

Don't wait for an expensive dental problem.



Activate your card today!

Remember, your Carefree Dental card is valid only after your payment is received.



Return the enclosed payment form, or call 1-800-436-8769 Monday–Friday, 8:00 am–5:00 pm, CST.

See any network dentist – any time you need

Your Carefree Dental card is accepted at more than 226,000* available dental practice locations nationwide.

- Oral exams
- Cleanings
- Fillings
- Cosmetic Work
- X-Rays
- Root Canals
- Crowns
- Dentures
- Braces
- *and more...*



Need help finding a dentist nearby?

Call 1-800-436-8769 or visit www.carefreedental.com

Show your card. Save your money.

Let your dentist know you're part of the Aetna Dental Access® network when you make your appointment using your Carefree Dental card. Show your card at the time of service to assure the proper discount is applied.

* As of September 2017.

FREE

When you activate your card today

Vision Benefits	Prescription Drug Benefits	\$0 Activation Fee
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This is not a pre-paid plan. This is NOT insurance. The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

Participating providers may change without notice. Dental Benefit not available to Vermont residents.



BENEFIT GUIDE



Say Goodbye to Big Dental Worries



SAVINGS

GUARANTEE

**We Guarantee you will save money with
Carefree Dental every year!**

If, after one year, your savings add up to less than the cost of your Carefree Dental membership, then we'll reimburse you for the difference.

Welcome to Carefree Dental!

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PLUS FREE Bonus Benefits

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**Show your card.
Save your money.**



Go to the dentist anytime you need and instantly pay a lot less!

- Unlimited savings with no annual limit
- No paperwork or waiting—use it right away
- Month-to-month service with no contracts



Let your dentist know you're part of the Aetna Dental Access[®] network when you make your appointment using your Carefree Dental card. Show your card at the time of service to assure the proper discount is applied.

"We used our Carefree Dental Card and saved

\$872

SAVED

— Jerry H., North Carolina



One of the largest networks of providers nationwide.

Your Carefree Dental card is accepted at more than 226,000* available dental practice locations nationwide, including specialists where available:

- General Dentists
- Orthodontists
- Pedodontists
- Periodontists
- Endodontists
- Prosthodontists
- Oral Surgeons



*As of September 2017.

Find a nearby provider at CarefreeDental.com

Or call 1-800-436-8769 Monday–Friday, 8:00 am–5:00 pm, CST.

Save 15% to 50% on your dental care expenses.*

For Example	No Plan	With Plan	Savings*	% Saved
Oral Exam	\$68.00	\$34.00	\$34.00	50%
Complete X-Rays	\$162.00	\$86.00	\$76.00	47%
Cleaning	\$121.00	\$67.00	\$54.00	45%
Filling	\$195.00	\$101.00	\$94.00	48%
Single Tooth Extraction	\$334.00	\$150.00	\$184.00	55%
Root Canal	\$838.00	\$524.00	\$314.00	37%
Crown	\$1213.00	\$789.00	\$424.00	35%
Lower Denture	\$1275.00	\$946.00	\$329.00	26%
Upper Denture	\$1386.00	\$1007.00	\$379.00	27%

*Per visit, in most instances on services at any of the many available dental practice locations. Actual costs and savings may vary by provider, service and geographical location. We use the average of negotiated fees from participating providers to determine the average costs, as shown on the chart. Based on the cost of care tool as of September 2017.

This is NOT insurance.

To Get Your Savings:

1. Select a participating provider by calling 1-800-436-8769 or log on to CarefreeDental.com.
2. Give the network name (Aetna Dental Access®) to your provider when making your appointment.*
3. At your appointment, simply present your membership card before getting treatment to be assured that the proper discount is applied.
4. Payment is due at the time of services. There are no forms to complete, and no limit to the number of visits. Provider lists and fees may change at any time.
5. If you or the providers have any questions, contact Customer Service at the number listed on your membership card.

* While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.

