



Medicare Advantage Solutions 2025

Your Single-Source Partner for Enhanced Offerings

Dental | Health | Virtual Care | Wellness | Lifestyle



Careington®
SOLUTIONS SIMPLIFIED

Careington®
BENEFIT SOLUTIONS

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Doing Business As (DBA) Careington Benefit Insurance Agency (License #0F37854) in all solicitation of insurance in the state of California.

Doing Business As (DBA) Core V Solutions Administration (License #0F37854) for third party administrative services provided in the state of California.

3 EXECUTIVE SUMMARY

Careington®, a leader with more than 45 years of experience in the health and wellness benefits space, uniquely provides dental network solutions in addition to an expansive portfolio of more than 150 money-saving products and services. Many of these meet the demands of today's seniors and are perfectly aligned to enhance Medicare Advantage and Supplement plans.

Founded by two entrepreneurial dentists in 1979, Careington has grown on a global scale, and today we serve more than 30 million members across all industry-leading companies, brands, products and services. Careington has additional affiliate companies, including Careington Benefit Solutions®, DialCare® – a telehealth company offering several innovative virtual health solutions – and Munroe Sutton, a company that offers dental discount plans and other health, wellness and lifestyle solutions in the UK.

Careington Benefit Solutions is a nationally licensed insurance agency and Third Party Administrator (TPA) with full-scale administrative services and a range of competitive insurance product options, including Medicare Advantage and Supplement offerings, with the ability to enroll, bill, manage eligibility and policy fulfillments, process claims and provide expert customer service for any carrier and product we support.

Careington Benefit Solutions houses a nationally licensed enrollment resource center for multiple enrollment options, including access to our High Performance Sales Unit, a highly skilled group of nationally licensed P&C and L&H agents focused on insured plan and discount product sales, enrollment and retention. This team of highly qualified agents is dedicated to meeting the needs of clients and customers through specialized assisted education and enrollment, including the intricacies of the Medicare landscape. The team consistently exceeds our goals of creating value, boosting loyalty and generating revenue by focusing on superior sales, service and retention efforts.

Working as a team, Careington and Careington Benefit Solutions create a powerful single-source solution for all clients, including Medicare Advantage and Supplement companies, that will strategically position ourselves as a TPA to help our clients:

- Analyze and propose new ways to improve or add value to Medicare plan offerings in the market
- Gain dental network expertise
- Build out fully white-labeled programs
- Enhance existing Medicare offerings
- Formulate the scope of work
- Provide an in-house, concierge-style Customer Care team to enroll, educate and support consumers
- Print and mail Medicare Advantage and Supplement policies, plan information, ID cards and other custom materials

Our customizable solutions help solve any benefits challenge, making us a one-stop shop for administration, product and service solutions for any client. Our clients experience a single-source administrative and marketing service, unrivaled in the marketplace.



4 SINGLE-SOURCE SOLUTION

Careington Benefit Solutions is a pioneering insurance product aggregator and benefits administrator. We have a national presence and a diverse range of administrative capabilities and innovative product solutions to meet the needs of our clients.

Careington Benefit Solutions delivers an all-inclusive administration solution for large and reputable insurance companies. Our flexibility in the level of administrative support we provide allows us to customize any client solution as an a la carte scenario or complete turnkey solution. We can handle all the administrative support for any carrier with the exception of underwriting.

As an affiliate company of Careington International Corporation, we offer customized product solutions from our wide-ranging portfolio of more than 150 money-saving products and services, many of which appeal to senior populations. Our products can be offered as a standalone or bundled option. Together, Careington and Careington Benefit Solutions are a single-source solution to improve benefits offerings, making us competitively positioned as a Medicare Advantage and Supplement partner.



5 SINGLE-SOURCE SOLUTION

What does this mean for you and your company?

- Quick onboarding and implementation
- Front-end TPA services, including group and individual billing
- Individual and group market expertise
- Custom development
- Dental administration and support*
- Self-funded dental solutions
- Dental network leasing opportunities
- Customized product and service solutions
- Expert product education, enrollment and retention
- Compliance and licensing
- Full claims administration for dental and other ancillary products
- Policy fulfillment
- Customer service

*Excluding underwriting



6 AN OVERVIEW OF OUR SERVICES



7 DENTAL NETWORK EXPERTISE

Careington is known for our coveted dental networks that offer consistency in size, strength and network fees. We own and operate some of the largest discount and PPO dental networks across the nation. Careington's vast, established dental network solutions further strengthen our clients' benefits offerings, including Medicare Advantage and Supplement plans. Our networks provide unmatched access to providers nationally and deep discounts on dental care. Our proprietary dental networks can be stacked with other national networks through partner alliances, offering an expansive reach of general dentists and specialists in both urban and rural areas. We deliver stability through transparent fee schedules and pricing consistency. Unlike many of our competitors, our fee schedules stay locked in for 3 to 5 years. In fact, Careington's dental networks are leased by many industry-leading TPAs and insurance carriers.









