





# CONTENTS



**MyLIFE**Wellness

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## Dental

### Maximum Care Discount (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 2018 Fair Health Report in the Los Angeles, Orlando, Chicago & NYC metropolitan areas.

\*\* These fees represent the average of the assigned DN14 fees in the Los Angeles, Orlando, Chicago & NYC metropolitan areas. Prices subject to change

## Locate a provider:

Call 855-488-7277 or visit [mylifewellness.net](http://mylifewellness.net) to access the online search provider.

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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\*.

*\*Provider locations are subject to change language*



## 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 <https://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.

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## QualSight LASIK Serving you with Quality, Choice & Savings

QualSight members gain access to savings on LASIK procedures from a network of more than 1,000 locations nationwide. Members have access to LASIK vision correction surgery at a significantly reduced rate, with savings of 20% to 30% off the overall national average cost of LASIK surgery including newer procedures like Custom Bladeless (all laser) LASIK.



### Members receive:

- A FREE consultation to discuss the procedures available
- A preliminary screening to determine if one is a potential candidate
- Access to experienced surgeons who have collectively performed more than 7 million laser correction procedures
- Pre-operative exam and post-operative appointments with chosen physician
- The option to purchase Lifetime Assurance Plans
- Partial LASIK payment that is refundable (even if the member decides not to have the surgery)\*\*
- Physician-recommended procedure using leading-edge, FDA-approved technology
- Nationwide access to credentialed and experienced ophthalmologists who use state-of-the-art, FDA-approved LASIK vision correction technologies
- Interest-free financing plans for up to 12 months, with participating providers

## To Access Your Savings:

Call 888-582-6696 or visit [www.qualsight.com/-careington](http://www.qualsight.com/-careington)

To speak with a QualSight care manager.

*\* Figures based off data collected by Market Scope, LLC*

*\*\* Careington does not refund the partial payment. Refund provided by QualSight.*

*The QualSight program is not an insured program.*

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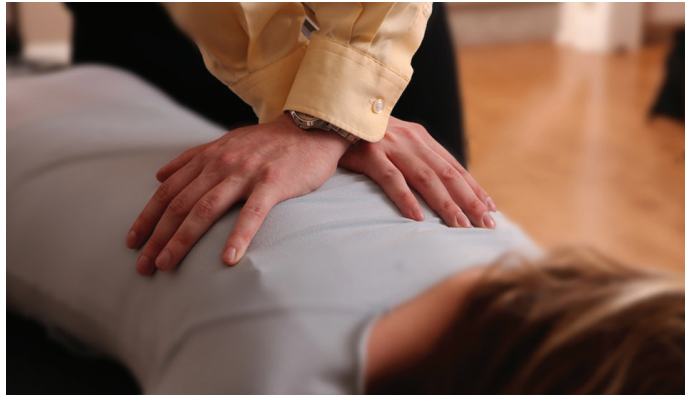
## Chiropractic & Alternative Care

### ChooseHealthy

The ChooseHealthy® program provides you\* with savings on a wide variety of specialty health and wellness services.

#### With this program, you can:

- Save 25% on services from specialty health care providers. The ChooseHealthy program's full musculoskeletal provider network features more than 70,000 participating providers nationwide.
- Access providers directly and change providers at any time.
- Save 10% to 50% on a variety of popular health and fitness products. Your discounted pricing can be viewed after registering and logging in. Most orders offer free shipping and handling.



## How to Access Your Health Care Discounts

To locate a participating health care provider, visit [www.choosehealthy.com/Careington](http://www.choosehealthy.com/Careington) or call us toll free at **(877) 335-2746**, Monday through Friday, 5 a.m. to 6 p.m. Pacific Time.

Call your provider of choice to schedule an appointment and be sure to identify yourself as a Careington member with the ChooseHealthy program.

Print or Present the Discount Certificate at your appointment. The Discount Certificate is available after login through the Find a Provider search.