Find a nearby provider at [CarefreeDental.com](https://www.carefreedental.com)

Or call 1-800-436-8769 Monday–Friday, 8:00 am–5:00 pm, CST.



FAQs about the Carefree Dental Card

How do I locate a Provider?

Please call Customer Service toll-free at 1-800-436-8769 or visit CarefreeDental.com.

We'll help you locate a dentist who's convenient to you. There's usually no problem changing dentists, either. This is one of the largest independent dental care networks nationwide!

What if I have a question or need help?

Simply call toll-free 1-800-436-8769 to speak to a Member Service representative about the program.

May I locate providers in other communities if I am away from home?

Yes, a Member Service representative can help you locate participating providers nationwide. Just have the zip code ready when you call, and you will receive the information while you are still on the phone. Or visit CarefreeDental.com.

How do I access my discounts?

When calling to make an appointment or when dropping off your prescription please provide the network name to your provider.

- Dental — Aetna Dental Access[®]
- Vision — Coast to Coast Vision[™]
- Pharmacy — Optum Rx[®] (present your card)

Present your membership card at your appointment before getting treatment to assure the proper discount is applied.

Show your card. Save your money.

Use your vision program as often as you wish. No forms to fill out. No hassles.

No annual limit on the money you can save. Includes common vision care needs, such as:

- **Eye Examinations**, where available.
- **Eye Glasses** — most frames and lenses.
- **Tints, Scratch-Resistant Coatings** and **Ultra-Violet Protection**.
- **Contact Lenses**
- **Surgical Procedures**, including Lasik where approved and available.

“We went to LensCrafters for lenses and frames. Thanks to Carefree we saved

\$127 **SAVED**

— Alicia O., Texas

Find a nearby provider at [CarefreeDental.com](https://www.CarefreeDental.com)

Or call 1-800-436-8769 Monday–Friday, 8:00 am–5:00 pm, CST.



More than 20,000 vision care professionals nationwide.



Let your vision provider know you're part of the Coast to Coast Vision™ network when you make your appointment using your Carefree Dental card. Show your card at the time of service to assure the proper discount is applied.

Save 10% to 60% on vision care expenses.

For Example	No Plan	With Plan	Savings*	% Saved
Regular Eye Exam – OD	\$91.67	\$79.25	\$12.42	14%
Single Vision Lenses	\$95.67	\$70.43	\$25.24	26%
Designer Frames	\$194.33	\$144.20	\$50.13	26%
Progressive Lenses	\$259.33	\$191.53	\$67.80	26%

*Savings are examples. Actual savings vary based on area and provider.

Low Price Guarantee: If you purchase prescription eyeglasses at a participating location, and you find a lower price anywhere else within 30 days, the difference will be cheerfully refunded.

May not be used in conjunction with other discounts or insurance.
Vision Benefit not available to Vermont residents.

**Save 10% to 40% on mail order Contact Lenses.
Plus, save on mail order lenses,
frames and sunglasses too.**

See details on page 10.



30-Day Unconditional Guarantee

If for any reason you are not happy with a purchase at a participating location or through the mail, return the merchandise within 30 days for an exchange or full refund.

This is NOT insurance.

Always get the lowest price on your prescriptions!



Find out which participating pharmacy has the best price. Compare prices online at www.optumrx.com/enroll/discountmaster to find out which participating pharmacy has the best price. Let the pharmacy know you're part of the Optum Rx® network when dropping off your prescription using your Carefree Dental card. Show your card at the time of service to assure the proper discount is applied.

“I saved more than \$300 on my migraine medication with Carefree.”

\$301 **SAVED**

— Angela L., Kansas

Find a nearby provider at CarefreeDental.com

Or call 1-800-436-8769 Monday–Friday, 8:00 am–5:00 pm, CST.



Instantly save 10% to 85% at the pharmacy.

Your membership card is accepted by more than 65,000 participating pharmacies nationwide. Present your membership ID card when dropping off your prescription.

