

# The Value and Innovation of Non-Traditional Benefits

**Careington**  
SOLUTIONS SIMPLIFIED®



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# TODAY 'S PANEL

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# ABOUT US

Careington is an established hub for enhancing benefits with more than 40 years of experience in the non-insured benefits space. From a full range of non-traditional benefits to our full-scale, in-house support capabilities, Careington and our affiliate companies provide an innovative, single-source network, product and service solution.

At Careington, we believe today's benefits solutions should be simple and accessible. That's why we make it our mission to enhance the benefits experience for your clients by improving how they take care of employees.



# OUR HISTORY

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1 9 7 9

Founded by two entrepreneurial dentists

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Launched the discount fee-for-service dental network

1 9 9 3

Began bundling dental with other ancillary products (vision, prescriptions, etc.)

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Launched dental PPO plans and began offering access to Careington's dental PPO networks

2 0 0 7

Began offering telehealth products and services to the marketplace

2 0 1 8

Introduced telemedicine affiliate company, DialCare, to the group and individual market

2 0 1 9

Launched the DialCare Mental Wellness Program to the group and individual market

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Expanded virtual care offerings to introduce DialCare Teledentistry

# OUR PRODUCTS AND SERVICES

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With more than 150 unique products and services to choose from, we offer unique, customized packages and bundles to fit the needs of your clients. Our custom programs deliver best-in-class, tried and proven products and services that are affordable, easy to use and designed to deliver significant savings.

## HEALTH

- Dental
- Vision
- Telemedicine
- Prescriptions
- Hearing
- Labs
- Medical Bill Saver

## WELLNESS

- Vitamins & Nutrition
- Weight Loss
- Health Club Network
- Chiropractic
- Podiatry
- Alternative Health
- Long-Term Care

## LIFESTYLE

- ID Theft Protection
- Shopping & Dining
- Travel Assistance & Savings
- Pet Care
- Tax & Financial
- Legal Advice
- Will & Estate Planning

## SERVICES

- Enrollment & Billing
- Customer Service
- Claims Administration
- Marketing
- Fulfillment
- Industry Compliance
- Custom Development

# WHAT ARE NON-TRADITIONAL BENEFITS

Our affordable, non-traditional benefits are non-insurance, membership-based programs that offer access to savings from participating providers. Our non-traditional benefits are affordable, quick to implement and available throughout the year and to all employees.

**Non-Traditional Plans**

**Non-Insured Plans**

**Membership Plans**

**Access Plans**

**Savings Plans**

**Fee-For-Service Plans**

**Discount Plans**



# NON-INSURED PRODUCTS

Our most popular non-insured products are uniquely designed to fill gaps in benefit packages that are becoming less comprehensive and more expensive.

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DENTAL DISCOUNTS

VISION SAVINGS

LEGAL SERVICES

ID THEFT MONITORING

GYM & CHIRO DISCOUNTS





# VIRTUAL HEALTH SOLUTIONS

Our virtual health solutions provide employees with on-the-go access to licensed medical professionals.

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DIALCARE PHYSICIAN ACCESS

DIALCARE MENTAL WELLNESS

DIALCARE TELEDENTISTRY

VIRTUAL PET CARE

# PRODUCT PACKAGE EXAMPLES

Below are examples of current popular plan packages.

## DENTAL & VISION

- ☐ DialCare Physician Access
- ☐ DialCare Mental Wellness
- ☒ Dental discounts
- ☒ Vision discounts
- ☒ LASIK
- ☐ Prescription discounts
- ☐ Alternative health plans
- ☐ Medical documents
- ☐ Hearing discounts
- ☐ Pet care discounts
- ☐ Virtual pet care

## GYM & CHIRO PLAN

- ☐ DialCare Physician Access
- ☐ DialCare Mental Wellness
- ☐ Dental discounts
- ☐ Vision discounts
- ☐ LASIK
- ☐ Prescription discounts
- ☒ Alternative health plans
- ☐ Medical documents
- ☐ Hearing discounts
- ☐ Pet care discounts
- ☐ Virtual pet care

## DENTAL, VISION PLUS TELEMEDICINE

- ☒ DialCare Physician Access
- ☐ DialCare Mental Wellness
- ☒ Dental discounts
- ☒ Vision discounts
- ☒ LASIK
- ☒ Prescription discounts
- ☒ Alternative health plans
- ☐ Medical documents
- ☐ Hearing discounts
- ☐ Pet care discounts
- ☐ Virtual pet care

## HEARING CARE PLAN

- ☐ DialCare Physician Access
- ☐ DialCare Mental Wellness
- ☐ Dental discounts
- ☐ Vision discounts
- ☐ LASIK
- ☐ Prescription discounts
- ☐ Alternative health plans
- ☐ Medical documents
- ☒ Hearing discounts
- ☐ Pet care discounts
- ☐ Virtual pet care

## VIRTUAL CARE PLAN

- ☒ DialCare Physician Access
- ☒ DialCare Mental Wellness
- ☐ Dental discounts
- ☐ Vision discounts
- ☐ LASIK
- ☐ Prescription discounts
- ☐ Alternative health plans
- ☐ Medical documents
- ☐ Hearing discounts
- ☐ Pet care discounts
- ☐ Virtual pet care

## PET CARE PLAN

- ☐ DialCare Physician Access
- ☐ DialCare Mental Wellness
- ☐ Dental discounts
- ☐ Vision discounts
- ☐ LASIK
- ☐ Prescription discounts
- ☐ Alternative health plans
- ☐ Medical documents
- ☐ Hearing discounts
- ☒ Pet care discounts
- ☒ Virtual pet care



# SURVIVE AND THRIVE WITH US

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Many of Careington's non-traditional benefits are particularly valuable to employers during this time, especially today with the onset of the COVID-19 pandemic.

