What our members are saying about Half Dental Plus . . .

"I love Half Dental Plus! I found a great doctor near me and booked an appointment the same day. No phones, no waiting! Thank you guys."

Britney Brown

"I finally faced my embarrassment of many years without a dental visit. I want to thank you for matching me with the right dentist."

Jackie Moore



Half Dental Inc. • 780 N. 2860 E. Ste. 201 • St. George, UT 84790 www.halfdentalplus.com



Your choice for health coverage.

An affordable health plan for less than 29[¢] per day.

What is Half Dental Plus?



Half Dental Plus is the brand name for a family of discount health products focused on providing a variety of affordable plan choices to consumers. Our portfolio of health products includes:

- dental
- vision
- prescription
- chiropractic
- · hearing.

HDP is committed to providing access to convenient health care delivery, easy-to-understand products and value-added services that help customers better manage their healthcare dollars and get the most out of their expenditures— ultimately seeking to protect not only financial security but also the health and well being of its customers.

Thanks to Half Dental Plus, you can find the right provider quicker and easier than ever. Our new website provides up-to-date provider information who offer discounted services such as teeth whitenings, dentures and braces to Lasik surgery, hearing aids, and even chiropractic and prescriptions. If "live" help is more your style, you can always call one of our friendly operators any day of the week, 24 hours a day to find a provider near you.

We have the perfect provider for you!

We're proud to make it easy for you to find a access to your healthcare needs by offering both online and on-the-phone services. HDP's award-winning call center is truly the heart of our operations, providing live assistance to both Web users and callers.

- We're available 24/7, 365 days a year
- Our call center is based in the U.S.
- Spanish-speaking operators available

Why are "pre-screened" providers better?

One thing that sets Half Dental Plus apart is the fact that all of our providers must pass a rigorous pre-screening process before they can become a provider member. This helps ensure a better match for patients. Our exclusive pre-screening process includes:

- Confirming state dental & medical licenses and renewals
- · Reviewing any disciplinary action on record
- Verifying specialty certificates and sedation permits
- Monitoring malpractice insurance levels and renewals

5 reasons you'll be totally satisfied:

- Nobody has more experience. Half Dental Plus has been matching people to their perfect practice or service since 2004.
- We're #1 in the dental business with over 1 million happy users.
- All of our approved providers are pre-screened for your protection.
- We'll personally match you to a provider by your insurance/payment needs.
- Finding your perfect provider through Half Dental Plus is risk free!

We offer a 30 day "No Questions Asked" refund policy!



One membership includes...



...for the entire family!

The process is painless....

- No medical exams
- No waiting
- No forms
- No limits on use

Everyone is accepted!!

Individuals and Families



Half Dental Plus is a leader in providing families with savings in Dental, Vision, Lasik, Prescription, Chiropractic, and Hearing solutions. With Half Dental Plus you can choose from an unsurpassed portfolio of program options.

The Half Dental Plus program has eliminated many of the common items that could prevent or delay people from receiving care. We have contracted to provide care at a reduced rate compared to the normal fees charged by general dentists, optometrists and other specialists. Members pay this reduced fee directly. This is not insurance.

Every family member can select their own doctor from the Half Dental Plus Network. Members can change doctors at any time without prior notification and can see a Network Specialist without a referral. The member is responsible to pay all fees to the doctor or specialist for all services that the member will receive.

Dental



Half Dental Plus members can take advantage of savings offered by an industry leader in dental care. Careington International Corporation is one of the most recognized professional dental networks in the nation and boasts a provider network of over 148,000 dental access points.

Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings and major work such as:

- dentures, root canals and crowns.
- 20% savings on orthodontics including braces and retainers for children and adults.
- 20% reduction on specialists' normal fees. Specialties include Endodontics, Oral Surgery, Pediatric Dentistry, Periodontics and Prosthodontics (where available).
- Cosmetic dentistry such as bonding and veneers also included.

All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements. Members may visit any participating dentist on the plan and change providers at any time.

Sample Savings:

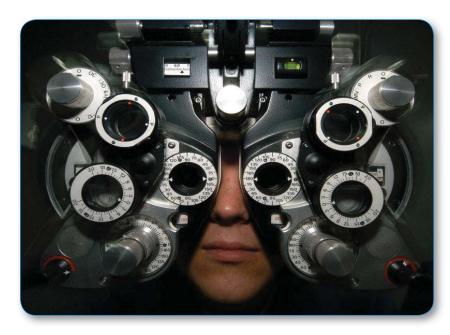
Description	Regular Cost *	Half Dental Plus **	Savings
Adult Cleaning	\$109	\$52	52%
Child Cleaning	\$75	\$38	49%
Routine Checkup	\$62	\$27	56%
Four Bitewing X-rays	\$71	\$34	52%
Composite (White) Filling	\$260	\$127	51%
Crown (porcelain fused to noble metal)	\$1,172	\$632	46%
Complete Upper Denture	\$1,718	\$880	49%
Molar Root Canal	\$1,257	\$642	49%
Extraction (single tooth)	\$204	\$90	56%

- * Regular cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2012 FairHealth Report in the Los Angeles, Orlando, Chicago and New York City areas.
- ** These fees represent the average of the assigned Careington Care POS Series fees in the the Los Angeles, Orlando, Chicago and New York City metropolitan statistical areas.