You can save money at independent pharmacies and major chain drug stores, including:

Albertsons	Meijer	Walgreens
CVS	Rite Aid	Wal-Mart
Costco	Safeway	Winn-Dixie
Kmart	Target	<i>and more...</i>
Kroger	Vons	



Save on thousands of brand name and generic prescription drugs.

Use your prescription drug program as often as you wish. Mail order option available, see page 11.

For Example	No Plan	With Plan	Savings*	% Saved
Simvastatin, Tab 20mg	\$18.84	\$7.28	\$11.56	61%
Lisinopril, Tab 40mg	\$14.08	\$9.35	\$4.73	34%
Amlodipine, Tab 10mg	\$26.68	\$7.26	\$19.42	73%
Azithromycin, Tab 250mg	\$27.84	\$13.33	\$14.51	52%
Omeprazole, Cap 20mg	\$24.62	\$13.09	\$11.53	47%
Pantoprazole, Tab 40mg	\$68.32	\$12.94	\$55.38	81%

*Savings are examples. Actual savings vary based on area and provider.

Note: This benefit cannot be used in conjunction with any other prescription drug discount program or insurance. While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program before dropping off your prescription. Drug pricing may vary based on factors including the package size dispensed, date and time dispensed, and dispensing location. This is not insurance.

Vision

Save 10% to 60% off eyeglasses, contact lenses and other retail items, 10% to 30% off eye examinations, and 40% to 50% off LASIK.

To Get Your Savings:

1. Select a participating provider by calling 1-800-436-8769 or log on to CarefreeDental.com.
2. Locate the vision network name on the front of your membership card. Give this network name (Coast to Coast Vision™) to your provider when making your appointment.*
3. At your appointment, simply present your membership card before getting treatment to be assured that the proper discount is applied.
4. There are no limits on the number of times you may use the benefit per year.
5. If you, or the provider, have any questions, contact the Customer Service number listed on your membership card.
6. For 40 to 50% off the overall national average for laser surgery, call 1-877-582-2010.

* While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.

Contact Lenses by Mail Order:

Disposable and Non-Disposable contact lenses can be ordered through the mail with a 10% to 40% savings.

- Call 1-800-878-3901 and give the operator the brand and type of lens for a price quote over the phone.
- Email a valid doctor's contact lens prescription to America's Eyewear at: americaseyewear@newbenefits.com or fax a doctor's contact lens prescription to: 1-972-503-5671. Be sure to include your name and membership number from your membership card. You may place orders as often as you wish prior to the expiration date of the prescription.
- Most orders are received within 7 to 14 days and can be paid for by Visa, MasterCard, money order, or check.

Mail Order Option through FramesDirect.com:

Choose from over 100,000 frames from top name brands. Save either 55% on lenses with the purchase of frames when ordering online using the promo code NB55LENS, or save 5% off your purchase of sunglasses through FramesDirect.com using NB5OFF. Includes free standard shipping for orders over \$99.

Prescription

To Get Your Savings:

Show your membership card and prescription at a participating pharmacy to receive the discounted rate. There are no additional forms required.

Prescription Pricing and Mail Order:

Members can go to www.optumrx.com/enroll/discountmaster to price their medications. Members always receive the lowest price at the pharmacy that day.

A mail order form can be obtained from the website as well, by printing off a mail order form under the Additional Info tab.

Please mail a valid doctor's prescription, your completed mail order form, and payment to: OptumRx®,
P.O. Box 2975,
Mission, KS 66201

Members can also get a price quote, place an order, or request a mail order form by calling: 1-844-239-7397.

Terms, Conditions and Disclosures

This plan is not insurance. This is your agreement as Cardholder with Gallagher Affinity Insurance Services, Inc. (a “discount plan organization,” “DPO”). It is effective on the date of acceptance of Cardholder’s application for enrollment in the Carefree Dental (“Program”) and for the period of your plan.

