

24 Hour Nurse's Help Line

Live Nurses available to members 365 days a year! In an effort to assist members in becoming more informed about their health care, we are pleased to offer a telephone service that allows members to ask questions and receive information about their health information program that combines confidential, non-directive health care decision counseling by nurses with credentialed medical information.

Members and their family (or family members) have unlimited access to nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive.

Features Include...

- Toll-free and fully confidential availability to registered nurses, 24 hours a day.
- Access to an audio library on over 1,100 health topics (550 topics in Spanish).
- Information about self care techniques for common symptoms.
- Explanations on what to expect during a medical test.
- Help from a registered nurse who can answer questions regarding:
 - Diagnostic and surgical procedures
 - A recently diagnosed medical condition
 - Prescription and over the counter medication information
 - Home medical emergencies



This service can help members become more knowledgeable about health care services and more comfortable working in partnership with their health care providers.



More Savings on Chiropractic and Complementary Health Services with American Whole Health

- Unlimited visits and no limits on access to care
- Save 10% to 30% from:
 - Chiropractors
 - Exercise Specialists
 - Dieticians
 - Holistic Health Practitioners
 - Herbal Consultants
 - Acupuncturists
 - Massage Therapy and Body Work
- Save 10% to 30% on these popular programs:
 - Yoga
 - Meditation
 - Relaxation Therapy
 - Reflexology
 - Nutrition
 - Tai Chi/Chi Gong
- All provider credentials are carefully verified and required to pass a credentialing application procedure in which a thorough ethical and professional background check is completed
- Toll-free number to locate network providers nearest you
- Save 25% on Vitamins and Nutritional Supplements
- Full line of quality Vitamins, Minerals, Herbs and Supplements



Additional Savings on Hearing with HearPO

- 30% discount on hearing evaluations and exams
- 30 to 62% discount on hearing aids at any HearPO provider
- Over 200 models of hearing aids available, including the newest programmable and digital technology
- Follow-up services at no charge for one year
- Access to over 1,600 locations nationwide



Diabetes Management with Liberty

- Your diabetes testing supplies are delivered with NO shipping charges
- You will save 15% off the average wholesale price
- NO complicated forms to fill out and NO inconvenient trips to the pharmacy
- 30-day 100% satisfaction guarantee.
- Save on blood glucose meters, lancets, test strips, insulin and syringes, insulin pumps, and accessories including therapeutic shoes & HbA1c test kits

Member Terms and Conditions:

This program is not insurance or a health insurance policy. It is a discount membership program offered by CAREINGTON International Corporation. 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.

Limitations and Conditions:

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 has the right to eliminate a Participating Professional from the respective network in which they are associated and may substitute Provider networks at its sole discretion. CAREINGTON International cannot guarantee the continued participation of any provider. If he or she 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. Services and service providers may change or be discontinued at anytime without notice.

Cancellations and grievances:

You have 45 days from the time you join to use the plan risk-free. If for some reason within 45 days you are dissatisfied with the plan and wish to cancel and obtain a refund of any membership fees paid, please send a cancellation letter and a request for refund with your name and member number to Member Services, CAREINGTON International at 7400 Gaylord Parkway, Frisco, Texas 75034. If CAREINGTON International charges for a time period in excess of one month, CAREINGTON International will, in the event of cancellation of the membership by either party, make a pro-rata reimbursement of the periodic charges to the member. CAREINGTON International reserves the right to terminate plan members from its plan for any reason, including nonpayment. If you would like to file a complaint or grievance regarding your plan membership, you must submit your grievance in writing to: Member Services, CAREINGTON International at 7400 Gaylord Parkway, Frisco, Texas 75034. To add a family member to your plan or for assistance using your plan, please call Member Services at 1-800-290-0523.

Renewal Information:

By joining a plan, you are authorizing CAREINGTON to bill your credit card or checking account for the plan you have selected. This charge shall remain in force until you notify CAREINGTON International Corporation in writing of its cancellation. By joining, you are agreeing to the terms and conditions of the plan and adopting it for a minimum of one year. 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. This plan is administered by CAREINGTON International Corporation. The program and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. Note to Utah residents: this contract is not protected by the Utah Life and Health Guaranty Association. A health discount program is not considered a plan for purposes of credible coverage. A certificate of credible coverage will NOT be issued upon termination of this discount program. 0106



Your CMC
Total-Care



A complete discount health program

45 Day Satisfaction Guaranteed

See what you'll save!

