



As a member of the Alliance for Affordable Services, you now have access to this unique dental discount plan that offers a variety of savings to help you control costs while providing the best dental care for you and your family.

With unlimited access to dental services, Careington International Corporation will be the gateway to a healthier you. Our extensive network makes it easy for you to find providers close to home, work or even while you are traveling. In fact, Careington is one of the largest independent discount dental networks in the U.S. with in-network dentists located across the nation.

For your convenience, we have attached a member ID card entitling you to all of the savings and privileges of your Careington dental plan.

Please type the correct member name and member ID into the fields on the card below before printing the card and using your savings.

If you do not have this information, please call our Member Services department at 1-800-290-0523. Present your card at each dental visit and have the card available for verification purposes when calling to make an appointment.

Please visit **careington.com/alsv** to choose your provider and print your card. If the particular provider you choose requires an authorization letter, please follow the instructions and present during your appointment.

Administered by

Careington
SOLUTIONS SIMPLIFIED®

Cut along dotted line

Careington
SOLUTIONS SIMPLIFIED®

Dental Plan

FIRSTNAME LASTNAME

Member ID:
Group ID: ALSV
Effective Date:

THIS IS NOT INSURANCE.

Important Phone Numbers

Dental..... 1-800-290-0523
www.careington.com/alsv

Aetna Dental Access® providers call 1-800-451-7715

This program is NOT INSURANCE.

Aetna Dental Access®

Administered by
Careington
SOLUTIONS SIMPLIFIED®

Fold Here

PRODUCT DESCRIPTION

Dental

You will have access to discounted services and in most instances, you can save 15% to 50% per visit on everything from general dentistry to root canals, crowns and orthodontia at over 226,000* available dental practice locations.

To locate a participating provider, call toll-free **(800) 290-0523** or visit our website at **www.careington.com/alsv** and click on "providers."

This is NOT INSURANCE.

Participants must pay health care providers directly.

Actual discounts will vary based on the geographic location of the dental provider and services provided.

Careington International Corporation provides access to the Aetna Dental Access® network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the Careington discount program, and is not an affiliate, agent or principal of Careington International Corporation. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care and is not responsible for outcomes.

*Dental locations as of September 2017, Aetna Enterprise Provider Database.

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/alsv. 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.

MEMBERSHIP AGREEMENT

Discount Plan Organization: Careington International Corporation (Careington)
7400 Gaylord Parkway Frisco, TX 75034

To add a family member to your plan, contact Alliance for Affordable Services at 1-800-733-2242. For assistance using your plan, please call Member Services at 1-800-290-0523.

Group Code: ALSV

Group Name: Alliance for Affordable Services

Member ID:

Member Name & Address: FIRST NAME M LASTNAME
123 ANY STREET APT1 ANY CITY, TX 12345

Effective Date:

Term: Monthly

Total Fees: \$8.00 per Member Only / \$12.00 per Family (Circle one.)

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 Alliance for Affordable Services 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 Alliance for Affordable Services 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: Alliance for Affordable Services and Careington reserve the right to terminate plan members from its plan for any reason, including non-payment. If Alliance for Affordable Services 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. Alliance for Affordable Services 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, Alliance for Affordable Services, 130 E. John Carpenter Freeway, Suite 100, Irving, TX 75062 or call 1-800-733-2242. 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 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.