



***Benefit*together**

Your Prescription For Healthcare Savings!

HEALTHCARE DISCOUNT PLANS

Relax!

Now you can ensure the health care of your family
starting at less than \$20 a month!



We have four great plans to choose from...
all designed to fit today's budgets.

Offered by

APPATM

American Pet Products Association, Inc.

Welcome...

to **Benefit Together, Inc.**,TM a nationally prominent firm founded to help people like you save money on their health care needs and costs.

Benefit Together was formed by a group of health care experts with more than 50 years of experience in some of the most prestigious Fortune 500 companies.

We offer significant discounts from a variety of the best health service companies in America. By entering into agreements with these companies, we use group purchasing power to get the lowest pricing possible for our members. We “bundle” and package these savings into our four value-rich plans. Ultimately, this enables us to deliver amazing cash savings to our **Benefit Together** members and their families. We do not provide insurance.

As a **Benefit Together** member, you will be able to save money on many of the services you already use. You and your dependents can use service providers who have contracts in the various health networks across the United States. Additional information is available at www.benefittogether.com.

Doctors by Phone

- Through CallMD, members have 24/7 access to consult with a physician or specialist by phone.
- Members can consult with a doctor up to 12 times/year at no charge.
- Board-certified, credentialed physicians are available for questions and consultations, and can write prescriptions for non-narcotic medications at any time day or night.
- Fast, cost-effective medical attention saves you trips to urgent care or the emergency room, plus time and money.

Laboratory Services

- Discount laboratory services are provided by Galaxy Health Network.
- 10% to 80% discounts on regular retail pricing of blood tests.
- Access to over 3,000 certified labs nationwide.
- This product is not available in MA, NJ, NY, or RI.

Radiology and Imaging Services

- Imaging services are provided by Galaxy Health Network.
- 40% to 75% discounts on usual charges for PET, MRI, CT and other procedures while utilizing credentialed radiology providers.
- Galaxy's radiologists perform procedures and provide interpretations to your doctor for appropriate diagnosis and effective treatment.
- This product not available in HI, MA, MT, ND, SD or WV.

Prescription Drugs and Medications

- Discounts on prescriptions nationwide are provided.
- 15% to 25% average savings on brand name drugs, and 15% to 60% average savings on generic drugs.
- Access to over 60,000 pharmacies nationally, including CVS®, Wal-Mart®, Target®, Kroger®, Walgreens®, Rite Aid®, Publix®, Safeway®, Costco®, Sam's Club®, KMart®, Winn Dixie®, Longs Drugs®, Ralphs®, Vons® and others.

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.benefittogether.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, Vermont and Washington. *Medicare statement applies to MD residents when pharmacy discounts are part of program.

SMART and AFFORDABLE!

For PEOPLE...and PETS, too!

Chiropractic Visits, Alternative Health Care and Fitness

- Chiropractic and alternative health care services are provided by American Specialty Health.
- 25% discounts on important alternative health services from chiropractors, massage therapists and acupuncturists.
- Access to over 20,000 chiropractic and alternative health professionals nationwide.
- Access to more than 15,000 fitness clubs and exercise centers. You receive the lowest membership rate for the type of membership selected (may apply to new health club members only). Additionally, you may try a facility at no charge for a week prior to joining.

Dental Care

- Dental care discounts are provided by one of the largest national dental networks: Aetna Dental Access® Network.
- Members save an average of 15% to 50% on everything from general dentistry to root canals, crowns and orthodontia.
- Over 117,000 available dental practices nationwide.

Participants must pay health care providers directly. **This is NOT insurance.** Actual Discounts will vary based on the geographic location of the dental provider and the services provided.

Careington provides access to 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 1-800-290-0523

Vision Care

- Vision care discounts are provided by VSP Choice Access Plan, the premium vision network in the country for over 50 years.
- 15% to 35% discounts on eye exams, eyeglasses and coatings..
- Access to over 44,000 participating providers in VSP's nationwide network.