The ChooseHealthy program is not insurance. It does not meet minimum creditable coverage requirements under the Affordable Care Act or other state law. You get discounts from participating specialty health care providers when your sponsoring organization's plan includes this feature. You must pay for all services from participating providers. Discounts will vary by type of provider and services received. The ChooseHealthy program does not make any payments to participating providers. Check any insurance benefits you have before using this discount program. Those benefits may result in lower costs to you. The ChooseHealthy program has no liability for the quality of services rendered, and it does not guarantee services or products. Discounts on products and services available through the ChooseHealthy program are subject to change. Before you enroll in ChooseHealthy, you can check currently available products and participating providers through the ChooseHealthy link on your sponsoring organizations' website. Once enrolled with ChooseHealthy, you may login directly at [ChooseHealthy.com](http://ChooseHealthy.com) to see the same information. Not all provider types may be available in all states. You may unenroll or cancel at any time. Refunds do not apply because your sponsoring organization provides the ChooseHealthy program to you at no cost.

The ChooseHealthy program is provided by American Specialty Health Group, Inc. and ASH technologies, Inc. (dba ASH Technologies of Delaware, Inc. in the state of Pennsylvania); all are subsidiaries of American Specialty Health Incorporated (ASH), a national provider of fitness, health education, musculoskeletal provider networks, and health management programs.

ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

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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 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

## To Access Your Savings:

Call 866-211-6045 to schedule an appointment.

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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 Wellness**.

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## Podiatry

The podiatry plan is available to you through Healthcare Networks of America, Inc. (HNA). You will receive savings on top-quality services from leading podiatric physicians.

### Membership in the podiatry plan entitles you to the following savings:

- 50% discount on the provider's fee for the initial exam
- 20% discount on the provider's normal fee for all other services and products



### Key Features of HNA Podiatry Network:

- Top-quality, discounted services from America's leading podiatric physicians
- Initial exam and consultation includes complete gait analysis, x-ray, neurological exam and vascular exam
- Treatment programs for heel pain, bunions, hammertoes, ingrown toenails, diabetes, arch pain, arthritis, orthotics and other foot and ankle problems

## To Access Your Savings:

1. To locate a participating provider, call toll-free (800) 290-0523, or click on the link provided to obtain a list of participating podiatrists in your area
2. Locate the podiatry network name on your membership card. Give this network name to your provider when making your appointment. \*
3. At your appointment, simply present your membership card before getting treatment to confirm that the proper discount is applied.
4. Payment at the reduced fee is due at the time of service.
5. There are no forms to complete, and there are no limitations to the number of visits. Additionally, you do not need a referral from your primary care physician.
6. If you, or the provider, have any questions, contact Customer Service at **(800) 290-0523**.

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Telemed for LIFE is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. You will have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more. Doctors are available 24 hours a day, 365 days a year, allowing you and your family unlimited consultations to quality care from home, work or on the go. When medically appropriate, a Telemed for LIFE doctor may prescribe a short term, non-DEA controlled medication that you can pick up at the pharmacy of your choice.



### Telemed for LIFE may be used:

- For non-emergency medical issues, questions and concerns
- During or after normal business hours, nights, weekends and holidays
- When a primary care physician is not available
- When traveling and in need of medical care or guidance

## To Access Telemed For Life:

Register: [mylifewellness.net](http://mylifewellness.net)

Members may call **866-500-7065** to schedule a consultation with a state-licensed, fully credentialed doctor. The Member will have a consultation with a doctor who will recommend a treatment plan, and when medically appropriate, may prescribe a short term, non-DEA controlled medication that may be picked up at the pharmacy of the Member's choice.

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A simple blood test is necessary for the prevention or early detection of diseases. The earlier a problem is identified, the easier and more likely it is to be treated. DirectLabs (DLS) is the leader in direct access laboratory testing. DLS offers a wide variety of important health and wellness blood chemistry tests at discounted prices, saving members 10% to 80% off regular retail pricing at over 3,000 certified labs nationwide.\*

Take charge of your health and wellness and order today!  
No doctor's visit required.



## How to Access the Discounts:

### Step 1:

All tests are to be prepaid with DirectLabs prior to visiting a Patient Service Center.

### Step 2:

To schedule a lab test or procedure, please call **(800) 908-0000**, let the representative know you are a LIFE member and give them the discount code **R-DLAO** to receive discounts.

### Step 3:

You can also order your tests online at [www.directlabs.com/Life](http://www.directlabs.com/Life). If it is your first time visiting this site, you will need to click "Register" at the top of the page and input your information. Otherwise, click "Login" to begin ordering and scheduling any test you may need.

