



Association
BENEFIT PLAN



DENTAL
&
VISION
DISCOUNT PLAN

Save Money

on Your Dental & Vision Care

Discount Vision Plans

Vision Discounts: Discounts provided by EyeMed Vision Care Access Plan D

- Members save 20% to 40% off the retail price of eyewear
- Receive discounts on exams and contact lenses
- Members are entitled to 15% off the retail price or 5% off the promotional price of LASIK or PRK procedures, whichever is the greater discount
- More than 40,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, Sears Optical®, Target Optical®, JCPenney® Optical, and most Pearle Vision® locations

Vision Discounts: Discounts provided by VSP Choice Access Plan

- Members save 15% to 35% off eye exams, eyeglasses, and contact lenses
- Access more than 34,000 participating providers nationwide

Vision Correction Surgery: Discounts provided by LCA Vision's National Lasik Network

- Over 570 locations nationwide
- Free initial consultation
- All in-network providers extend discounts
- 15% off standard prices OR 5% off promotional prices

Vision Correction Surgery: Discounts provided by QualSight

- Over 750 locations nationwide
- Savings of 40% to 50% off the overall national average cost for LASIK surgery
- A FREE consultation to discuss the procedures available, and a preliminary screening to determine if you are a potential candidate
- Nationwide access to board-certified ophthalmologists using state-of-the-art, FDA approved LASIK vision correction technologies
- Interest-free financing plans up to 3 months or payments as low as \$51 per month available to qualified candidates

Your dental and vision health is important, but can often be expensive. With the Compass Rose Benefits Group Discount Dental and Vision Plan, provided FREE to ABP Members, you will have access to discounts on your dental and vision needs, such as teeth cleanings, x-rays, dentures, crowns, eye exams, eyewear, LASIK and more!

Discount Dental Plans

Dental Care: Discounts provided by Careington International Corporation

- 5% to 50% savings on most dental procedures, including routine oral exams, unlimited cleanings, and major work such as dentures, root canals and crowns
- 5% to 15% savings on Orthodontics for both children and adults
- All specialties included—Endodontics, Oral Surgery, Orthodontics, Pediatric Dentistry, Periodontics, and Prosthodontics where available
- Access to over 65,000 participating dentists and specialists nationwide

Teeth Whitening Kits: Discounts provided by Bright and white

- 75% savings from normal dentist fees
- No dental visit required
- Direct to you by Priority Mail

Frequently Asked Questions

How often can I use the program?

There are no limits on how often you can use this program or visit your provider.

Can this discount plan coordinate with traditional dental plans? If so, how?

Yes, this plan can coordinate services with other insurance plans. To receive services, you must first visit one of our providers. After paying the reduced fee, you will need to file a claim with your insurance company for reimbursement.

Can I use my membership when I travel?

Your membership can be used at any participating provider in the United States.

What if a provider is not in my area?

You can 'Nominate a Provider.' Careington will contact the provider with information on how to apply to participate in the program. Because of the application and credentialing process, it may take 6-12 weeks before a provider is added to the network. Not all providers will agree to accept the discounted fees required by the program.

Easy Web Site Access

By using the web site, you can search for providers in your area, view the rate schedules, and print your membership card.

Go to www.compassrosebenefits.com.

Enrollment:

ABP members and their qualifying dependents are automatically included in the program at no additional cost. You don't even need to sign-up!!!

Group ID/Member Code:

Always identify yourself as a 'DFG' member.

Accessing Your Membership Card:

Click on the Health Plan tab, then click on the ABP Dental & Vision link in the bottom right menu bar. This will automatically open the **Careington** website. In the top right corner, click 'click here to access your membership card.' You will be prompted for a PIN number. Once entered, you will see your card, simply print it.

Forget your pin number? Call 1-800-769-6953 and an Association Benefit Plan customer service representative will assist you.

Your membership card entitles you to **Careington** International Corporation's savings and privileges.

Making an Appointment:

When calling to schedule your appointment, be sure to mention that you are a member of the Discount Dental and Vision plan, administered by **Careington** International. Identify yourself as a DFG Member. Present your card upon each visit.

Search Providers:

Click on the Health Plan tab, then click on the ABP Dental & Vision link in the bottom right menu bar. This will automatically open the **Careington** website. In the top right corner, click "Search for a provider in your area." Remember, you can view the rate schedules before seeing the provider so you know exactly what you will pay for each service.

Payment:

You will receive the discount rates and are responsible for paying the remaining balance at the time of service.

Questions:

Contact us at 1-800-290-0523 and identify yourself as a DFG Member.



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. 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. 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.