DENTAL

VISION

PRESCRIPTION DRUGS

How Much Can You Save?

The CMC Total-Care Plan offers savings averaging from 20 to 45% with service to millions of patients annually through over 350,000 medical Doctors including:

- Family Practice
- Cardiology
- Neurology
- Orthopedic
- OB/GYN
- Internal Medicine
- Radiology
- Oncology
- Pediatric
- Allergy

That's not all...

- Comprehensive Dental Care Savings
- Comprehensive Vision Care Savings including LASIK and PRK Surgery
- Comprehensive Prescription Drug Savings

We're still not finished... there's more!

CMC Total-Care Plan also provides:

- 24 hour toll-free nurse on call
- Chiropractic Care Savings
- Free Access to Medical Information Library including over 1,100 subjects

45-day risk-free money-back guarantee!!

Disclosures:

1. Please note that THIS IS NOT INSURANCE.
2. The plan provides discounts at certain health care providers for medical services.
3. The plan does not make payments directly to the providers of medical services
4. Plan members are obligated to pay for all health care services but will receive a discount from those healthcare providers who have contracted with the Discount Medical Plan Organization.
5. Discount Medical Plan Organization and administrator: CAREINGTON International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Note to Utah residents: This contract is not protected by the Utah Life and Health Guaranty Association. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers.

Service/Product	Regular Cost	Your Sample Cost	Your Savings	Your Annual Savings
Doctor Visits (4 per year)	\$120	\$90	\$30 each visit	\$120
Prescriptions (monthly)	\$100	\$80	\$20 each month	\$240
New Glasses (1pair/year)	\$280	\$176	\$104 each pair	\$104
Dental Visits (4/year)	\$110	\$55	\$55 each visit	\$220
Chiropractor (monthly)	\$50	\$35	\$15 each month	\$180
Annual CMC Total- Care Savings: \$864				

DENTAL

Service/Product	Original Price	CAREINGTON Price	Savings \$	Savings %
Compr. Oral Exam	63	14	49	78%
Teeth Clean	68	25	43	63%
Extraction	117	44	73	62%
Root Canal Anterior	518	236	282	54%

PRESCRIPTION DRUGS

Service/Product	Original Price	Caremark Price	Savings \$	Savings %
Amoxicillian 500mg(30)	15	6	9	60%
Augmentin 875mg(29)	132	108	24	18%
Biaxin 500mg (16)	60	46	14	23%
Caftin 250mg (28)	114	92	22	19%
Diflucan 150mg (1)	20	11	9	45%
Flonase.05% Nasal Spray	52	41	11	21%
Lor-Tab 7.5 Tab (30)	28	18	10	36%

VISION

Service/Product	Original Price	EyeMed Price	Savings \$	Savings %
Bi-focal lenses, tint, & frame purchase	280	176	104	37%

*These fees represent the 501 fee schedule. Normal cost is based on the 80th percentile of the National Dental Advisory Service Comprehensive Fee Report for 2005.
**Prices Subject to change.

*Regular cost is determined by national average for procedures and may vary. Sample Cost is determined by fee schedules for medical, dental, and vision, and by percentage of the normal fee for prescription and chiropractor.



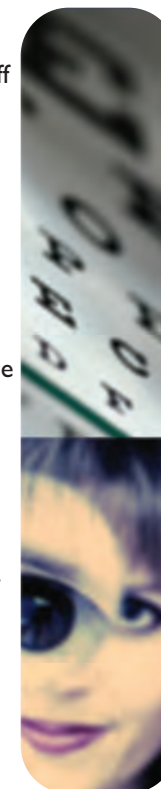
CAREINGTON International Corporation, The Dental Network places your care first

- Average annual savings of \$1,200 per family on dental work.
- Over 26,000 participating providers nationwide
- Save 20 to 60% on most dental procedures including oral exams, cleanings and dentures, root canals, and crowns
- Orthodontics included for children and adults
- Cosmetic dentistry such as bonding and veneers also included
- All specialties included - Endodontics, Oral Surgery, Orthodontics, Pedodontics, Periodontics and Prosthodontics - a 20% reduction on normal fees where available
- 45 day risk-free trial period
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements.
- Members may visit any participating dentist on the plan and change providers at any time
- Use as often as needed