Prices are subjected to change.



Vision



Half Dental Plus Members save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network. Members are eligible for discounts on exams, eyeglasses and contact lenses from more than 65,000 providers nationwide including independent optometrists, ophthalmologists, opticians and leading optical retailers such as LensCrafters*, Sears Optical*, Target Optical*, JCPenney* Optical and most Pearle Vision* locations.

Replacement Contact Lenses by Mail

EyeMed members may order replacement contact lenses via the Internet and have them mailed directly to their home. This service is for replacement contact lenses only, and the EyeMed discount does not apply. The member's initial pair of contact lenses must be purchased from their eye care provider to ensure proper fit and follow-up care.

National Lasik Network

Members will receive discounts on LASIK that are available at approximately 600 locations nationwide. All in-network providers

extend discounts of 15% off standard prices or 5% off promotional prices. All surgeons must also meet strict credentialing standards in order to be in-network.

Members receive discounts exclusively available through LasikPlus, the featured provider:

- 15% off standard prices or 5% off promotional prices or special member prices
- Free exam (over \$100 value)
- Free enhancements for life on most procedures "which ever is the greater discount"

Special Member Prices:

<u>Description</u>	
Traditional LASIK - bladeless Free enhancements for 1 year	\$695* per eye
Traditional LASIK - bladeless Free enhancements for life	\$1,395 per eye
Custom LASIK - bladeless Free enhancements for life	\$1,895 per eye

^{*}Nearsightedness better than -2, with astigmatism better than -1 and other restrictions may apply.



Prescription



Talf Dental Plus Members are entitled to prescription savings offered by MedImpact. Discounts are available at over 60,000 participating pharmacies nationwide. At the pharmacy, members will simply present their membership card to receive an average savings from 15% to 60% off generic drugs and average savings from 15% to 25% off brand name prescriptions. The pharmacist will enter their information from the identification card and receive significant savings at the time of purchase.

Mail-Order Pharmacy

Talf Dental Plus Members can save even more on maintenance I medications through the convenient and money saving mail service, MedVantx. Members receive savings on 90-day supplies of medications when ordered online, by phone or through the mail with our mail-order pharmacy.

- A & P Pharmacy
- Accredo Health Group
- Apothecary Shop
- Arrow Pharmacy and Nutrition
- Center
- Aurora Pharmacy
- **Bakers Pharmacy**
- **Bartel Drugs**

page 10

- **Beacon Prescriptions**
- Bel Air Pharmacy
- Bi-Lo Pharmacy
- Bi-Mart Pharmacy
- **Brooks**
- **Brookshire Pharmacy**
- Carnival Pharmacy
- City Market

- Coborns Pharmacy
- Community Pharmacy
- Costco Pharmacy
- CVS Pharmacy
- Demotte Drugs Inc.
- Dillon Pharmacy
- Discount Drug Mart
- Docs Drug
- Drug Emporium
- Drug Town
- Drug Warehouse
- **Econofood Pharmacy**
- Family Drug
- Family Pharmacy
- Familymeds Pharmacy
- Farmer Jack Pharmacy
- Food 4 Less
- Food City Pharmacy
- Fred Meyer's
- Fruth Pharmacy
- Genuardis
- Giant Eagle Pharmacy
- Giant Pharmacy
- Hannaford Food & Drug
- Happy Harry's
- Harps Pharmacy
- Harris Teeter Pharmacy
- Hartig Drug
- Health Partners
- Homeland Pharmacy
- Hy-Vee Pharmacy
- **Ingles Pharmacy**
- Kerr Drug
- King Soopers
- Kings Pharmacy
- Kinney Drugs
- **Kmart Pharmacy**
- Kroger Pharmacy
- Larry Lyons MD
- Longs Drug Store
- Marc's
- Marsh Drugs
- Martin's Pharmacy
- May Drug's Store
- Medical Arts Pharmacy
- Medical Center Pharmacy
- Med-X Drug
- Meijer Pharmacy
- Minyard Pharmacy
- Navarro Discount Pharmacy

