



HealthShare
Altrua

Healthy Living Plan

Discount options for dental, vision, hearing, prescription medicine and telemedicine

MEMBERSHIP RATES

Individual

\$14.00 / Month*

Member + Family

\$18.00 / Month*

*Plus a one-time, non-refundable \$10 processing fee.

In Partnership with



Careington is a member of



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 www.altruahealthshare.org. A written list of participating providers is available upon request. You may 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, AR and TN residents will be refunded processing fee). This plan is not available in Vermont or Washington. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Included in the Plan

DENTAL CARE

Members may take advantage of savings offered by an industry leader in dental care. Careington International Corporation is one of the most recognized professional dental networks in the nation and boasts one of the largest dental networks nationally with a focus on neighborhood dentists. Careington networks are a leader in member-transparent pricing with robust fee schedules.

SUPERIOR VISION

Members save 5% to 30% off the retail price of eyewear with the Superior Vision discount program. Members are eligible for discounts on exams, eyeglasses, contact lenses, and LASIK at more than 40,000 participating provider locations

*This plan is not insurance. This plan is unavailable in MT, VT & WA.

VISION CORRECTION SURGERY

Members will receive discounts on LASIK that are available at approximately 600 locations nationwide*. All in-network providers extend discounts of 15% off standard prices or 5% off promotional prices. All surgeons must also meet strict credentialing standards in order to be in-network. Members receive discounts exclusively available through LasikPlus, the featured provider.

- › 15% off standard prices or 5% off promotional prices or special member prices
- › Free exam (over \$100 value)
- › Free enhancements for life on most procedures

*Product not available in MT.

PRESCRIPTION DISCOUNTS

- › Members will have access to savings 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 including Safeway, CVS, Duane Reade, Wal-Mart, Target, Walgreens, Rite Aid and many more.
- › Even if members have prescription benefits through a Health Insurance carrier, a comparison of costs between the two programs should be performed to determine the most savings.

TELEMEDICINE

- › MyTelemedicine is a modern healthcare solution for non-emergency illnesses. With this program, members and their family will have direct access to interact with a physician, a pediatrician, or even a behavioral therapist 24 hours a day, 7 days a week.
- › Consultations can take place by phone call, email or a web-based video call, and will include discussing treatment options. When medically appropriate, the physician may prescribe a short term, non-DEA controlled medication for the member to pick up at the pharmacy of their choice.

Disclaimer: *MyTelemedicine does not guarantee that a prescription will be written. MyTelemedicine does not prescribe DEA controlled substances, lifestyle drugs and certain other drugs which may be harmful because of their potential for abuse. MyTelemedicine physicians reserve the right to deny care for potential misuse of services. Please visit www.careington.com/mytelemedicine for a complete list of state availability.

ALTERNATIVE HEALTH & WELLNESS

The ChooseHealthy® program provides members with access to a wide variety of credentialed specialty health care practitioners.

- › Choose from more than 31,000 credentialed specialty health care practitioners, including more than 23,000 contracted chiropractors.
- › Receive a 25% discount off normal fees for services. Specialty health care includes services from chiropractors, massage therapists, acupuncturists and registered dietitians.

Please note that this is a discount program; it is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The discount program provides for discount specialty health care services from participating practitioners. You are obligated to pay for all health care services but will receive a discount from those health care practitioners who have contracted with the discount program. The discount program does not make payments directly to the participating practitioners in the discount program. The discount program has no liability for providing or guaranteeing service and assumes no liability for the quality of service rendered. ChooseHealthy is a federally registered trademark of American Specialty Health Incorporated and used with permission herein.

HEARING CARE

- › Hearing loss is the third most common health problem in the U.S., affecting over 38 million Americans. Research has proven that hearing problems can affect anyone at any age, regardless of his or her background or occupation. Hearing loss most often occurs at such a gradual rate that individuals are not aware of its severity until they are in the latter stages of hearing loss. It is then that they begin to seek help.
- › Careington members have access to hearing aid discounts from 30% to 60% at over 5,000 network providers nationwide. The latest in technology for hearing aids and accessories, as well as wireless capabilities for television and cellular devices are also available.

