

TERMS & CONDITIONS

Renewal Conditions: By joining a plan, you are authorizing **AVS DENTAL PLAN (AVS)** to bill your credit card or checking account for the plan. This charge shall remain in force until you notify **AVS** of request to cancel. 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: **AVS** and Careington International Corporation (Careington) reserves 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 and receive a full refund, less the processing fee, if applicable. **FL Residents:** You have the right to cancel within 30 days after the effective date. 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.

AVS will accept and cancel plan 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 number to **AVS** 424 Rosevale Ave, Ronkonkoma, NY 11779 or fax to: 631-272-5231. If **AVS** is billing you quarterly, semi-annually or annually, **AVS** 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.

How Does It Work?

- 1 To find a participating dental care professional, visit our website www.avsdental.com or call our client services department at 800-287-5586
- 2 Make an appointment directly with the participating dental provider and make sure to mention that you are a member of AVS Dental Plan featuring the Aetna Dental Access Network.
- 3 At your dental appointment, simply show your membership card and you'll receive an instant discount off the cost of services. Just pay the total discounted fee at the time you receive service.

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 and you remain dissatisfied, you may contact your state insurance department.



AVSDentalPlan

Featuring the Aetna Dental Access Network™



AVSDentalPlan

Featuring the Aetna Dental Access Network™

AVS Dental Plan
424 Rosevale Avenue
Ronkonkoma, NY, 11779

P: 800.287.5586

F: 631.272.5231

info@avsdental.com

www.avsdental.com

**Save On Dental
Costs Today!**
800-287-5586

info@avsdental.com

www.avsdental.com

This is NOT Insurance

- Members may take advantage of savings through the Aetna Dental Access® Network, one of the largest, most recognized discount dental networks in the nation.

- Members will have access to discounted services and in most instances, can save 15% to 50% per visit on everything from general dentistry to root canals, crowns and orthodontia at over 158,000* available dental practice locations nationwide.

Participants must pay health care provider directly.

This is NOT Insurance

Actual discounts will vary based on the geographic location of the dental provider and the service provided. Careington 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 Careington membership. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of Careington International Corporation. 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.

Careington International Corporation: 7400 Gaylord PKWY, Frisco, TX 75034.

Disclosures:

THIS PLAN IS NOT INSURANCE and is not intended to replace insurance. This plan is not a qualified health Plan under the Affordable Care Act. The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization.

Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034.

Sample List of Approximate Savings

Procedure	Average Cost **	Average Cost with Plan***	Member Savings
Periodic oral Exam	\$61	\$32	\$29
Comprehensive Oral Exam	\$96	\$45	\$51
X-Ray, Bitewings <small>Four Films</small>	\$71	\$38	\$33
Cleaning (Prophylaxis) <small>Adult</small>	\$113	\$62	\$51
Sealant Per Tooth	\$67	\$32	\$35
Filling Surface Resin <small>(White) Filling, Front (Anterior) Tooth</small>	\$182	\$94	\$88
Complete Upper Denture <small>Maxillary</small>	\$1,310	\$937	\$373
Root Canal Molar <small>Excluding Final Restoration</small>	\$1,120	\$784	\$336
Comprehensive Orthodontic Treatment <small>Child</small>	\$5,605	\$3,550	\$2,050

*Dental Costs as of December 2014 Aetna Enterprise Provider Database

**The select regional average cost represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City as displayed in the Estimate Cost of Care Tool as of August 2014.

***Actual costs and savings may vary by provider, service and geographic location. The average cost with Vital Savings by Aetna is the average of the negotiated fees for the cities referenced above.

What our members are saying:

"I went to my dentist to get a crown and I found out that I could join AVS immediately in order to save money
Jeanne: Charlotte, NC

"We saved over \$1,000 on my daughter's braces using AVS Dental Plan"
Debra: Greenlawn, NY

"I was able to save over 25% on my dental bill for oral surgery. That savings covered my yearly membership fee plus much more! Thanks AVS"
Laura: Phoenix, AZ

AVS Dental Plan: 800-287-5586

Plans not available in VT and WA

Discount Dental Plan Application

Mail or call 1 800 287-5586 to join

AVS Dental Plan
424 Rosevale Avenue
Ronkonkoma, NY 11779

First Name: _____ DOB: _____

Last Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home# _____ Cell# _____

Email: _____

How did you hear about AVS Dental Plan?

Additional Household Family Members:

Name: _____ DOB: _____

Name: _____ DOB: _____

Name: _____ DOB: _____

Name: _____ DOB: _____

Name: _____ DOB: _____

Select Type of Membership:

Plan	Single	Couple	Family
1 Year	<input type="checkbox"/> \$99	<input type="checkbox"/> \$189	<input type="checkbox"/> \$229

Total \$: _____

* All plans require a one-time \$19.00 non-refundable processing fee

Payment Type: (Please make all checks out to E.D. Plan Inc)

Visa Mastercard Discover Amex Check

Card No: _____

Expiration: _____ CCV code _____

Signature: _____