



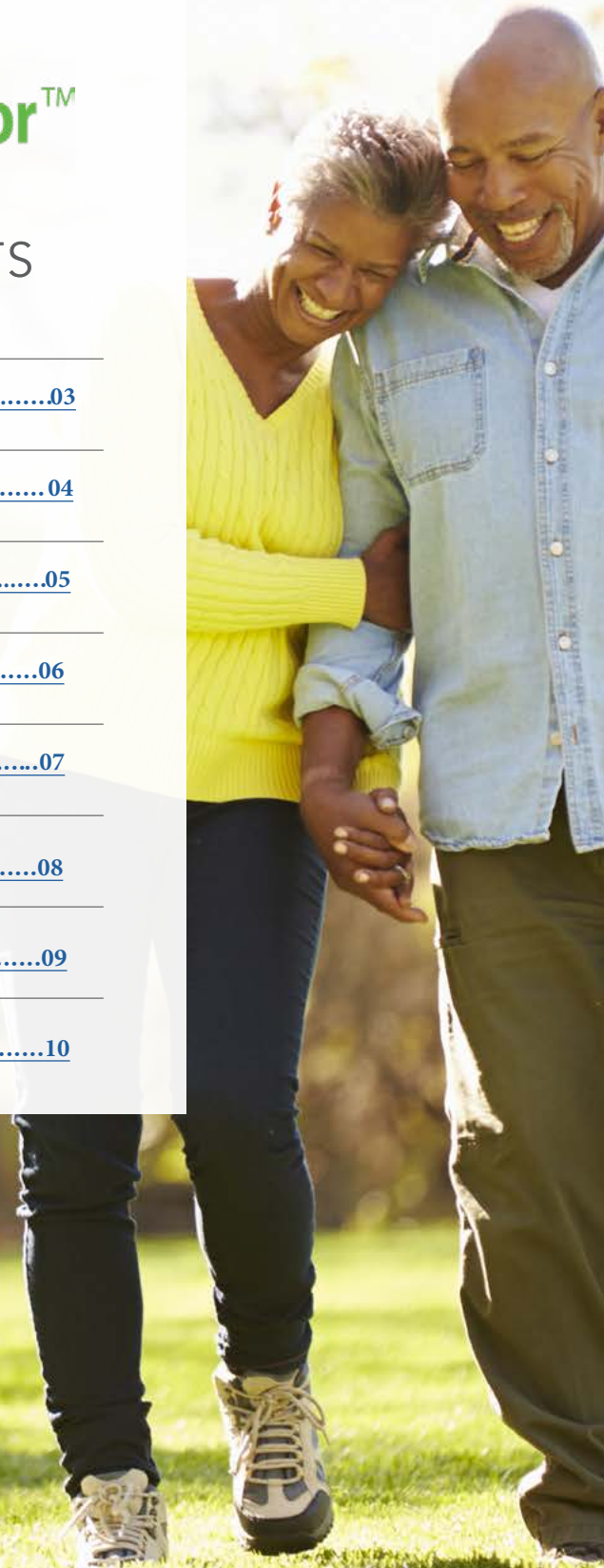
Empowered Members,
Informed Choices





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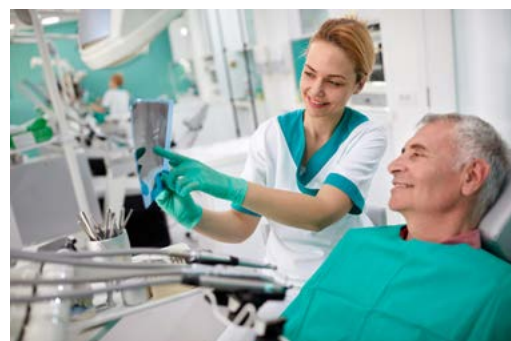
Dental

Maximum Care Discount Network (POS & DenteMax)



Careington has owned and managed dental networks for more than 40 years and has contracted with DenteMax, another quality dental network provider, to create a “combined” national discount dental network with significant presence. This combined network is known as the Maximum Care Discount Network.

