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# DialCare

TELEMEDICINE SIMPLIFIED®

## DIALCARE PERKS

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Get the health care savings<sup>7-7</sup> you deserve.

Tests and procedure bills can really start to add up. With the Total Health Discount Plan, members receive great discounts on services such as blood tests, hearing aids, diabetic care supplies, participating fitness facilities and more.

This isn't insurance, so you can use it right away with unlimited usage. Just become a member and show your member ID card to any participating provider near you to receive your discount.

### Monthly Plan Rates

\$29.<sup>95</sup>  
per month\*

### Why this plan?



You'll be accepted – everyone is!



You can use the plan as many times as you need it, with no administrative forms to file.



Your membership can include family members.



You can cancel in 30 days and receive a full refund.

**Disclosures: 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. This is not a Medicare prescription drug plan. 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 [totalhealth.telemedsimplified.com](http://totalhealth.telemedsimplified.com). A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. 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 or Washington.

# What's Included in This Plan

## Dental

Save 5% to 60% on most dental procedures including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns through one of the largest dental networks nationally with a focus on neighborhood dentists.

## Vision

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. Members receive Exclusive Member Extras and special offers in addition to access to discounts through trusted, private-practice VSP doctors on eye and contact lens exams, glasses, and sunglasses.

**This plan is not insurance.** *Not available in WA.*

## Vision Correction Surgery

All in-network providers extend discounts of 15% off standard prices or 5% off promotional prices. LasikPlus providers offer members \$800 savings on custom LASIK with free enhancements for life. All surgeons must also meet strict credentialing standards in order to be in-network.

*\*Product not available in MT.*

## Behavioral Health

DialCare Mental Wellness is a program designed to provide safe, secure and private means of seeking mental health assistance from licensed mental health professionals via virtual or telephonic counseling sessions.

## Lab Services

- DirectLabs® (DLS) is the leader in direct access laboratory testing.
- DLS offers a wide variety of important health and wellness blood chemistry tests at discounted prices, saving members 10% to 80% off regular retail pricing at over 3,000 certified labs nationwide.\*

*\*Services not available in NJ, NY, and RI.*

## Prescription

Members have access to prescription drug savings that can be between 15% to 60% off the retail price of generic drugs and 10% to 25% off the retail price of brand name drugs at over 68,000 participating pharmacies nationwide.

## Hearing Care

Save 40% on diagnostic services, including hearing exams, at over 5,600 provider locations nationwide.

## Telemedicine

DialCare Physician Access is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. Members and their families have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more.

## Alternative Health & Wellness With Fitness

Members\* save 25% on services from more than 70,000 participating specialty health care providers nationwide with the ChooseHealthy® program and can choose from over 16,000+ participating fitness centers with the Active&Fit Direct™ program.

The ChooseHealthy program is not insurance. It does not meet minimum creditable coverage requirements under the Affordable Care Act or other state law. You get discounts from participating specialty health care providers when your sponsoring organization's plan includes this feature. You must pay for all services from participating providers. Discounts will vary by type of provider and services received. The ChooseHealthy program does not make any payments to participating providers. Check any insurance benefits you have before using this discount program. Those benefits may result in lower costs to you. The ChooseHealthy program has no liability for the quality of services rendered, and it does not guarantee services or products. Discounts on products and services available through the ChooseHealthy program are subject to change. Before you enroll in ChooseHealthy, you can check currently available products and participating providers through the ChooseHealthy link on your sponsoring organization's website. Once enrolled with ChooseHealthy, you may login directly at ChooseHealthy.com to see the same information. Not all provider types may be available in all states. You may unenroll or cancel at any time. Refunds do not apply because your sponsoring organization provides the ChooseHealthy program to you at no cost.

The ChooseHealthy program is provided by American Specialty Health Group, Inc. and ASH Technologies, Inc. (dba ASH Technologies of Delaware, Inc. in the state of Pennsylvania) and the Active&Fit Direct program is provided by American Specialty Health Fitness, Inc.; all are subsidiaries of American Specialty Health Incorporated (ASH), a national provider of fitness, health education, musculoskeletal provider networks, and health management programs. ChooseHealthy and Active&Fit Direct are trademarks of ASH and used with permission herein.

\*Must be 18 years or older to access.

## 24-Hour Nurse Line

Carenet's Nurse Line is available 24/7 to assist with members' health concerns. Registered nurses are available to answer questions, assess symptoms and provide care recommendations.

## Diabetic Testing Supplies

Better Living Now, Inc. (BLN) is a managed care provider of health care products and services, specializing in the needs of patients with chronic conditions, offering 20% to 40% off retail price of diabetic supplies including insulin pumps, continuous glucose monitors (CGM) and testing supplies (monitor, strips and lancets).

## Online Health Information

eDocAmerica is an online health and wellness service that provides 24/7 unlimited access to physicians, psychologists, pharmacists, dentists, dietitians, fitness trainers, alternative medicine doctors and eye doctors for routine medical questions and information.

## Shopping Network

BenefitHub believes members should be benefitting every day, which is why members have access to great savings and Cash Back offers on a wide variety of products and services members use every day. From discounts on health & wellness, sports & fitness, travel, food and even apparel & accessories, BenefitHub makes it easy for members to save on the things they want and need the most.

\*Discounts subject to change.

**TERMS & CONDITIONS: Purchase and Renewal Conditions:** By joining a plan, for yourself or on behalf of a minor child for whom you are a parent or legal guardian, you confirm that you are at least 18 years old and you authorize Careington International Corporation (Careington) to charge your credit card or checking account for the plan you have selected. This charge shall automatically renew at the end of your membership term, and your credit card or checking account will be automatically charged for the appropriate amount, until you notify Careington in writing that you wish to cancel the plan. By joining you indicate you have read and agree to the terms and conditions of the plan. **Termination Conditions:** Careington reserves the right to terminate plan members from its plan for any reason, including non-payment. If Careington terminates the plan or your membership for a reason other than non-payment, you will receive a pro-rata refund of your membership fees. **Cancellation Conditions:** You have the right to cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less the processing fee, if applicable. 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 cancellation requests at any time and will stop collecting membership fees in a reasonable amount of time, but no later than 30 days after receiving a cancellation notice. Please send a cancellation letter and a request for refund with your name and member ID to Member Services, Careington International Corporation, P.O. Box 2568, Frisco, TX 75034 or fax to 888-335-7330. You may also submit cancellation requests by email: member@careington.com. When you cancel, you will continue to have access to the plan for the remainder of the period for which you have paid; your membership will terminate at the end of that period. The preceding sentence does not apply to quarterly, semi-annual or annual memberships in FL, ND and OK, where you will receive a pro-rata refund whenever you cancel. **Description of Services:** Please see the enclosed materials for a specific description of the programs included in your plan. **Limitations, Exclusions & Exceptions:** This plan 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 health care services or items to individuals. You will receive discounts for 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 service. 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 plan's discounts 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 plan. 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 participates in the plan. At any time Careington may substitute a provider network at its sole discretion. Careington cannot guarantee the continued participation of any provider. If the provider 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. **Complaint Procedure:** If you would like to file a complaint regarding your plan membership, you must submit your complaint in writing to: Careington International Corporation, P.O. Box 2568, Frisco, TX 75034. You have the right to request an appeal if you are dissatisfied with the complaint resolution. After completing the complaint resolution process, if you remain dissatisfied you may contact your state insurance department.