### Step 4:

A representative will discuss the draw site locations and test options available.

### Step 5:

DirectLabs will provide the necessary requisition form you need to get blood drawn. The requisition form is required by DirectLabs before going to the lab.

### Step 6:

Confidential results for most tests are available to you within 24-48 hours.

\* Services not available in NJ and RI

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You may not be aware that there's a simple, convenient way for you to get preventative health screenings, and take charge of your health.

Life Line Screening goes beyond your regular checkup with painless ultrasound screenings that can reveal dangerous plaque buildup or blockage. These tests are not only accurate, they are:

- Conducted in your neighborhood
- Non-invasive, and not requiring you to remove any clothing
- Convenient, taking a little more than an hour of your time for five valuable screenings.



All screenings are provided right in your community, and normally cost up to \$70 each. You can also receive all four recommended screenings for the special price of only \$129 – and save \$141.

### These Tests Include :

- Carotid Artery Screening (Plaque)
- Heart Rhythm Screening (Atrial Fibrillation)
- Abdominal Aortic Aneurysm Screening
- Peripheral Arterial Disease Screening

The Osteoporosis Risk Assessment may be added for an additional \$10.

The screenings will take only about one hour of your time, and you will be notified immediately of any serious findings.

## To Access Your Savings:

Please call **800-636-0196** to find out when the screening will be available in your area. Use priority code: **BDHW297**









# Premium Fitness Memberships

 **5,600+ Premium Gym Options**

Choose from premium membership options at exercise studios, outdoor experiences, and others with **20% – 70% discounts** at most locations.\*

With the Active&Fit Direct™ program, you'll also have access to:

-  **11,900+ standard gyms**
-  **9,000+ on-demand workout videos** to stay active at home or on-the-go
-  **Membership options for your spouse\*\***
-  Flexibility to add or switch gyms with **no long-term contracts**



**Learn More:** <https://www.activeandfitdirect.com/fitness/AF792126LI>

5,600+ Premium Gyms, including:



\* 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.

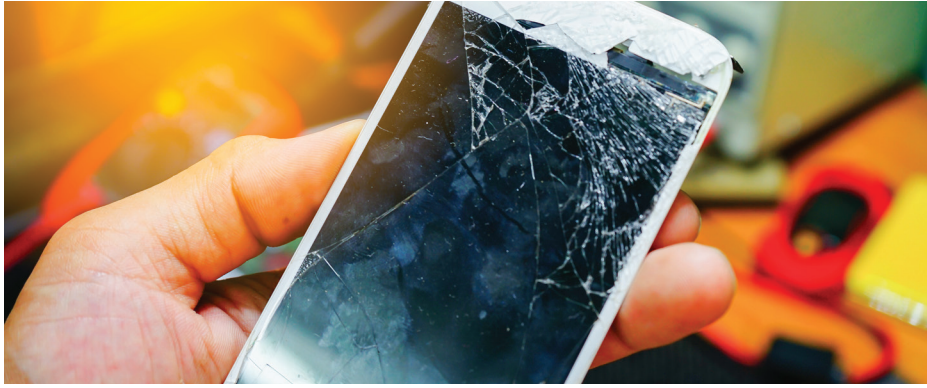
\*\* Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

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## To Access Your Savings:

**JOIN NOW:**

<https://www.activeandfitdirect.com/fitness/AF792126LI>



## CELLULAR CARE COVERAGE PLAN

Cell phones are essential! They're our first line of contact, with family, with friends, for business, and for emergencies. We use them for text messaging, for email communications, for capturing pictures, researching information, mapping locations, for apps of every kind, and for pure entertainment. We simply can't live without them!