Careington offers several dental network options for our clients. Our dental network solutions help provide Medicare Advantage plan members with more ways to save on dental care. Careington's PPO dental networks can be offered to enhance Medicare Advantage and Supplement plans. Additionally, Careington's dental discount networks can be included as a value-add option.

Careington can develop custom dental networks based on our clients' business opportunities and customer-specific needs. Our in-house Network Development division dental network growth and maintenance.

Careington's National Network Presence

Practicing Locations	Discount Networks	PPO Networks
Proprietary Networks:	118,330	153,525
Stacked Networks:	265,339	300,894

OUR COMPETITIVE ADVANTAGES

-  45+ years of dental industry expertise
-  Large national networks
-  Stacked network solutions
-  Network leasing opportunities
-  Transparent and minimal fee schedules
-  Simple fee schedule integration
-  Deep discounts — significant cost savings
-  Client-focused recruiting in areas where network expansion is necessary
-  Networks can be private labeled

OTC Card Options for Medicare Advantage Plans

Careington's dental discount solutions are designed to complement traditional insurance, including Medicare Advantage plans, which many times do not include an insured dental component. Our dental discount networks can be included on a Medicare OTC card, allowing members to use the preloaded card for their dental care at participating providers in Careington's dental networks nationwide. Including a Careington dental discount network on the OTC card will make the card usable on a more robust suite of health and wellness services. Careington currently works with several carriers to offer this type of arrangement.

8 DENTAL NETWORK EXAMPLE

Careington Dental Savings Network

Members may take advantage of 20% to 60% savings on dental care. Careington is an industry leader with one of the nation's largest and most recognized professional dental networks. Careington's networks focus on local, neighborhood dentists and offer member-transparent pricing with robust fee schedules.

- Save 20% to 60% on most dental procedures including routine oral exams, unlimited cleanings and even major work such as dentures, crowns and root canals
- 20% savings on orthodontics including braces and retainers for both children and adults
- Cosmetic dentistry such as bonding and veneers
- All specialties included—endodontics, oral surgery, orthodontics, pediatric dentistry, periodontics and prosthodontics — a 20% reduction on normal fees where available
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements
- Members may visit any dentist participating in the plan and change providers at any time

Sample Savings Chart

Procedure Description	Regular Cost*	Plan Cost**	Savings \$	Savings %
Routine Checkup	\$76	\$27	\$49	64%
Extensive Oral Exam	\$134	\$48	\$86	64%
Four Bitewing X-Rays	\$92	\$33	\$59	64%
Adult Cleaning	\$133	\$51	\$82	62%
Child Cleaning	\$92	\$37	\$55	60%
Composite (White) Filling (Front Teeth)	\$215	\$93	\$122	57%
Crown (porcelain fused to noble metal)	\$1,556	\$647	\$909	58%
Molar Root Canal	\$1,638	\$616	\$1,022	62%
Complete Upper Denture	\$2,299	\$955	\$1,344	58%
Extraction (single tooth)	\$266	\$101	\$165	62%

* Regular Cost is based on the average 80th percentile usual and customary rates as detailed in the 2024 Fair Health Report within the United States.

** Plan Cost represents the average of the assigned Careington DN07 Discount Network plan fees for the United States.

* Prices subject to change.

9 OUR PRODUCT PORTFOLIO

Our portfolio includes more than 150 money-saving products and services, ensuring access to affordable care for any health, wellness, lifestyle, financial or virtual health challenge. Every product we offer delivers industry-leading network access and significant savings. Our customizable options are designed to enhance existing benefits, complement traditional insurance, fill in gaps or be an affordable standalone option.

Here are just a few of our popular products and services:



Health

Dental | Vision | Prescriptions
Hearing | Labs | Medical Bill Saver
Expert Second Opinion
Diabetes Management



Wellness

Vitamins & Nutrition | Weight
Management | Health Club Network
| Chiropractic | Podiatry | Long-Term
Care | Speech Therapy



Lifestyle & Financial

ID Theft Protection | Shopping & Dining
Travel Assistance & Savings
Pet Guidance | Tax Assistance
Legal Advice | Will & Estate Planning
Roadside Assistance



DialCare Virtual Health

Physician Access

- Urgent Care
- Virtual Primary Care

Mental Wellness

- Therapy
- Psychiatry

Teledentistry

Virtual Vet

10 SENIOR-FOCUSED PRODUCT & SERVICE SOLUTIONS

Seniors are a perfect target market for our products and services. Our discount products are designed to enhance Medicare Advantage and Supplement benefits offerings and make them more robust. With seniors typically living on a fixed budget, our programs offer access to savings for all of life's cares.