DPO shall provide Cardholder with a listing of participating providers. Providers are subject to change without notice. Cardholder is responsible for choice of provider, verification that the provider is a current participant and for payment for goods and services. No portion of any provider’s fee will be reimbursed or otherwise paid by DPO. You are solely responsible for payment. Savings are based on the provider’s usual fees or on national or regional fees for the service or product. Actual savings will vary depending upon Your location and the specific products or services purchased. Providers may offer certain products or services to the general public at prices lower than the Program price. In that event, members will always be charged the lower price. **This is a discount program and not insurance.** Program discounts cannot be used in conjunction with any other network based program.

Participating providers are solely responsible for the quality of service or product purchased by Cardholder and DPO disclaims any liability with respect to such matters. DPO reserves the right to modify any benefits, including provider networks, included in Your Program. If your state requires that we notify you of changes to your benefits, DPO will do so.

Payment of membership fee is made by the billing source authorized by You in accordance with the payment terms to which You agreed. DPO reserves the right to increase or decrease the membership fee for each renewal membership term effective upon renewal of Your membership. To change your method of payment, call the customer service number on your membership I.D. card. Membership is not transferable. For family memberships, only you and anyone living in your household may use this membership. For single memberships, only Cardholder may use the membership. Should a single member wish to add family members on a family plan, call the customer service number shown on the membership I.D. Card.

General Complaint Procedure. Complaints of any nature may be filed with Gallagher Affinity Insurance Services, Inc. the discount plan organization at 2850 W. Golf Road, Rolling Meadows, IL 60008. Complaints will be acknowledged in writing within 5 business days and will be resolved in writing to you within 30 calendar days. Should you remain dissatisfied with the results from your complaint with the discount plan organization, you may contact the Commissioner of Insurance, Division of Insurance, the insurance department, or other agency which regulates this product in your state. Contact us at 1-800-436-8769 to obtain state complaint contact information.

Termination and Cancellation. You may terminate Your membership at any time by logging in to carefreedental.com and submitting a cancellation request on the Contact Us page, calling us at the toll free number on Your membership card, or You may notify us in writing at Customer Services, PO Box 2823, Clinton,

IA 52733—2823. Your cancellation will be effective promptly upon the receipt of Your cancellation notice and You will no longer be billed for Your membership. DPO reserves the right to terminate your membership at any time for any reason.

All Members: You have the right to cancel this plan within 30 days after the effective date for a full refund of fees paid.

Annual Members Only: After the first 30 days, if a membership is cancelled by You or DPO for any reason other than nonpayment of fees, You are eligible for a pro-rata refund of membership fees.

Governing Law and Arbitration. Your membership is governed and controlled by the laws of the State of Illinois. Any dispute arising from or related to Your membership shall be resolved by binding, non-appealable private arbitration conducted in accordance with the Rules of American Arbitration Association in Chicago, Illinois, unless required by a member's individual state laws to resolve in a different location. This provision shall survive the termination of Your membership and shall be subject to the Federal Arbitration Act

Governing Law and Arbitration for Montana and Oklahoma Residents. Your membership is governed and controlled by the laws of your state. Any dispute arising from or related to Your membership shall be resolved by a voluntary private arbitration conducted in accordance with the Rules of the American Arbitration Association in your state. This provision shall survive the termination of Your membership and shall be subject to the Federal Arbitration Act.

South Dakota Residents. If you cancel the program you are not obligated to make further payments for the program, nor are you entitled to any program benefits for any period of time after the last month for which payment has been made.

Disclosure. This plan is NOT insurance. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. The plan provides discounts at participating providers for services. The plan does not make payments directly to providers. The plan member is obligated to pay for all services but will receive a discount from participating providers. The range of discounts will vary depending on the type of provider and services. The Discount Plan Organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-800-436-8769. To view a listing of participating providers visit www.Carefreedental.com. **You have the right to cancel this plan within 30 days after the effective date for a full refund.** Such refund will be issued within 30 days of request.

Questions?

Call 1-800-436-8769

Monday–Friday, 8:00 am–5:00 pm, CST.



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www.CarefreeDental.com