- P&C Foods
- Pamida Pharmacy
- Park Nicollet Pharmacy
- Pathmark Pharmacy
- Pharmacare
- Pharmacy Express
- Pharmacy Plus
- Pick 'n Save
- **Publix Pharmacy**
- **QFC Pharmacy**
- **Quality Markets**
- Rainbow Pharmacy
- Raley's Drug Center
- Ralph's Pharmacy
- Rite Aid
- Sack 'n Save
- Safeway
- Sam's Club Pharmacy
- Sav-A-Center Pharmacy
- Save Mart Pharmacy
- Schnuck's Pharmacy
- Sedanos Pharmacy Discount
- Shopko Pharmacy
- Smith's Pharmacy
- Snyder Drug Emporium
- Southern Family Market
- Stop and Shop Pharmacy
- Super 1 Pharmacy
- Super D Drug Store
- Super Foodmart Pharmacy
- Super Fresh Pharmacy
- Super RX Pharmacy
- Target Corporation
- The Medicine Shoppe
- The Pharm
- Tops Pharmacy
- Ukrops Pharmacy
- United Pharmacy
- **USA** Drug
- **U-Save Pharmacy**
- VGS Pharmacy
- Village Pharmacy
- Vons .,,,
- Waldbaums Pharmacy

- Weis Pharmacy
- Winn Dixie
- Yokes Pharmacy



Chiropractic



Half Dental Plus Members can enjoy the highest quality chiropractic care with access to one of the largest networks of handpicked doctors across America. Chiropractic Lifecare of America is not insurance, and there are no forms to fill out, waiting or visit limits. Chiropractic Lifecare of America provides affordable, easy-to-access chiropractic care.

Services Include:

- A network of nearly 5,000 doctors
- An average savings of 30% to 60% off chiropractic services
- Save 50% off initial exam, consultation and diagnostics
- \$20 spinal adjustments
- 50% off in-house x-rays



Hearing



Half Dental Plus members have access to hearing aid discounts from 15% to 35% at 2,000 Newport Audiology network providers nationwide. Newport Audiology Centers also offer the latest technology for hearing aids and accessories, as well as wireless capabilities for television and cellular devices.

- Members will also receive additional services at no extra charge: (Valued at over \$1,000)
- Free initial audiology screening (valued at \$119)
- Two-year supply of batteries per instrument (valued at \$98)
- Two-year manufacturer's warranty including loss or damage (valued at \$350)
- Unlimited follow-up visits (valued at \$439 assuming a minimum of 6 visits)
- 100% service satisfaction guarantee



Frequently Asked Questions

HOW DO I SELECT A DENTIST AND MAKE A DENTAL APPOINTMENT?

Click our Provider Search, enter your zip code and select a dental office that is convenient for you. When making appointments, please be sure to reference the logos on your ID Card to refer to the correct network name.

DO ALL FAMILY MEMBERS NEED TO GO TO THE SAME DOCTOR?

Each family member can choose their own Half Dental Plus provider. Just locate one using the Provider Search.

HOW DOES THE HALF DENTAL PLUS PROGRAM WORK?

The Half Dental Plus program is a discount health care plan in which the Half Dental Plus providers have agreed to provide health care to Half Dental Plus members for a reduced fee. This results in meaningful member savings in comparison to the normal fees typically charged by doctors. Membership provides savings in Dental, Vision, Lasik, Prescription, Chiropractic and Hearing.

IS ANYONE AND EVERYONE ELIGIBLE TO RECEIVE THE DISCOUNTED RATES?

Yes, the Half Dental Plus program allows EVERYONE to receive the listed discounts. As long as you haven't started a procedure prior to the effective date of your Half Dental Plus membership, you are eligible for a discount.

IS THIS PROGRAM INSURANCE?

No, this is a discount health care plan. All fees will be paid by the patient, directly to the provider, at a set discount.

HOW CAN I FIND A LIST OF PARTICIPATING PROVIDERS OR LOCATIONS?

To find a participating provider for dental, vision, chiropractic, hearing or pharmacy services click the Provider Search and then enter your zip code.

IS LASIK VISION CORRECTION INCLUDED BY Half Dental Plus?

Yes, The Half Dental Plus will help you save on LASIK.

DO I NEED TO REMAIN A MEMBER DURING MY ORTHODONTIC TREATMENT?

Yes, you must continue to be a member of the Half Dental Plus program throughout your entire orthodontic treatment if you want to continue to receive the reduced fees for services provided by a HD Plus provider.

MY DOCTOR IS NOT A PART OF THE Half Dental Plus PROGRAM. HOW CAN I ADD HIM/HER TO THE NETWORK?

We look to our customers for referrals of good doctors in their community. Please contact our customer service department by email at Support@halfdentalplus.com.

WHO SHOULD I CONTACT IF I NEED ADDITIONAL INFORMATION?

Half Dental Plus Customer Service department by phone 877-254-4521 or email us Support@halfdentalplus.com

HOW DO I ENROLL IN HALF DENTAL PLUS?

Complete the application located in this brochure or sign-up online at https://halfdentalplus.com/enrollment_process.php.



You can contact Half Dental Plus by:

<u>Mail</u>

Half Dental Inc. St. George Dental Practice 780 N. 2860 E. Ste. 201 St. George, UT 84790

Email

support@halfdentalplus.com

Customer Support

800-441-0380

Billing Information

877-254-4521