Value-Added Vision Services with EyeMed Vision Care Access Plan D

- Save 20% to 40% on glasses.
- \$5 off comprehensive exams and \$10 off contact lens exams
- 15% off conventional contact lenses
- 15% off the retail price of LASIK and PRK surgery from U.S. Laser Network
- Use as often as needed
- Access over 35,000 providers nationwide including private practitioners and leading optical retailers: LensCrafters, Target Optical and most Sears Optical and Pearle Vision locations.
- Credentialing requirements established for all doctors-including an independent Peer Review Panel for quality assurance
- Toll-free number and online access to locate providers nearest you



Save Big on Prescription Drugs with Caremark

- Discount Prescription card assures that members receive the lowest prices on most prescriptions at participating pharmacies
- Up to 15% discounts on brand name prescriptions and up to 55% discounts on generic prescriptions - an average 24% savings
- Over 57,000 pharmacy locations nationwide-85% of all pharmacies. See below for a sample list.
- Save more on your maintenance medications through our convenient and money saving mail and internet service.
- Save at these and thousands of other independent pharmacies nationwide on your prescription medications:

- | | | |
|--------------------------|-----------------------|--|
| AARP Pharmacy | Kroger Savon | Smitty's |
| Albertsons Pharmacy | Lucky Rx | Snyder's Drug Store |
| American Pharmaceutical | Marc's | Stadlander Drug |
| Bakers Pharmacy | Marsh Drug Store | Star Pharmacy |
| Bartell Drug | Martins Pharmacy | Stop & Shop Pharmacy |
| Biggs Pharmacy | Max Warehouse | Super Sav-On |
| Brookshire Bros Pharmacy | Medic Discount Drug | Superfoodmart |
| Caremark Pharmacy | Medic Pharmacy | Talbert Pharmacy |
| Carnival Pharmacy | Medicine Shoppe Phcy | Target Pharmacy |
| City Market | Medicine Chest | The Copps Pharmacy |
| Consumers Market | Mediserv | The Medicine Shoppe |
| Costco | Medistat Pharmacy | The Pharm |
| CVS Pharmacy | MedMax Pharmacy | Thriftway Food & Drug |
| Delchamps Pharmacy | Med-Rx Drug | Thrifty White Drug |
| Discount Drug Mart | Med-x Drug | Times Pharmacy |
| Docs Drugs | Meijer Pharmacy | Tom Thumb Pharmacy |
| Drug Emporium | Metro Pharmacy | Top Food & Drug |
| Drug Fair | Minyard Pharmacy | Tops Pharmacy |
| Drug Mart | NCS Healthcare | Twin Knolls Pharmacy |
| Drug Warehouse | Neighborcare Phcy | Ukrops's Pharmacy |
| Drug World | Pathmark Pharmacy | United Pharmacy |
| Drugs for Less | Peoples Drug Store | USA Pharmacy |
| Duane Reade | Phar-Mor | Vencare Pharmacy |
| Fred's Pharmacy | Publix Pharmacy | Vix Pharmacy |
| Fry's Pharmacy | Quality Market | Vons Food & Drug |
| Furr's Pharmacy | Quick Chek Pharmacy | Waldbaum's Pharmacy |
| Gerbes Pharmacy | Rainbow Pharmacy | Walgreens |
| Giant Pharmacy | Randall's Pharmacy | Wal-Mart Pharmacy |
| HEB Pharmacy | Rite Aid Pharmacy | Wegmans Pharmacy |
| Haggen Pharmacy | RX Place | Weis Pharmacy |
| Harmons Pharmacy | RXD Pharmacy | White Drug |
| Harris Teeter Pharmacy | Sack 'N Save Pharmacy | Winn Dixie Pharmacy |
| Harvest Foods Pharmacy | Safeway | Xpect Discounts |
| Horizon Pharmacy | Sams Club Pharmacy | |
| Hy-Vee Pharmacy | Sav-A-Center Pharmacy | Plus 25,000 additional independent pharmacies! |
| Kerr Drug Store | Save Mart Pharmacy | |
| King's Pharmacy | Save-Mor Drug | |
| Kinney Drugs | Shop 'N Save Pharmacy | |
| Kmart Pharmacy | Shop Rite Pharmacy | |
| Kroger Pharmacy | Smart Pharmacy | |
| | Smith's Pharmacy | |