That's why we provide our Cellular Care Coverage Plan to valued members, like you. Your coverage is automatic, no additional registration is required. And it will reimburse the costs associated with repairing your device if it's damaged, no matter how the damage occurred.\*

### Here's what the Plan covers:

Accidental Damage: **Yes, including cracked screens**

Water Damage: **Yes, including immersion**

Drops: **Yes**

Mechanical Malfunction: **Yes**

Electrical Malfunction: **Yes**

Battery: **Yes**

Loss: **No**

Theft: **No**

Service Cost: **Labor is included**

Deductible Cost for other insurance: **Yes**

Cell phones: **(2) two years old or less**

Coverage: **\$600.00 per membership account per lifetime**

For questions about filing a claim contact:

**888-624-0476**

Mailing Address:

528 S. Flagler Dr., Ste 401  
West Palm Beach, FL 33401

### Important Program Notice:

Your Coverage is non-transferable. No pre-enrollment. Coverage for primary members only. Only cellular wireless telephones purchased in the U.S. by the eligible member will be covered. Cellular wireless account must reflect the name of the eligible primary member to be covered. Does not include accessories (i.e. ear buds, home or car charger, etc). You must submit proof of repair and an itemized paid repair receipt for your cell phone (2 years old or less) within 30 days of the actual repair. You do not have to be covered under any other coverage to be eligible; however, you must submit proof of your insurance deductible payment within 30 days of your payment receipt. In addition, all covered repairs must be made by an authorized repair facility that does not violate the manufacturer's warranty. You will be asked for verification of ownership on the repair. You must be a covered member at the time of the repair and reimbursement request.

Cell phones are not covered if under the care of a common carrier (US Postal Service, etc), rented, leased or borrowed as part of a pre-paid plan, damage resulting from abuse, intentional acts, fraud, hostilities of any kind, confiscation by the authorities, risks of contraband, illegal activities, flood, earthquake, radioactive contamination or damage from inherent product defects or vermin; taxes, delivery or transportation charges and any fees associated with the service provider. Not a replacement program; coverage does not include theft

Submission of a claim does not guarantee coverage or coverage availability. Generations Gold, Inc. is a third-party provider and has the sole right to determine whether an item is covered.



**Buy Now, Pay Over Time. 0% interest**

Life Association members are invited to join Zebit. Receive up to \$2,500 interest-free credit to shop millions of brand name products and pay over time. 0% interest.

**No interest. No membership fees. No credit needed.**

**Zebit MARKET**

WHAT CAN I BUY?  
**Shop the Zebit Market**

Shop millions of different products in electronics, appliances, furniture, and more!

**Why join Zebit? It's simple.**

- No membership fees. Ever.
- Shop millions of brand name products at retail prices
- Pay over time without interest or fees

**Our Members Love Us**

"I absolutely love Zebit! The fact that you can buy awesome products and not have to pay for the whole thing all at once makes shopping so convenient, and delivery is sooooo fast"- Eddie R.

**Trustpilot**

TrustScore **9.2** | **1,288** reviews

**Register now at [zebit.com/life](https://zebit.com/life)**



## eNewsletter

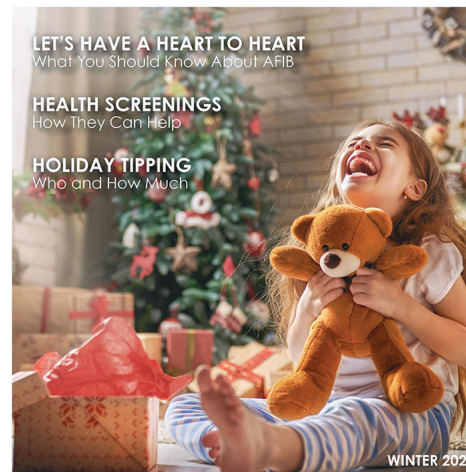
Healthy, Wealthy & Wise is a quarterly newsletter available to members via email that provides information on a variety of topics, new products and services.

### healthy wealthy&wise



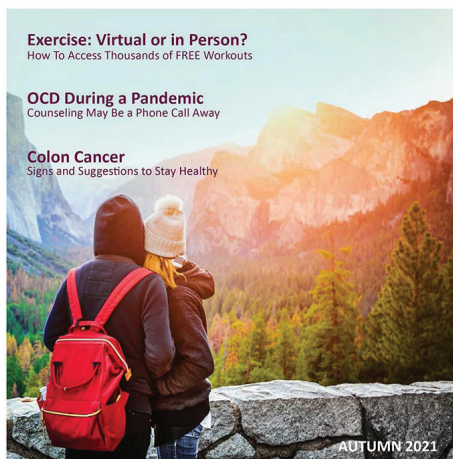
**LI** Empowered Members,  
**FE** Informed Choices

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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@ngjc.com](mailto:memberservices@ngjc.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