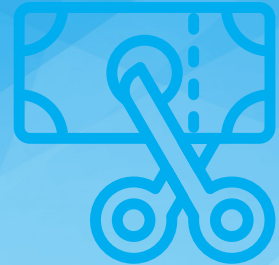


Careington

Savings on dental, vision and hearing care



As part of your employee benefits, you have access to savings passes, offered through Careington, that can help you save on dental, vision and hearing services. They're easy to use, valid for 30 days and you can buy them anytime for yourself or any family member enrolled in Select Benefits insurance.

Three discount passes are available:

Dental



- 20% to 50% savings on most dental procedures through one of the nation's largest national dental networks
- Eligible services include:
 - Cleanings
 - Routine checkups
 - Fillings
 - Crowns
 - Dentures
 - Root canals
 - Extractions

Vision



- Savings Pass is a discount vision program that offers savings on eye care and eyewear.
- Members receive exclusive member extras and special offers in addition to access to discounts through trusted, private-practice VSP doctors on eye and contact lens exams, glasses and sunglasses.

Hearing



- 30% to 60% discounts on hearing aids
- Over 5,000 network providers
- Latest in hearing aid and accessory technology
- 45-day, no-obligation trial period on purchased products
- Additional services such as routine hearing tests, batteries and extended warranties at no extra charge

This plan is not insurance. Not available in VT or WA.

How it works

1. Sign up for an account at lovemypass.com/Symetra.
2. Purchase any of the discount passes above. Each pass is \$20* and valid for 30 days. They're available to you or any family members who sign up for your Select Benefits insurance. Each pass can only be used by one person, but you can purchase multiple passes for multiple people.
3. Once you buy a pass, you'll receive an email with your electronic membership kit. Find a Careington network provider in your area and show them your membership card to receive immediate savings on the care you need.

For more information about these savings passes, contact your HR representative.

*AR and MD residents may cancel within the first 30 days after effective date and receive a refund of the processing fee, less a nominal \$5 fee in MD.



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www.symetra.com

Symetra® is a registered service mark of
Symetra Life Insurance Company.

Savings pass is a discount program offered through Careington. It is not insurance and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. **Members must pay for all services to receive a discount from participating providers.** The list of participating providers is at lovemypass.com/Symetra. A written list of participating providers is available upon request. AR and MD residents may cancel within the first 30 days after effective date and receive a refund of the processing fee, less a nominal \$5 fee in MD. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone (800) 441-0380.

This plan is not available in VT or WA.

Careington International Corporation is not affiliated with Symetra Life Insurance Company or its affiliates.