



Careington Savings Program



Contents

Dental Care - Careington Dental Savings Program	4
Vision Care - VSP	5
Vision Care - EYEMED	6
Vision Correction Surgery - Qualsight	7
Virtual Vet - DialCare	8
Shopping Program - Careington Mall	9
Shopping Discount - BenefitHub	10
FAQ	11

A close-up photograph of a woman with long brown hair and black-rimmed glasses. She is smiling and looking down at a tablet computer she is holding. The background is softly blurred, showing what appears to be a dental office setting with a white wall and a dental chair.

TAKE CARE OF YOUR DENTAL & VISION NEEDS AT A **DISCOUNTED PRICE!**

Maintaining your dental and vision health is important but can come at a cost. With the **Careington Savings Program**, provided FREE to Compass Rose Health Plan members, you have access to discounts on services such as teeth cleanings, X-rays, dentures, crowns, eye exams, eyewear, LASIK and more!

www.careington.com/co/compass

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. The list of participating providers is at www.careington.com/co/compass. A written list of participating 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.

Dental Care - Careington Dental Savings Program



Members may take advantage of savings offered by Careington, an industry leader in dental care. Careington International Corporation is one of the nation's largest and most recognized professional dental networks with a network that focuses on neighborhood dentists around the country. Careington networks are a leader in member-transparent pricing and fee schedules.

CAREINGTON DENTAL SAVINGS FEATURES

- Save 5% to 50% on most dental procedures including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns
- 5% to 20% savings on orthodontics including braces and retainers for children and adults
- 5% to 20% reduction on specialist's fees. Specialties include endodontics, oral surgery, orthodontics, pediatric dentistry, periodontics and prosthodontics where available
- Cosmetic dentistry such as bonding and veneers also available
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements
- You may visit any participating dentist and change providers at any time

Below is an example of the possible savings while utilizing the Careington Dental Savings Program. This discount program includes the Careington Care POS Network and the Careington Care Platinum POS Network.

CAREINGTON DENTAL PROGRAM SAMPLE SAVINGS

PROCEDURE DESCRIPTION	*REGULAR COST	**MEMBER COST	SAVINGS %
Routine Checkup	\$90	\$37	59%
Extensive Oral Exam	\$158	\$63	60%
Four Bitewing X-Rays	\$98	\$49	50%
Adult Cleaning	\$149	\$72	52%
Child Cleaning	\$105	\$52	50%
Composite (White) Filling Code (Front Teeth)	\$231	\$117	49%
Crown (porcelain fused to noble metal)	\$1,631	\$893	45%
Complete Upper Denture	\$1,634	\$840	49%
Molar Root Canal	\$2,392	\$1,206	50%
Extraction (single tooth)	\$295	\$123	58%

* Regular Cost is based on the average 80th percentile usual and customary rates as detailed in the 2022 Fair Health Report for the Los Angeles, Orlando, Chicago & NYC metropolitan statistical areas.

**Member Cost represents the average of the assigned Careington Dental Savings Program fees for the Los Angeles, Orlando, Chicago & NYC metropolitan statistical areas.

Prices subject to change.



VSP VISION SAVINGS PASS

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. Members can 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 glasses and sunglasses complete with frames and lenses
- Unlimited use on materials throughout the year
- Exclusive special offers

