

Membership Agreement Part One

This application, along with Part II in your fulfillment kit, will serve as your membership agreement. Please keep the bottom half for your records. Fax applications to (866) 271-5344, or mail to Ehealthdiscountplan.com, P.O. Box 102, Narberth, PA 19072. To apply by phone, call OnlineAdviser at (610) 636-6786.

STEP ONE: CONTACT INFORMATION

LAST NAME	FIRST NAME	INITIAL
ADDRESS	CITY, STATE, ZIP	HOME PHONE
WORK PHONE	EMAIL ADDRESS	DATE OF BIRTH
SPOUSE'S NAME (IF INCLUDED)	DATE OF BIRTH	
CHILDREN'S NAMES (IF INCLUDED) 1. 2. 3. 4.	DATE OF BIRTH	

STEP TWO: CIRCLE BILLING CYCLE AND FEES. A ONE-TIME, NON-REFUNDABLE \$20.00 PROCESSING FEE IS REQUIRED WITH EACH APPLICATION.

MONTHLY FEE \$15.95	ANNUAL FEE \$159.00	Total Paid Now:
---------------------	---------------------	-----------------

STEP THREE: BILLING INFORMATION—Processing will be delayed on applications received without a form of payment. I will pay by:

Credit card—Mark one: Visa Mastercard American Express Discover

Account # _____ Expiration Date _____

Automatic bank draft—please include a voided check with application.

Bank/Institution Name _____

Name of account holder _____

Routing # _____ Account # _____

Use enclosed check (not available for monthly options) I agree to allow CAREINGTON to charge my credit/debit card or checking account until I notify them in writing to cancel. Signature: _____

For office use only	Group Code	PREMIERAG	Agent Code	TONYNO	Mkt Code	Eff Date
---------------------	------------	-----------	------------	--------	----------	----------

FORM CICAPP

MEMBERSHIP AGREEMENT PART ONE--Tear this off and keep for your records.

BILLING CYCLE AND FEES. A ONE-TIME, NON-REFUNDABLE \$20.00 PROCESSING FEE IS REQUIRED WITH EACH APPLICATION.

MONTHLY FEE \$15.95	ANNUAL FEE \$159.00	Total Paid Now:
---------------------	---------------------	-----------------

Renewal Conditions: By joining a plan, you are authorizing CAREINGTON to bill your credit card or checking account for the plan you have selected. This charge shall remain in force until you notify CAREINGTON International Corporation in writing of its cancellation. By joining, you are agreeing to the terms and conditions of the plan and adopting it for a minimum of one year. 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: CAREINGTON International reserves the right to terminate plan members from its plan for any reason, including non-payment.

Cancellation Conditions: You have 45 days from the date you join to use the plan risk-free. If for some reason within 45 days you are dissatisfied with the plan and wish to cancel and obtain a refund of any membership fees paid, please send a cancellation letter and a request for refund with your name and member number to Member Services, CAREINGTON International at 7400 Gaylord Parkway, Frisco, Texas 75034. If CAREINGTON International is billing you quarterly, semi-annually or annually, CAREINGTON International will, in the event of cancellation of the membership by either party, make a pro-rata reimbursement of the periodic charges to the member.

Limitations, Exclusions & Exceptions: This program is a discount membership program offered by CAREINGTON International Corporation. 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 usual and customary fees. Actual savings will vary depending upon location and specific services or products purchased. Please verify such services with each

FORM CODE CICAPP

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 *International* 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 anytime without notice.

Complaint Procedure: If you would like to file a complaint or grievance regarding your plan membership, you must submit your grievance in writing to: Member Services, CAREINGTON *International* at 7400 Gaylord Parkway, Frisco, Texas 75034.

Disclosure:

- 1) This plan is not a health insurance policy.
- 2) This plan provides discounts at certain healthcare providers for medical services.
- 3) This plan does not make payments directly to providers of medical services.
- 4) The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount medical plan organization.

This plan is administered by CAREINGTON *International* Corporation, 7400 Gaylord Parkway, Frisco, Texas 75034. The program and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. Note to Utah residents: this contract is not protected by the Utah Life and Health Guaranty Association.

FORM CODE CICAPP