

Bivens & Associates, Inc.

Dental Vision Discount Plan with LifeLock

Starting at
\$7.95/Month

Dental Care

- 5% to 60% savings on most dental procedures, including routine oral exams, unlimited cleanings, and major work such as dentures, root canals and crowns
- 5% to 20% savings on normal fees – where available – for specialties such as orthodontics, endodontics, oral surgery, pediatric dentistry, periodontics and prosthodontics
- Access to over 67,000 participating dentists and specialists nationwide

The dental care discounts are provided by Careington International Corporation.

Sample Savings Based on National Average*

Code	Description	Plan Cost	Regular Cost	Savings
0120	Periodic Oral Exam	\$24	\$49	51%
0274	Four Individual X-ray Films	\$31	\$63	51%
1110	Adult Dental Cleaning	\$48	\$91	47%
1120	Child Dental Cleaning	\$34	\$67	49%
2160	Silver Filling/Restoration	\$99	\$210	53%
2750	Porcelain Crown	\$600	\$1,070	44%

*These fees represent the CI-5 fee schedule. Normal cost is based on industry usual and customary dental data.
**Prices subject to change*

Vision Discounts

- Exceptional care from a leader in eye health for more than 50 years
- Save 15% to 35% on exams, glasses, contact lens fitting and evaluation, laser vision correction, and more
- 34,000 access points nationwide with a VSP doctor in your neighborhood
- Specialized doctors with an average of 21 years' experience in practice
- Affordable services, savings, and great choices in eyewear

The vision discounts are provided by VSP Choice Access® Plan.

**Not available in MT and VT*

Identity Theft Protection

- LifeLock guarantees that if your identity is compromised, LifeLock will come to your aid and resolve the situation, spending up to \$1 million
- eRecon™, a regular patrol of the Internet, searches for your confidential information being illegally traded or sold online
- WalletLock™ service cancels and replaces documents and personal identifying information inside a lost or stolen wallet
- Reduction of pre-approved credit offers and dramatically reduced junk mail

The identity theft protection is provided by LifeLock.

Medical Loan

- Financing options available for inpatient or outpatient procedures at the hospital, cosmetic surgery, weight loss surgery, vision correction surgery or any other medical procedure
- Low monthly payments and no down payment required

Medical loans are provided by My Medical Loan*.

**Some programs require approval of an application.*

Additional Health Care Services

- Receive a 75% savings on teeth whitening kits mailed directly to you by Priority Mail from Bright and White

**For additional information,
contact us at (309) 341-3510.**

Monthly Rate

Member Only	\$7.95
Member and Child	\$10.95
Member and Family	\$12.95

Administered by  **Careington**
Promoting Health and Well-Being

Disclosures:

THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.*

This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. 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. You may access a list of participating health care providers at www.bivensassociates.com. Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: **Careington International Corporation**, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This program is not available in Montana and Vermont. *Medicare statement applies to MD residents when pharmacy discounts are part of program.