SAMPLE SAVINGS

SERVICE	REDUCED PRICES AND SAVINGS
WellVision Exam®	<ul style="list-style-type: none">• \$50 with purchase of a pair of prescription glasses complete with frames and lenses.• 20% off without purchase.• Once every calendar year.
Retinal Screening	<ul style="list-style-type: none">• Guaranteed pricing with WellVision Exam, not to exceed \$39.
Lenses	With purchase of a complete pair of prescription glasses complete with frames and lenses: <ul style="list-style-type: none">• Single vision \$40• Lined trifocals \$75• Lined bifocals \$60• Polycarbonate for children \$0
Lens Enhancements	<ul style="list-style-type: none">• Average savings of 20-25% on lens enhancements such as progressive, scratch-resistant, and anti-reflective coatings.
Frames	<ul style="list-style-type: none">• 25% savings when a pair of prescription glasses complete with frames and lenses is purchased.
Sunglasses	<ul style="list-style-type: none">• 20% savings on unlimited non-prescription sunglasses from any VSP doctor within 12 months of your last WellVision Exam.
Contact Lenses	<ul style="list-style-type: none">• 15% savings on contact lens exam (fitting and evaluation).
Laser Vision Correction	<ul style="list-style-type: none">• 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 pair of prescription glasses complete with frames and lenses; 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.*

This plan is not insurance.

Not available in WA.



EYEMED VISION CARE

Regular eye exams are not only good for your eye health – they're good for your overall health, too. Annual eye exams can detect signs of serious health issues, such as diabetes and high blood pressure.

Members save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan discount program through the Access network. Members are eligible for discounts on exams, eyeglasses and conventional contact lenses from more than 90,000 providers nationwide including independent optometrists, ophthalmologists, opticians and leading optical retailers such as LensCrafters®, Target Optical® and most Pearle Vision® locations*.

Members can choose the doctors they want and the brands they love, like Ray-Ban®, Oakley® and Coach®.

**Provider locations are subject to change*



Vision Correction Surgery - Qualsight

QUALSIGHT LASIK

Serving you with Quality, Choice and Savings.

LASIK can provide freedom for most individuals who wear glasses or contact lenses. Since 1995, more than 22 million LASIK procedures have been performed in the U.S. to correct near-sightedness, far-sightedness and astigmatism.* There is even a procedure to correct presbyopia (when the small print begins to blur) called Monovision LASIK. This procedure corrects one eye for distance and the other eye for reading.

QualSight members gain access to savings on LASIK procedures from a network of more than 800 locations, including national brands LasikPlus, TLC Laser Eye Centers and The LASIK Vision Institute. Members have access to LASIK vision correction surgery at a significantly reduced rate, with savings of 20% to 30% off the overall national average cost of LASIK surgery including procedures like Custom Bladeless (all laser) LASIK.

The cost of Traditional LASIK is \$945 per eye, and the cost of Custom LASIK is \$1,795 per eye. These are the total costs – there are no hidden extra fees.

MEMBERS RECEIVE:

- A FREE consultation to discuss the available procedures
- A preliminary screening to determine potential candidacy
- Access to experienced surgeons who have collectively performed more than 7 million laser correction procedures
- Pre-operative exam and post-operative appointments with chosen physician
- The option to purchase Lifetime Assurance Plans
- Physician-recommended procedure using leading-edge, FDA-approved technology
- Nationwide access to credentialed and experienced ophthalmologists who use state-of-the-art, FDA-approved LASIK vision correction technologies
- Interest-free financing plans for up to 12 months with participating providers

**Figures based off data collected by Market Scope, LLC*

The QualSight program is not an insured program.



Virtual Vet - DialCare



With DialCare Virtual Vet, an animal expert is always in! DialCare Virtual Vet grants you immediate access to licensed veterinary professionals via phone or video chat for advice and guidance 24 hours a day every day of the year for your dog or cat. Access as often as you need for pet questions or concerns you may have. Your pet is always there for you, and now, a licensed, qualified veterinary professional is always there for your pet.

When to use DialCare Virtual Vet:

- When you're unsure if your pet's situation is urgent
- When you have questions about their quality of life
- When you need general guidance
- When you need a virtual visit about an ongoing illness or diagnosis

DialCare Virtual Vet's licensed veterinary professionals can advise on the following and so much more:

- General questions and preventive medicine
- Emergencies and how to respond (Day Practice vs ER Visit)

Members can connect with a licensed veterinary professional for a virtual visit fee of \$20.00.