While many are facing loss of traditional benefits, Careington remains ready to provide much-needed non-traditional benefits. Our simplified solutions deliver high-impact, low-cost alternatives for your clients to ensure your product portfolio keeps pace, and they can offer our products and services under one contract. We can also white-label our plan packages for you to offer to groups.



# SELF-SERVICE WEBSITES AND PORTALS

## Serving Employers and Employees



## CAREINGTON DIRECT

Careington Direct is our new self-service web portal for small to mid-size businesses. This portal allows you and your clients to create a group setup and enroll employees directly through the platform, with enrollment times reduced to 48 to 72 hours.



## CAREINGTON CARES

Help furloughed, laid off, reduced-hours and temporary staff get the care they need during this crisis with Careington Cares. This website allows members to enroll directly into a privately owned benefits program.



# SETUP OPTIONS

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## EMPLOYER FUNDED

TIMELINE:

30 days from contract execution

## GROUP RETAIL

TIMELINE:

30 days from contract execution

## DIRECT BILL

TIMELINE:

2 weeks from contract execution

## CAREINGTON DIRECT

TIMELINE:

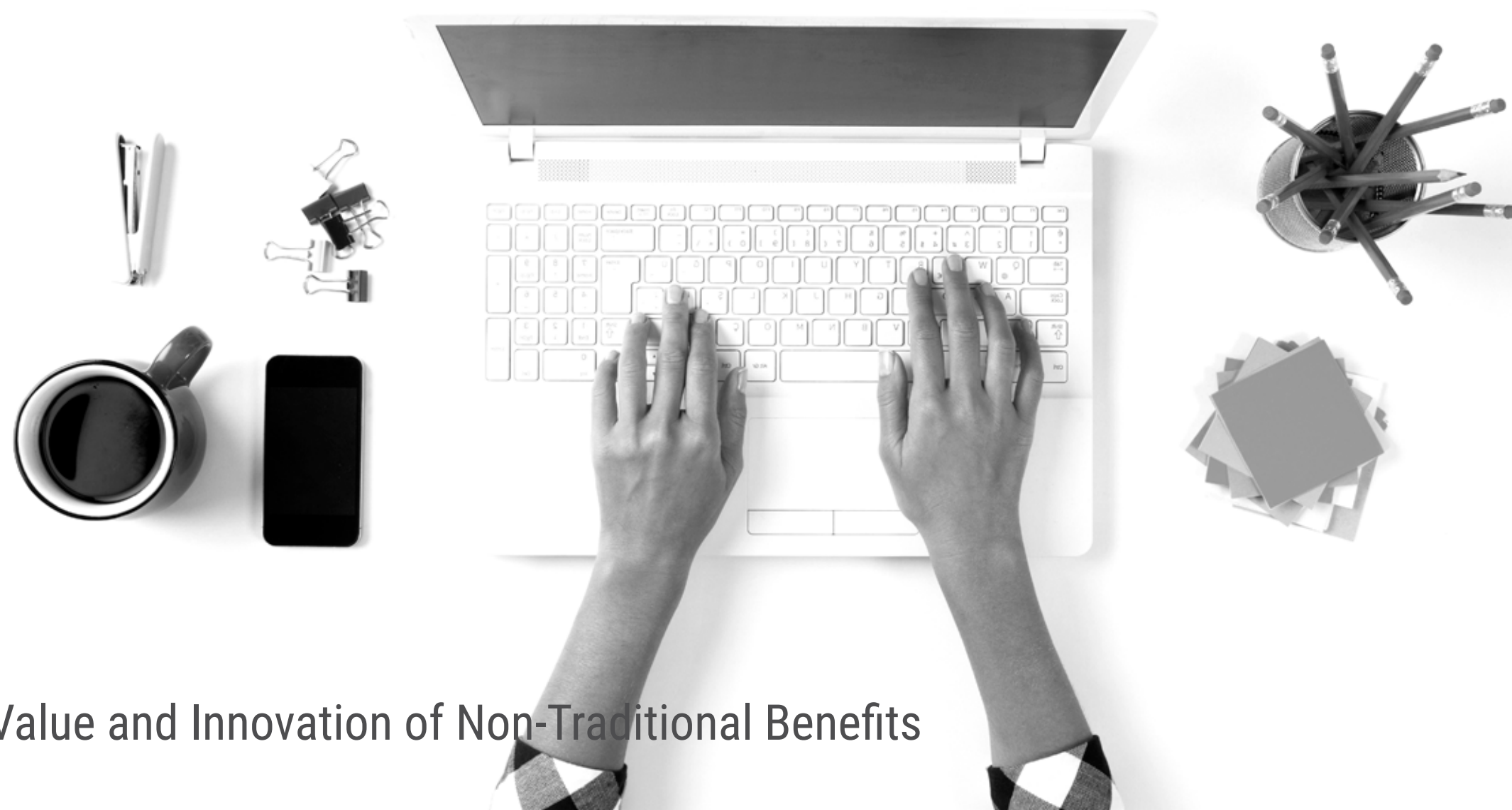
48 to 72 hours





# THE CAREINGTON DIFFERENCE

Careington is a single-source solution delivering custom benefits packages, superior program management and full-scale administration.



A-la-carte or complete  
turnkey administration

Complete customization

Consolidated billing

Guided implementation

Product and service aggregation

Plan marketing

Customer service call center

Nationwide compliance

Exclusive group pricing

Claims administration



Careington's simplified solutions deliver high-impact, low-cost alternatives for your clients, to ensure your product portfolio keeps pace.

**Want to survive and thrive with Careington? Contact us today!**

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THANK YOU!

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