

## Transition to Discount Program

*It sounds like you may be a good candidate for a dental discount program that can help you save money on your dental expenses. We offer a dental discount program where you can get dental services for you and/or your family at a 20%-60% discount at participating dental offices. If you would like to hear a little more about the plan, I can transfer you to someone who can answer any questions you have.*

*\*If yes, proceed to Presentation 1.*

## Presentation 1

Good Morning/Afternoon/Evening, This is (name) \_\_\_\_\_. I understand you are interested in our dental discount program, correct? (If yes continue). Our Careington dental plan can help you and your entire family save hundreds of dollars a year on dental expenses. You will be able to receive instant discounts at thousands of dentists across the U.S., and in your area. As a member of Careington, just show your membership card to a participating dentist and get your discounts on the spot. Members can save an average of 20% to 60% on everything from check-ups and cleanings, fillings to root canals, crowns and bridges, braces, even tooth whitening and cosmetic dentistry are included.

You get all these great savings for just \$\_\_\_\_\_ a month, which can be conveniently billed to your credit or debit card account. Plus, you have a full 30 days to review and try the plan. If you are not completely satisfied during this time, you may cancel and receive a full refund of your current month's paid membership fee less the one-time \$20 processing fee.

We also have an Annual option available for \_\_\_\_\_, that's a savings of \$\_\_\_\_\_ which is an even better value. If you sign up for this option, you can use your membership card year round with no limits on use.

So let's go ahead and get your membership started so you can start saving money on your dental care needs. Okay?

**IF YES – GO TO PROGRAM SUMMARY / ACCEPTOR DISCLOSURE**

**IF NO – GO TO APPLICABLE REBUTTAL**

## PROGRAM SUMMARY / ACCEPTOR DISCLOSURE:

Great, Mr/Ms. (Customer Name) we are almost finished.

I am signing you up for the Careington Dental Program. This product is administered by CAREington International Corporation, of Frisco TX.

This program is not insurance and does not make payments directly to medical service providers. It is a discount program where you pay for the care you receive under the plan at

the discounted rate. You will receive discounts from certain providers who have contracted with Careington to provide reduced prices.

In about 10 days you will receive the your membership kit with 2 ID cards and information on how to use the plan, along with our toll free customer service phone number (Number).

### **[Cancellation Conditions]**

You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, (less the processing fee, if any). **FL Residents:** You have the right to cancel within the first 30 days after the effective date. 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.

### **CONTINUE:**

With that in mind may I have your approval to sign you up for \_\_\_\_\_ and have your credit card billed for \$\_\_\_\_\_ each month thereafter?

### **GET AFFIRMATIVE RESPONSE**

**IF CUSTOMER SIMPLY SAYS "UH HUH" YOU MUST ASK, "IS THAT A YES, MR./MS. \_\_\_\_\_?"**

**IF YES: CONTINUE**

**IF NO: GO TO NO SALE COURTESY CLOSE**

### **SALE CLOSE**

Great! That's all the information that I need. If you have any questions, please call toll free at \_\_\_\_\_. This number will be included in your membership kit. Thank you and have a pleasant day/evening.

### **NON-SALE COURTESY CLOSE**

Thank you, Mr./Ms.\_\_\_\_\_. If you have any questions about this call, please call \_\_\_\_\_. Thank you and have a pleasant (day / evening). Goodbye.

### **REBUTTALS**

#### **I'M NOT INTERESTED / NO – PROBING QUESTION**

I understand your hesitation. What part of the program does not interest you?

**GO TO APPLICABLE REBUTTAL AND/OR RESPOND TO PROGRAM SPECIFIC QUESTION**

**TOO EXPENSIVE / NOT WORTH THE PRICE**

I understand your concern. You might look at it this way -- for less than \_\_\_\_\_ Cents a day, you can save hundreds of dollars each year on dental care services. These savings can add up quickly – especially since your entire household is included.

And, if you decide the program does not meet your needs, simply call \_\_\_\_\_ to cancel at any time and you'll receive a refund of your last paid monthly membership fee.

All I need to do is verify some information so I can sign you up and have the membership materials sent to you. Okay? **WAIT FOR RESPONSE**

**WANT TO THINK ABOUT IT? / SEND ME SOME INFORMATION**

I can certainly have information sent to you; however, by joining today, you can start saving money on dental care services while you review the materials at your leisure. If you decide it is not for you, call \_\_\_\_\_ to cancel at any time and receive a refund of your last paid monthly membership fee.

All I need to do is verify some information so I can sign you up and have the membership materials sent to you. Okay? **WAIT FOR RESPONSE**

**DON'T NEED IT / I AM IN THE MILITARY; YOU CAN'T BEAT THEIR MEDICAL BENEFITS**

I understand. However, keep in mind that \_\_\_\_\_ can be used to reduce your expenses that your insurance may not include, such as elective and cosmetic services.