Virtual Vet Disclaimer:

Please Be Advised: Virtual Vet does not provide diagnoses or prescriptions for your pet. Our licensed veterinary professionals inform, advise and guide you on the next best steps to take for the health and well-being of your dogs and cats



Shopping Program - Careington Mall

Careington offers a discount shopping program that can be used every day of the year, no matter where you are!

Members can save money on goods and services they use the most from over 300 leading national merchants. From clothing to computers, gifts to golf or tickets to toys, Careington Mall offers discounts on thousands of products from top national brands and retailers. Once a vendor is approved to participate, Careington Mall works hard to negotiate the best discount possible for employees. This amount can be as much as 60% off.

RETAILERS INCLUDE:

- 1-800-Flowers
- Office Depot
- PetSmart
- Columbia
- Target
- NFL Shop
- Sunglass Hut
- Hotels.com
- O'Reilly
- Kay Jewelers
- Obitz
- ProFlowers
- Sam's Club
- Costco
- Hallmark
- Harry & David
- Restaurant.com
- Hertz
- Fandango
- Champs
- **and many more!**



Shopping Discount - BenefitHub

BenefitHub was founded on the belief that members should be benefitting every day. BenefitHub's mission is to help millions of people improve the quality of their daily lives by giving them access to personally relevant discounts and savings.

BenefitHub offers discounts and cash back offers in a variety of categories:

- **Health and wellness:** healthy meal kits delivered to your home, weight loss memberships, nutrition
- **Sports and fitness:** gym memberships, fitness trackers, headphones
- **Hotel and Travel:** hotels, resorts, flights, rental cars
- **Entertainment:** concerts, movie tickets, movie rentals, magazines
- **Food:** groceries, restaurants, cookware, sweets, coffee, wine and other beverages
- **Financial:** legal services, tax services, loans
- **Education:** early learning, school supplies, student loans, online tuition
- **Auto:** car and truck rental, car buying, recreational vehicles, RV rentals, service and parts, transportation and parking
- **Apparel and Accessories:** shoes, sunglasses, sports attire
- **Cell phones:** cell phone plans, accessories
- **And so much more!**

**Discounts subject to change.*



IS THIS AN INSURANCE PLAN?

No, this is not an insurance plan. These plans provide you with discounted prices on a wide range of services. You will pay the discounted prices at the time services are received.

CAN I USE MY MEMBERSHIP WHEN I TRAVEL AWAY FROM HOME?

Yes, your membership can be used at any participating provider in the United States.

HOW DO I GET ADDITIONAL MEMBERSHIP CARDS?

You will receive your membership cards in the mail to the address you have provided. If you need additional cards for your household, or have lost your card, please call Careington's Member Services at **844-468-2748**. They will be happy to send additional cards to you.

IF MY DOCTOR OR 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 provider. You might try printing out a list of participating providers to share with your doctor or dentist to see if he/she could recommend any of the participating specialist locations.

WHAT DO I DO IF I FEEL THE PROVIDER OVERCHARGED ME?

You can send a copy of your bill and a written letter to the administrator of the plan, **Careington International Corporation, Attn: Provider Relations, P.O. Box 2568, Frisco, TX 75034**. They will investigate your inquiry, and you will be contacted regarding the findings.

ONCE I SELECT A PROVIDER, AM I ASSIGNED TO THAT PROVIDER? HOW OFTEN CAN I CHANGE PROVIDERS?

Another great feature of this discount program is your ability to select any provider from the network. You can change providers at any time, and household members can select their own providers. For help finding participating providers, call Careington's Member Services at **844-468-2748** or visit **www.careington.com/co/compass** to conduct a provider search.

WHAT SHOULD I SAY WHEN I CALL A PROVIDER TO MAKE SURE THEY PARTICIPATE?

The providers will recognize the name of the network with which they participate, so when you call, it is important to use the name of the correct network.

Administered by:

Careington
SOLUTIONS SIMPLIFIED®