Hearing Care

- Save 30% off diagnostic services, including hearing exams and significant discounts on the price of hearing aid(s) at over 2,700 provider locations nationwide.
- 1 year of free batteries (80 cell per hearing aid).
- **Lowest Price Guarantee***: If you should find a lower price at another local provider, we'll gladly beat that price by 5%.

*Competitor coupon required for verification of price and model. Limited to manufacturers offered through the HearPO program. Local Provider quotes only will be matched.

Vitamins and Supplements

- Supplied through Swanson Health Products, the leading discount provider of vitamins and supplements.
- Additional 10% discount on Swanson Vitamins' already lowest guaranteed prices, including skincare and other health products.
- Choose from more than 10,500 products from over 500 of your favorite national brands including Nature's Way®, TwinLab®, Now®, Hyland's® and more.

Medical and Diabetic Supplies

- Better Living Now provides access to discount medical and diabetic supplies.
- 20% to 40% discounts on diabetic supplies, including durable medical equipment.
- 90-day supplies, free shipping on orders over \$100 and free glucose monitor upgrades.

Veterinarian Discounts

- With Pet Assure, members receive a 25% discount for in-house services every time they visit one of 2,500 vets nationally, including surgery, pre-existing conditions, hospitalization, elective procedures, check-ups, hereditary diseases, vaccinations, holistic care, lab fees, certain medications, x-rays and dental care.
- 10% to 30% discounts at participating providers for pet services such as boarding, doggy day care, training, pet sitting, grooming and pet legal aid.
- 10% to 30% discounts on pet supplies at participating merchants, including cages, beds, toys, treats, foods and vitamins.

OPTIONAL PRODUCTS

Legal Services

- Provided by Legal Access Plans, with a network of 17,000 attorneys
- Free Simple Will or free Living Will with free annual updates.
- One-on-one consultations for new legal matters, including unlimited phone consultations (*for each new legal matter*).
- Assistance in solving your problems with government programs, advice on representing yourself in small claims court, and attorney review of legal documents (*six-page maximum*) per new matter.

Identity Theft Protection

- Identity theft protection is provided by LifeLock.
- LifeLock guarantees that if your identity is compromised, they will come to your aid and resolve the situation, spending up to \$1 million.
- Protection with eRecon, a regular patrol of the Internet in search of your confidential information being illegally traded or sold online.
- Fraud alerts on all of your credit reports to help prevent anyone from opening an account in your name without your knowledge.
- Reduction of pre-approved credit offers and junk mail.
- This product is not available in New York.

Join online at www.benefittogether.com/healthdiscounts/appa/

Benefit Together Discount Plan Application

You may also apply online at www.benefittogether.com/healthdiscounts/appa/



MEMBER INFORMATION

MO / DAY / YR
 First Name MI Last Name Date of Birth

Street Address

City State Zip

Email Address

Daytime Phone # Evening Phone #

FAMILY MEMBERS* (Family members include member spouse and legal dependents)

First Name MI Last Name Date of Birth

MO / DAY / YR

MO / DAY / YR

MO / DAY / YR

MO / DAY / YR

MEMBERSHIP SELECTION

Monthly Payment Annual Payment

THE ESSENTIAL • Only ~~\$19.95~~ \$18.95 per month**

Aetna Dental Access Network	Prescription Drugs
Call MD	Medical and Diabetes Supplies
VSP Choice Access Plan	Hearing (Hearing PO)
American Specialty Health Plus Fitness	Labs and Imaging (Galaxy)
Pet Assure	Swanson Vitamins and Supplements

THE SUPREME • Only ~~\$22.95~~ \$21.95 per month**

Legal Access Plan	Prescription Drugs
Aetna Dental Access Network	Medical and Diabetes Supplies
Call MD	Hearing (Hearing PO)
VSP Choice Access Plan	Labs and Imaging (Galaxy)
American Specialty Health Plus Fitness	Swanson Vitamins and Supplements
Pet Assure	