DIABETIC CARE SUPPLIES

Better Living Now, Inc. (BLN) is a managed care provider of healthcare products and services, specializing in the needs of patients with chronic conditions. BLN brings these values to the member

- › Free shipping and choice of free gift with first order
- › Durable Medical Equipment—20% to 30% off of retail price
- › Disposable Medical Supplies—20% to 40% off of retail price

IMAGING NETWORK

A premier diagnostic scheduling service that provides Careington members and their family with savings from 10% to 60% on advanced imaging procedures at over 2,400 radiology facilities nationwide.* This program was specially designed to reduce the out-of-pocket costs on MRI, CT and PET scans.

*This product is not available in HI, VT and WY. US Imaging Network, LLC and/or INA, LLC are not affiliated with US Imaging, Inc.

LAB SERVICES

- › Direct Labs offers members a wide variety of important health and wellness blood chemistry tests at a savings of 10%–80% off regular retail pricing at over 3,000 certified labs, nationwide*.

*Not available in HI, MD, NY, NJ, RI or MA.

**ND, SD, and VT offer Specialty Lab testing only.

Terms & Conditions

RENEWAL CONDITIONS By joining a plan, you are authorizing Altrua HealthShare to bill your credit card or checking account for the plan you have selected. This charge shall remain in force until you notify Altrua HealthShare in writing of its cancellation. By joining, you indicate you have read the terms and conditions of the plan. This plan will automatically renew at the end of your membership term on an annual basis, and your credit card or bank account will be automatically charged or drafted for the appropriate amount.

TERMINATION CONDITIONS Altrua HealthShare and Careington reserve the right to terminate plan members from its plan for any reason, including non-payment. Cancellation Conditions: You have the right to cancel within the first 30 days after receipt of membership materials (FL residents: your 30 days begin after the effective date) and receive a full refund, less the processing fee stated above, 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. Altrua HealthShare will accept and cancel program memberships at any time during the membership period and will cease 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 Altrua HealthShare, P.O. Box 90849, Austin, TX 78709-0849. You may also submit cancellation requests by email: memberservices@altruahealthshare.org. If Altrua HealthShare is billing you quarterly, semi-annually or annually, Altrua HealthShare will, in the event of cancellation of the membership by either party; make a pro-rata reimbursement of the periodic charges to the member.

DESCRIPTION OF SERVICES Please see the enclosed materials for a specific description of the programs that you have purchased.

LIMITATIONS, EXCLUSIONS & EXCEPTIONS This program 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 medical services or items to individuals. You will receive discounts for medical 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 your appointment. 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 discounts contained herein 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 program. 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 is a participant 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 or grievance regarding your plan membership, you must submit your grievance 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.

E-mail, fax or mail this completed form.

To avoid delays, please make sure you complete and attach all required information.



SECTION A Membership Information

Head of Household's Full Name _____

Member ID#	Representative ID#	
Date of Birth	/	/
Daytime Phone ()	-	
Address		
City	State	Zip
E-mail		

SECTION B Family Members

Full Name	Date of Birth	
	/	/
	/	/
	/	/
	/	/

SECTION C Select Membership

- Individual Member (\$14.00 Recurring Monthly Payment)
- Member + Family (\$18.00 Recurring Monthly Payment)

▶ A one-time, non-refundable \$10.00 processing fee will be charged upon joining.

SECTION D Authorization

I authorize Altrua HealthShare to bill my credit/debit card or my bank account monthly for this program plus the one-time processing fee. The recurring bill will remain in force until I notify them in writing to cancel. Charges will appear as Altrua HealthShare on your monthly statement. Please keep a copy of this document for your records. You will receive your welcome kit once your application is processed.

Signature of Head of Household		Do not send unless you have completed Sections A-D in full.
Signature	Date / /	