



STATE of TEXAS Dental Discount Plan

January 1, 2015 - December 31, 2015



SAVINGS TO SMILE ABOUT!

The State of Texas Dental Discount PlanSM is available to 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 Plan 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 State of Texas Dental Discount Plan can help you save money on your dental care.

It's **EASY TO USE.**

- Enroll during Annual Enrollment or within 31 days of becoming a new retiree or having a qualifying life event like getting married.
- Rates start at \$2.25 per month for member only.*
- Your savings start on your effective date.
- There are no limits on plan use or benefit restrictions.
- 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 annual maximums or benefit restrictions
- Unlimited use of the discount program and its offerings
- Savings on cosmetic services
- You do not need to select a primary dentist

**State of Texas Dental Discount Plan rates for Plan Year 2015 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

Administered by
Careington
Promoting Health and Well-Being

PLAN DETAILS



IT'S SIMPLE TO SAVE.

Saving money on your dental care is simple and affordable with the State of Texas 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 work 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 off of specialist fees
- Save on cosmetic services like bonding, veneers and whitening.
- Visit any participating dentist on the plan and change providers at any time.

PARTICIPATING PROVIDERS

The **Careington** network has more than 6,000 participating dental offices across Texas. You can also use this plan to save at more than 53,000 dental offices throughout the U.S.*

Find a dentist near you by visiting the State of Texas Dental Discount Plan website at www.txdentaldiscount.com or call State of Texas 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 also 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.

* The State of Texas Dental Discount Plan is available in the United States, excluding U.S. territories, and 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.

SAMPLE DENTAL SAVINGS

Procedure Description	* Regular Cost	** Your Cost	% Savings
Adult Cleaning	\$93	\$31	67%
Child Cleaning	\$64	\$23	64%
Routine Checkup	\$50	\$15	70%
Four Bitewing X-Rays	\$63	\$22	65%
Composite (White) Filling	\$237	\$83	65%
Crown (Porcelain Fused to Noble Metal)	\$1,139	\$483	58%
Complete Upper Denture	\$1,560	\$643	59%
Molar Root Canal	\$1,200	\$438	64%
Extraction (Single Tooth)	\$168	\$55	67%

*Regular cost is based on the 80th percentile usual and customary rates as detailed in the 2012 FairHealth Report in Houston, Dallas, and San Antonio. **These fees represent the average of the assigned **Careington** Care 500 Series fees for Houston, Dallas, and San Antonio. Percentages may vary by region. Prices subject to change.

STATE OF TEXAS DENTAL DISCOUNT PLAN 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

*State of Texas Dental Discount Plan rates for Plan Year 2015 range from \$2.25 per month for member only to \$7.65 per month for member plus family.

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 State of Texas 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.

Discount plan: A 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 is contracted with **Careington** to help you save on dental care. A **Careington** network dentist will charge plan participants a discounted fee on treatment received at the time of service.

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FREQUENTLY ASKED QUESTIONS

If I have a dental insurance plan, can I still use my State of Texas Dental Discount Plan? 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 a dental discount plan. The dental discount plan may help you save on dental services not typically included in a traditional insurance plan. You will want to 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 Texas Dental Discount Plan, you cannot enroll in a dental insurance plan offered by ERS.**

Is the State of Texas Dental Discount Plan an insurance plan? No, this is not a dental insurance plan. The discount plan provides you with discounted prices on the usual and customary charges for dental treatment and services. You will pay the pre-negotiated discounted rate at the time you receive services.

Can I use my membership when I travel away from home? Yes, your membership can be used at any participating dentist across Texas and throughout the United States.

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.

Can I go to a dentist that does not participate? You will only receive a discount by going to a participating dentist.

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.



Did You Know?

Did you know that 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 becoming a new retiree. You can also enroll within 31 days of having a qualifying life event, like getting married.

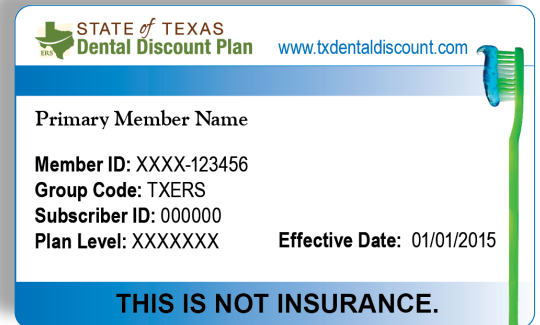
For more information about the State of Texas Dental Discount Plan, visit www.txdentaldiscount.com or contact customer care at Careington toll-free at **(844) 377-3368 (TTY - 711)**, Monday through Friday, from 7 a.m. to 7 p.m. CT.

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

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HOW IT WORKS

1. Sign up for the State of Texas Dental Discount Plan.
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.

Email To:

ERSupport@careington.com

Visit:

www.txdentaldiscount.com

Call Careington**Toll-Free:**

(844) 377-3368
(TTY – 711)

Monday - Friday
7 a.m. - 7 p.m. CT

Write to:**Careington International Corporation**

Attention: State of Texas Dental Discount Plan
Customer Care

7400 Gaylord Parkway | Frisco, Texas 75034

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).