The Maximum Care Discount Network creates one of the largest dental networks nationally with a focus on neighborhood dentists. The network combines the outstanding network management skills of two great organizations and results in discounts of 20% to 50% below the 80th percentile of Reasonable and Customary charges.



Members are able to take advantage of savings offered by leaders in the dental care industry.

Procedure Description	Regular Cost*	Plan Cost**	Savings Amount	Savings Percent
Routine Checkup	\$85	\$35	\$50	59%
Extensive Oral Exam	\$149	\$61	\$88	59%
Four Bitewing X-Rays	\$93	\$43	\$51	54%
Adult Cleaning	\$140	\$64	\$76	54%
Child Cleaning	\$99	\$46	\$53	54%
Composite (white) Filling (front Teeth)	\$220	\$101	\$119	54%
Crown (porcelain fused to noble metal)	\$1557	\$785	\$772	50%
Molar Root Canal	\$1535	\$776	\$759	49%
Complete Upper Denture	\$2273	\$1075	\$1198	53%
Extraction (single tooth)	\$282	\$119	\$163	58%

* Regular Cost is based on the average 80th percentile usual and customary rates as detailed in the 2021 Fair Health Report for the Los Angeles, Orlando, Chicago & NYC metropolitan statistical area(s).

**Plan Cost represents the average of the assigned Maximum Care Discount plan fees for the Los Angeles, Orlando, Chicago & NYC metropolitan statistical area(s).

Prices subject to change.

To Access Your Savings:

Locate a Dental Provider:

<https://www1.careington.com/search/search.aspx?AgentCode=5540PONDERDC>

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 www1.careington.com. 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 Utah, Vermont or Washington.



Vision

Members save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network. Members are eligible for discounts on exams, eyeglasses and conventional contact lenses from more than 90,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, Target Optical® and most Pearle Vision® locations*.



To Access Your Savings:

1. Locate the EyeMed provider most convenient for the member by calling Member Services at **1-800-290-0523** or through the website at www.careington.com/eyem
2. Members must identify themselves as an EyeMed member and present their membership card when scheduling an appointment with a participating provider.
3. Member must tell the provider their name, the group number and member ID located on their membership card.

**Provider locations are subject to change*

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Hearing

Amplifon

We are pleased to provide a hearing care discount plan that makes hearing aid services accessible, as well as affordable. Amplifon is one of the largest providers of hearing health care benefits in the United States offering members a variety of hearing aids and services through a simple three-step process. As a member, you have access to discounts on hearing care services and products at over 5,600 locations throughout the nation. We offer a hearing aid low price guarantee. Should you find a lower price at another local provider, we will gladly beat that price by 5%.



Key Features of Amplifon:

- Hearing aid low price guarantee: If you should find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%!
- 40% discount on diagnostic services, including hearing exams
- Financing options with up to 12-months NO INTEREST
- 60-day no-risk trial period. If you are not satisfied, return your hearing aids within the trial period for a 100% refund.
- 1 year follow-up care which includes cleaning, adjustment and other hearing aid services
- 3 year warranty - one of the longest you'll find anywhere - on most hearing aids, covering repairs, loss and damage
- 2 years of free batteries (80 cells per hearing aid, per year)
- Discounts on batteries mailed directly to your home
- Over a 90% customer satisfaction rate for over a decade

How to Access Your Discounts:

Step 1: Please call **1-866-211-6045** or visit us online at www.amplifonusa.com/careington, and a Patient Care Advocate will assist you in finding a hearing care provider near you.

Step 2: Our advocate will explain the Amplifon process, obtain your mailing information, and assist you in making the appointment with the hearing care provider.

