)**, Monday through Friday, from 7 a.m. to 7 p.m. CT. Make an appointment with the dentist. Show your ID card at the time of service and pay the discounted fee. You are responsible for paying all fees directly to the dentist.

If I have a dental insurance plan, can I still use my State of Texas Dental Discount PlanSM?

Yes, if you currently participate in a traditional dental insurance plan not offered by ERS, you may be able to enjoy added savings by also using the Dental Discount Plan. The Dental Discount Plan may help you save on dental services not typically included in a traditional insurance plan. Check with your dentist to confirm that he or she will accept your dental insurance and Dental Discount Plan for each service performed. **Please note: If you enroll in the State of TexasSM Dental Discount Plan, you cannot enroll in a dental insurance plan offered by ERS.**

Can I use my membership when I travel away from home?

Yes, your membership can be used throughout the United States, excluding the state of Vermont and U.S. territories. Participants may also access savings on dental care in the United Kingdom.

What dentists can I go to?

You can find participating dentists by visiting www.txdentaldiscount.com and clicking on the "Find a dentist in your area" button or calling **(844) 377-3368 (TTY – 711)**, Monday through Friday, from 7 a.m. to 7 p.m. CT.

How do I refer my dentist?

If your dentist is not listed as a participating provider, you can submit his or her name to Careington, and Careington will contact your dentist about joining the network. You can do this by submitting a provider nomination online at www.txdentaldiscount.com.

If my dentist refers me to a specialist who is not in the network, do I still get a discount?

You will only receive a discount by going to a participating specialist. We suggest printing out a list of participating specialists to share with your dentist to see if he or she could recommend a participating specialist.

Once I select a dentist, am I assigned to that dentist? How often can I change dentists?

Another great feature of the discount plan is your ability to select any dentist from the network. You can change dentists at any time, and household participants can select their own dentists. You have options and are not assigned to a single dentist.

(844) 377-3368 (TTY-711)

Did you know?

With the State of Texas Dental Discount PlanSM, you do not need to select a primary dentist. You can visit any of our participating dentists at any time, as often as you'd like.

How to Enroll

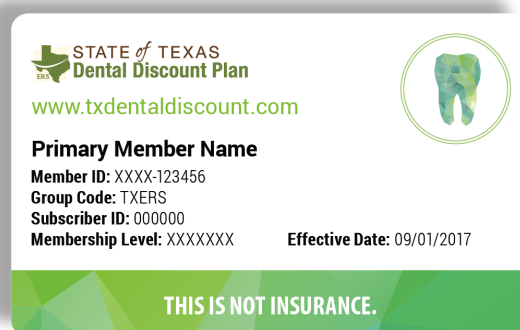
Enroll during Annual Enrollment or within 31 days of having a qualifying life event (QLE), like getting married.

For more information about the State of Texas Dental Discount PlanSM, visit www.txdentaldiscount.com or contact Customer Care at Careington toll-free at **(844) 377-3368 (TTY - 711)**, Monday through Friday, from 7 a.m. to 7 p.m. CT.

You may select one of the three available dental plan offerings.

How It Works

1. Sign up for the State of Texas Dental Discount PlanSM.
2. Schedule your appointment with a participating dentist.
3. Show your member ID card at the time of service.
4. Receive your routine, preventive, major or even specialty dental treatment.
5. Pay a discounted fee at the time of service – just by being a plan member!



Questions? Contact Us.



Mail: Careington International Corporation
Attention: State of Texas Dental Discount Plan Customer Care
7400 Gaylord Parkway, Frisco, TX 75034



Toll-Free: **(844) 377-3368 (TTY – 711)**, Monday - Friday, 7 a.m. - 7 p.m. CT



Email: ERSupport@careington.com



Website: www.txdentaldiscount.com

Disclosures: THIS PLAN IS NOT INSURANCE and is not intended to replace insurance. This plan is not a Qualified Health Plan under the Affordable Care Act. The plan provides discounts at certain health care providers for dental 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 dental 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. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone: (844) 377-3368 (TTY-711).

The plan is not available to residents of Vermont.