THE EXTREME • Only ~~\$24.95~~ \$23.95 per month**

LifeLock (Individual Only)	Prescription Drugs
Aetna Dental Access Network	Medical and Diabetes Supplies
Call MD	Hearing (Hearing PO)
VSP Choice Access Plan	Labs and Imaging (Galaxy)
American Specialty Health Plus Fitness	Swanson Vitamins and Supplements
Pet Assure	

THE ULTIMATE • Only ~~\$27.95~~ \$26.95 per month**

LifeLock (Individual Only)	Pet Assure
Legal Access Plan	Prescription Drugs
Aetna Dental Access Network	Medical and Diabetes Supplies
Call MD	Hearing (Hearing PO)
VSP Choice Access Plan	Labs and Imaging (Galaxy)
American Specialty Health Plus Fitness	Swanson Vitamins and Supplements

APPLICATION FEE: \$9.95

A one-time, non-refundable processing fee is required with each application.

*Include additional dependents at the same address on a separate sheet.

**Special APPA member prices.

PAYMENT OPTIONS

CREDIT CARD / DEBIT CARD

Visa Discover MasterCard Amex

Name of Account Holder

Credit / Debit Card Number

Credit Card Expiration Date: _____ Security Code: _____
 (MC/Visa/Discover last 3 digits on back; Amex 4 digits above CC number on front)

BANK DRAFT / EFT Checking (Please include a voided check) Savings

Name of Account Holder

Name of Bank

City, State and Zip of Bank

Routing Number (First nine numbers at bottom of check):

Account Number:

Payment Authorization

Membership Terms and Conditions

I authorize Benefit Together, Inc.™ to bill my credit/debit card or my checking account for this program, and it will remain in force until I notify them in writing to cancel. Processing will be delayed on my application without a form of payment. Charges will appear as "Benefit Together" on my monthly statement. This application, along with the welcome kit containing all product details, will serve as my membership agreement. I understand that I will receive my welcome kit after my application is processed.

I agree to the Terms and Conditions

MO / DAY / YR
 Signature _____ Date _____

You can cancel in 30 days and receive a full refund less your non-refundable processing fee.



Your Prescription For Healthcare Savings!

Please mail your application to:
Benefit Together, Inc. 74923 Highway 111, Suite 188
Indian Wells, CA 92210 or fax to: **(760) 262-1775**
 For additional information: **1(800) 381-0071**

[Group/Promo Code]

APPA

Terms and Conditions

Renewal Conditions: By joining a plan, you are authorizing Benefit Together, Inc. to bill your credit card or checking account for the plan you have selected. This charge shall remain in force until you notify Benefit Together, Inc. 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: Benefit Together, Inc. 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. Benefit Together, Inc. 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 Benefit Together, Inc. 74923 Highway 111, Suite 188 Indian Wells, CA 92210 or fax to: (760) 262-1775. You may also submit cancellation by email: www.benefittogether.com. If Benefit Together, Inc. is billing you quarterly, semi-annually or annually, Benefit Together, Inc. 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. 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** has the right to eliminate a Participating Professional from the respective network in which they are associated and may substitute Provider networks at its sole discretion. **Careington** cannot guarantee the continued participation of any provider. If he or she 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. Services and service providers may change or be discontinued at any time with notice as required by law.

Complaint Procedure: If you would like to file a complaint or grievance regarding your plan membership, you must submit your grievance in writing to: Benefit Together, Inc. 74923 Highway 111, Suite 188 Indian Wells, CA 92210. You have the right to request an appeal if you are dissatisfied with the complaint and/or grievance resolution. After completing the complaint resolution and appeal processes, and you remain dissatisfied, you may contact your state insurance department. **TX Residents:** All complaints will be completed within 72 hours of receipt with the exception of billing inquiries that require further research or documentation.