All I need to do is verify some information so I can sign you up and have the membership materials sent to you. Okay? **WAIT FOR RESPONSE**

**DON'T NEED IT / I ALREADY HAVE COVERAGE / INSURANCE**

I understand. However, keep in mind that this program helps you fill in the gaps that your insurance may not include.

All I need to do is verify some information so I can sign you up and have the membership materials sent to you. Okay? **WAIT FOR RESPONSE**

<b>QUESTIONS AND ANSWERS</b>
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**WHAT ARE THE DENTAL DISCOUNTS? ?**

Members can save 20% to 60% on everything from general dentistry and cleanings to root canals, crowns, orthodontia, tooth whitening and cosmetic dentistry at over 98,000 dental access points nationwide.

**IS THIS AN INSURANCE PLAN?**

No, this is not an insurance plan. The \_\_\_\_\_ program provides members with discounted prices on a wide range of dental care services and products; you will pay for services at the \_\_\_\_\_ discounted price at the time services are received.

**HOW DOES THE PLAN WORK?**

First call your provider to confirm their continued participation by mentioning the Careington C500 dental network. Then simply make an appointment and show your ID card at the time of service for instant discounts. You are responsible for paying all fees directly to the provider.

#### **HOW DOES \_\_\_\_\_ GET THESE DISCOUNTS?**

The \_\_\_\_\_ program features are provided and administered by CAREINGTON *International* Corporation\*. CAREINGTON has secured these valuable savings by administering their own proprietary dental network. They have also partnered with some of the largest and most well known providers of health care services in the country, such as the Aetna Dental Access<sup>SM</sup> network, and more.

#### **WHAT PROVIDERS CAN I GO TO?**

You can find participating providers included in the \_\_\_\_\_ program by visiting the "Provider Search" page on \_\_\_\_\_ or by calling \_\_\_\_\_.

#### **WHEN CAN I BEGIN TO USE THE SERVICE AFTER I SIGN UP?**

After you have joined, you will receive your membership materials, including you membership cards, in about 7-10 days.

#### **HOW DO I GET ADDITIONAL MEMBERSHIP CARDS?**

If you need additional cards for your household, or have lost your card, please call \_\_\_\_\_ Member Services at \_\_\_\_\_. They will be happy to have additional cards sent to you.

#### **CAN I GO TO A PROVIDER THAT DOES NOT PARTICIPATE?**

You may go to the provider of your choice; however, you will only receive a discount by going to a participating provider.

#### **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 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.

#### **HOW DO I PAY FOR THIS PLAN?**

The monthly membership fee will be automatically charged to your credit card. You may cancel by calling \_\_\_\_\_ to receive a complete refund of your current month's paid membership fee, less the one time processing fee.

#### **WHAT IF I DECIDE I DON'T NEED THE PLAN?**

You may cancel by calling \_\_\_\_\_ at any time to receive a complete refund of your most current month's paid membership fee, less the one time processing fee.

#### **WHO IS INCLUDED ON THE PLAN?**

One of the wonderful features of the \_\_\_\_\_ programs is that your entire household can receive the savings, even children living at college!

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

Another great feature of \_\_\_\_\_ 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. Call \_\_\_\_\_ at \_\_\_\_\_ for help finding participating providers or visit the website at \_\_\_\_\_.

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

Yes, your membership can be used at any participating provider in 47 states. This plan is not available in Montana, Washington, or Vermont.

#### **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. For example, mention the Careington C500 dental network at your dentist's office.

#### **[Statement and Disclosure]**

**\*\*This disclosure must be read in its entirety before applicant contact and payment information is taken.**

**Disclosures:**

**THIS PLAN IS NOT INSURANCE.** This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. 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 [**client's website**]. Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: **Careington** International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This program is not available in Montana and Vermont. This plan is not currently available in Washington. \*Medicare statement applies to MD residents when pharmacy discounts are part of program.

**[Statement and Disclosure - Include instructions that this disclosure to Florida applicants must be read in its entirety before applicant contact and payment information is taken.]**

## **Florida**

### **Disclosures:**

**THIS PLAN IS NOT INSURANCE.** 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 [**client's website**]. Discount Medical Plan Organization and administrator: **Careington** International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers.

**[Verify Consumer Wants to Move Forward with Purchasing the Plan – Florida wants to see a question posed to the consumer to confirm that they would like to purchase the plan and again make them aware that they are signing up for a discount medical plan and not insurance.]**

**[State charges for all discount plan(s), including the one-time non-refundable processing fee]**

**[Application Here – acquire applicant name, contact information]**

**[Payment Information Here – payment information accepted, restate charges]**

**[Closing – thank you for your time/purchase]**