

HEARING AND LABS DISCOUNT PLAN MEMBERSHIP AGREEMENT

Discount Plan Organization: Careington International Corporation (Careington)
7400 Gaylord Parkway Frisco, TX 75034

For general customer service call, 1-888-424-4186. For assistance using your Hearing and Lab products please call Member Services at 1-800-290-0523.

Group Code: TPMHL

Member ID: As stated on ID card

Member Name : As stated on ID card

Effective Date: Date stated on ID card

Plan Type: Member and Family

Term: Monthly

Total Fees: There is no cost for this plan.

Membership 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 have read and agree to the terms and conditions of the plan. *This plan will automatically renew each year on effective date.*

Termination Conditions: TruBenefit Card and Careington reserve the right to terminate plan members from its plan for any reason.

Cancellation Conditions: Please contact customer service at 1-888-424-4186 if for any reason you are dissatisfied with the plan and wish to cancel at any time during the membership period.

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.