Step 3: Amplifon will send an authorization packet to you and the provider prior to your appointment. This will ensure your Amplifon benefit is activated. You are responsible for the total bill, less the applicable savings, at the time service is provided.

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Diabetic Supplies



A managed care provider of health care products and services, specializing in the needs of patients with chronic conditions. From medical appliances and supplies to home medical equipment, this program can be a member's single source for all their vitamin and nutrition or durable medical equipment needs.



Services Include:

- Free shipping and choice of free gift with first order
- Durable Medical Equipment – 20% to 30% off retail price
- Disposable Medical Supplies – 20% to 40% off retail price
- Nutritional Supplements and Daily Living Aids – 20% to 25% off retail price
- No shipping charges for orders that are \$100 or more. Shipping is a flat \$7.95 for orders under \$100.
- Up to a 90-day supply and the care coordinators send a replacement notification before the supplies run out
- No complicated forms to fill out and no inconvenient trips to the pharmacy

Most high quality products come with a 30-day, 100% satisfaction guarantee. Some products have restrictions or cannot be returned.

Key Features:

- Free blood glucose monitor upgrade
- Durable medical equipment – 20% to 30% off retail price
- Disposable medical supplies – 20% to 40% off retail price
- Nutritional supplements – 20% to 25% off retail price
- Daily living aids – 20% to 25% off retail price
- NO shipping charges for orders that are \$100.00 or more
- We ship up to a 90-day supply and our care coordinators send you a replacement notification before your supplies run out
- NO complicated forms to fill out
- NO inconvenient trips to the pharmacy

ITEM DESCRIPTION	Retail Rate/TPQ	Savings off Retail Price
Ascensia Breeze Blood Glucose Monitoring System	\$86.95	35%
Precision Xtra Test Strips "End-Fill" 50/box	\$68.57	35%
Comfort Infusion Set 23" 10/box	\$151.70	25%
Transfer Bench, Bathtub – Blow Molded w/Back 1–each	\$120.00	30%
Premium Skin Barrier Non-Sterile 4X4	\$28.14	35%
Nebulizer, Aeromist® LT Nebulizer/Compressor	\$50.00	20%

To Access Your Savings:

For more information or to place an order, please call toll free **800-833-0735**, 8am -10pm Monday through Friday, and 9am-10pm Saturday and Sunday, CT, and identify yourself as a **My LIFE Senior Member**.

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Changes beginning July 1, 2024, your Active & Fit Direct standard membership includes access to one standard gym. You then have the option to purchase an additional standard or premium gym membership with a \$5 discount on each monthly fee.



Break a Sweat Without Breaking the Bank™

Thousands of Fitness Options

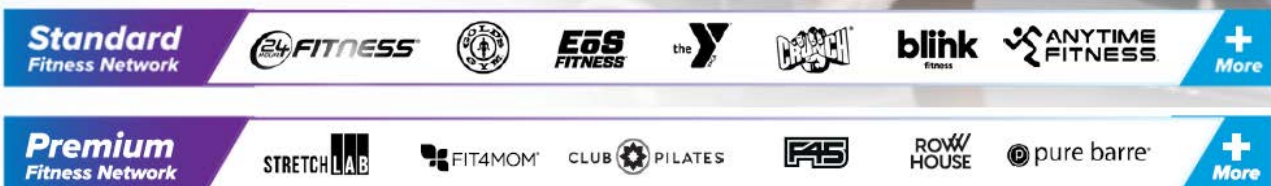
- Choose from **12,700+** standard gyms for just **\$28/mo.**¹
- Plus, **8,700+** premium exercise studios with **20% - 70% discounts** at most locations.¹

Flexible & Affordable

- **No long-term contracts.** Switch gyms and cancel with ease.
- Join multiple gyms and get a **\$5 monthly discount** on each additional membership.²

Go Beyond the Gym

- Get Fit at Home™ for free with **12,000+** on-demand workout videos before you enroll.



