



RE: Important Changes to your Volunteer Club 55 Program

Dear Volunteer Club 55 customer,

We are pleased to introduce, effective January 1, 2016, Careington International Corporation as the new administrator for the discount health product(s) and service(s) within your Program. You will have access to the following discount health product(s) and service(s), including:

- ✓ **Rx Advantage™ Prescription Drug Plan:** Save on generic and brand name drugs at participating pharmacies. Please visit www.careingtonrxcard.com and enter the group number "AFFNUNARX" to print your new discount drug card, or call 1-800-251-0003 to request your new card. Please note that with this change, mail-order prescription discounts will no longer be available.

To search for providers in your area, please visit www.careington.com/co/provider or call 1-800-251-0003 today!

Please be advised, we have revised the terms and conditions for your health discount product(s) and service(s). To receive an updated copy of the terms and conditions, please go to www.careington.com/co/provider/terms1 after December 31, 2015.

If you have any questions regarding your new discount health product(s) and service(s), please contact us or stop by the Volunteer State Bank branch office. We appreciate your relationship with us.

Sincerely,

Volunteer State Bank

THIS HEALTH DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance. This health discount plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This health discount plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The health discount plan does not pay providers directly. Health Discount Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careington.com/co/provider, printed on the membership ID card. A written list of participating providers who have contracted with the health discount plan organization is available upon request. You may cancel within the first 30 days after receipt of membership materials and receive a full refund. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. www.careington.com.

All health discount plans are administered by Careington International Corporation a discount medical plan organization. The health discount plan and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. **This is NOT Insurance and cannot be used in conjunction with any health insurance.** You should check any insurance benefits you have before using this discount plan, as those insurance benefits may result in lower costs to you than using this health discount plan. The health discount plan provides for discount specialty health care services from participating practitioners. You are obligated to pay for all health care services but will receive a discount from those health care practitioners who have contracted with the health discount plan. If your health discount plan does not include the prescriptions discount plan, claims will not be available through this health discount plan. Prescription claims through this health discount plan will not be eligible for reimbursement through Medicaid, Medicare or any other government program. Call the toll-free number on the back of your ID card to file a complaint related to this health discount plan. Participating pharmacies are solely responsible for all professional services that are provided to consumers, and the traditional relationship between practitioner and patient shall in no way be affected or interfered with by the health discount plan. Information presented is general in nature and is not meant to replace the advice of health care professionals. You assume all risk associated with the use of any and all content related to the health discount plan and agree that any decisions made about a health care professional or obtaining care are exclusively your responsibility.

This health discount plan is not available in Iowa, Florida, Nevada, Vermont and Washington.