¹ Costs for premium exercise studios exceed \$25/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

² Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

M966-566F 12/22 © 2022 American Specialty Health Incorporated (ASH). All rights reserved. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of ASH. Active&Fit Direct and the Active&Fit Direct logos are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Standard fitness center and premium studio participation varies by location and is subject to change. Digital workout videos are subject to change. ASH reserves the right to modify any aspect of the Program (including, without limitation, the Enrollment Fee(s), the Monthly Fee(s), any future Annual Maintenance Fees, and/or the Introductory Period) at any time per the terms and conditions. If we modify a fee or make a material change to the Program, we will provide you with no less than 30 days' notice prior to the effective date of the

To Access Your Savings: login.mylifebenefits.org

LIFE Association invites you to activate your FREE WellCard Savings



SAVE with the **WELLCARD SAVINGS PROGRAM**



Save up to 65% at over 59,000 Pharmacies Nationwide

- **Hearing Savings** of up to **70%**
- **Diabetic Care Savings** of up to **75%**
- **Vitamin Savings** of up to **15%**
- **Daily Living Product Savings** of up to **10%**



IT IS EASY TO START SAVING TODAY!

1. Go to <https://mylifeactivation.com/>
2. Request your free card.
3. Keep the card in your wallet and present it at your local pharmacy to save.

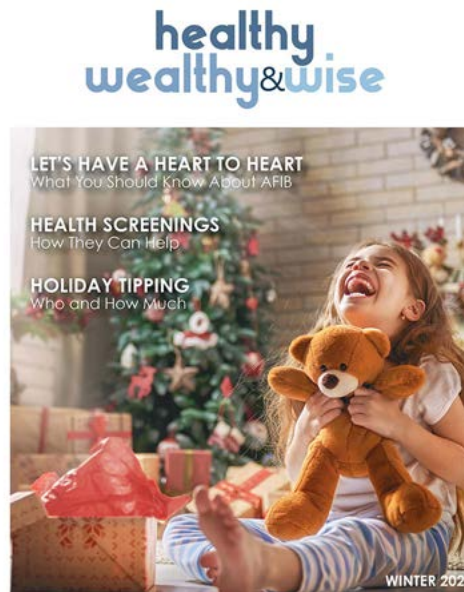
Because this is NOT INSURANCE, you and any member of your household can use WellCard as often and at any participating provider you wish. If you have prescription coverage through your medical insurer, your pharmacy will also price the prescription through Wellcard so you can select the best choice.

eNewsletter

Healthy, Wealthy & Wise is a quarterly newsletter available to members via email that provides information on a variety of topics, new products and services.



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Informed Choices



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LIFE Association Membership Terms & Conditions

LIFE Association, Inc. ("LIFE") provides you with benefits and services designed to enhance your life and stretch the value of your hard-earned dollars. Once a LIFE Member, a variety of Association products, services and group insurance plans are available for consideration.

Membership – Membership in LIFE Association, Inc. will be effective the date of the enrollment and collection of the first dues.

Collection of Membership Dues – LIFE Association, Inc. may collect Membership Dues or may utilize a licensed Third-Party Administrator (TPA). Selected TPA shall agree to administer its duties pursuant to all terms in the Agreement.

During the term of your Membership, your Association is required by regulators to maintain regular contact. Some of the items you may receive via email are:

- LIFE Association Quarterly Newsletters
- LIFE Association Notices of Membership Meetings
- LIFE Association Notices of Special Offers to Members

Proxy - In regard to your participation as a member of LIFE Association, Inc. (the "Association") you appoint the Secretary of the Association in office at any particular time as your proxy to receive notice of and attend all meetings of the members and vote on your behalf and to otherwise act for you in the same manner and with the same effect as if you were personally present. This proxy shall be valid until revoked by you at any time prior to voting at any meeting, by executing and delivering a written notice of revocation to the Secretary of the Association, by executing and delivering a subsequently dated proxy to the Secretary of the Association, or by voting in person.

The Association is not an insurer, guarantor or underwriter and does not provide any products, product liability or guarantees for any Member. Providers of products and services are independent contractors and are not employees or agents of the Association. The final selection of a provider, facility or merchant and the approval or disapproval of products or services are the Member's choice alone. The Association and its affiliates do not have the responsibility nor liability for a member or Member's dependents.

This Agreement shall be governed and construed in accordance with the laws of the State of Texas. Any dispute or claim in law equity arising out of this Agreement or any resulting transaction, including disputes or claims involving the parties to this Agreement, their officers, agents, or employees, shall be submitted to neutral, non-binding mediation prior to the commencement of arbitration, litigation, or any other proceeding before a trier of fact. The parties to the dispute or claim agree to act in good faith to participate in mediation, and to identify a mutually acceptable mediator. If a mediator cannot be agreed upon by the parties, each party shall designate a mediator and those mediators shall select a third mediator who shall act as the neutral mediator, assisting the parties in attempting to reach a resolution. All parties to the mediation shall share equally in its cost. If the dispute or claim is resolved successfully through the mediation, the resolution will be documented by a written agreement executed by all parties. If the mediation does not successfully resolve the dispute or

claim, the mediator shall provide written notice to the parties reflecting the same, and the parties may then proceed to seek an alternative form of resolution of the dispute or claim, in accordance with the remaining terms of this Agreement and other rights and remedies afforded to them by law. Exclusive venue for such mediation shall be in Collin County, Texas. Members shall submit all grievances in writing via U.S. Mail to LIFE Association, Inc., 500 N. Central Expressway, Suite 325, Plano, TX 75074. These provisions shall survive termination of membership. This Agreement constitutes the entire Agreement between Members and the Association. There are no warranties, express or implied, other than those expressly stated herein. This Agreement may only be amended in writing by LIFE Association, Inc. which may assign its duties and responsibilities hereunder to third parties.

Release of Medical Information – By utilizing any benefit or service available through the Association, that requires medical information, Member consents to the release of any and all information related to their utilization of said benefit or service, including but not limited to medical information to the Association. LIFE Association, Inc. (or any third-party vendors of LIFE) utilization of such information shall be limited to the fulfillment of LIFE Associations duties to provide said benefit or service to Members and their family.

Membership Changes – LIFE may change a membership plan with a 30-day notice to Members. Changes may result in a vendor discontinuing a program, product non-availability or new products to replace low utilization benefits. In such cases, plan notifications, new ID cards and fulfillment will be provided.

Cancellation – Members may cancel their LIFE Association membership at any time by emailing their name and membership ID to memberservices@ngic.com or by calling 888-781-0585. Dues will be refunded if cancellation occurs within the first 30 days of membership. There is no return of dues after the first 30 days of membership and no prorated dues or rebates thereafter. Cancellation is effective on the Member's next payment date. Failure to timely pay with credit card company for the payment of membership dues are deemed to be non-payment and cancellation of membership.

Please note that cancellation of membership in LIFE Association, Inc. will also cancel any insurance a member may have through LIFE Association, Inc., Group Insurance Contracts since membership in the Association is required in order to remain eligible for the group insurance.

These Terms & Conditions are subject to change without notice.

LIFE Association, Inc.
500 N. Central Expressway, Ste 325
Plano, TX 75074
800-557-5024

LIFE Association, Inc.
2100 Southbridge Parkway, Ste 650
Birmingham, AL 35209
205-414-7012

CONTINUED ON NEXT PAGE

Careington Group Bill Term & Conditions

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 Careington International Corporation (Careington) 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 Careington 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: Careington reserves the right to terminate plan members from its plan for any reason, including non-payment. If Careington 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. Careington 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, Careington International Corporation, P.O. Box 2568, Frisco, TX 75034 or fax to 888-335-7330. You may also submit cancellation requests by email: member@careington.com. 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, ND 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.