We offer several products and services that are popular with seniors:

- Dental
- Vision
- Hearing
- Diabetes Management
- Medical Advice & Transportation Services
- Podiatry
- Expert Medical Opinion
- Elder Care Assistance
- Home Care & Hospice Care
- Funeral Planning
- Healthcare Assistance
- DialCare Telehealth Services
 - Physician Access
 - » Urgent Care
 - » Virtual Primary Care
 - Mental Wellness
 - » Therapy
 - » Psychiatry
 - Teledentistry
 - Virtual Vet
- ID Theft & Online Monitoring
- Legal Assistance
- Tax Advice
- Roadside Assistance
- Travel Assistance
- Vitamins & Nutritional Supplements
- Chiropractic & Alternative Medicine
- Shopping Discounts
- Pet Discounts
- Smoking Cessation Support

11 OUR SINGLE-SOURCE ADMINISTRATIVE SOLUTIONS

Let Careington Benefit Solutions customize administrative services to fit your needs.

With our full-scale administration, service and support solutions, Careington Benefit Solutions can handle all, or just some, of your enrollment, billing, eligibility, claims processing, dental network leasing, custom product development, implementation and project management, IS and IT resources, compliance, marketing and corporate communications, fulfillment and customer service needs and more. Our flexibility in the level of administrative support we provide allows us to customize any client solution as an a la carte scenario or a complete turnkey option.



Administrative Solutions

- Multiproduct aggregation, service and administration for insured and discount solutions — completely customizable per client requirements
- Nationally licensed TPA and enrollment resource center for multiple enrollment options
- High Performance Sales Unit, an elite sales and retention team consisting of nationally licensed P&C and L&H insurance agents
- In-house Customer Care contact center, operational Monday through Friday, 7 a.m. to 7 p.m. CT, with option for expandable hours and a dedicated toll-free line, and featuring English and Spanish associates
- On-site, state-of-the-art fulfillment and mail center capabilities, including e-fulfillment options
- Comprehensive onboarding and project management processes with dedicated single point of contact throughout implementation
- Dedicated account management for daily support
- Industry compliance and regulatory guidance
- Marketing and communications support for customized print and digital communications
- IS and IT resources dedicated to secure system and application development, data security, eligibility, website and portal creation and maintenance and more
- Operations team dedicated to premium collection, enrollment capture, recurring billing, various payment options, member renewal communication, detailed reporting and financial reconciliation
- Claims administration team dedicated to claims processing for dental and other ancillary products
- Proven experience in the group and direct-to-consumer spaces
- All TPA services provided in-house from our corporate headquarters in Frisco, Texas

Careington Benefit Solutions manages eligibility data for our clients. Our IS/IT team of professionals is experienced at managing eligibility data and ensuring it is properly loaded on our proprietary administrative system, which was specifically built to securely manage all client and member data. Careington Benefit Solutions follows the industry's most secure protocols to store and transfer data.

- Ability to accept data files via any method or format determined by client
- Testing of eligibility files during implementation
- Transfer of eligibility data via secure email or SFTP with frequency per specific client requirements and processed within three business days
- Manual updates to eligibility data sent via eligibility files provided by our clients for processing in our internal administrative system
- API integration can be set up for real-time eligibility transfer
- Data stored in geographically separated data centers for our core infrastructure
- Eligibility verification via our provider and group portals or through our customer service contact center
- Eligibility reporting based on client requirements, typically provided monthly



13 SPECIALTY SALES & RETENTION UNIT

Our High Performance Sales Unit is an elite sales retention team dedicated to consumer education, enrollment and more.

Careington Benefit Solutions' High Performance Sales Unit, a team of agents who consistently exceeds our goals for creating value, boosting loyalty and generating revenue by focusing on superior sales, service and retention efforts, consists of nationally licensed P&C and L&H insurance agents who possess a background in insurance and a minimum of one to two years of experience.

This motivated customer engagement team uses a customer-centric, concierge-style approach to aid in customer education and acquisition of new customers through specialized enrollment and long-term retention of these customers. Their focus on consumer education at the point of enrollment provides a valuable resource to help customers identify the products that best meet their individual needs.

Property & Casualty

Our High Performance Sales Unit has nationally licensed Property & Casualty agents who are able to provide prospective customers with risk management and insurance advice on an array of personal and commercial lines.

Life & Health

Additionally, our High Performance Sales Unit has nationally licensed Life & Health agents. In this capacity, they are able to provide prospective policyholders with education and enrollment assistance for an array of insurance product lines, including dental, vision, accident, critical illness, life and supplemental Medicare coverage.

Enrollment Solutions

Our High Performance Sales Unit has extensive experience enrolling members into our clients' insured product offerings. In fact, licensed enrollment is one of our most sought-after administrative services. Our experts are also dedicated to member retention.

Standard hours for this elite team are 7:00 a.m. to 9:00 p.m. CT Monday through Thursday, 7:00 a.m. to 7:00 p.m. Friday and 9:30 a.m. to 4:00 p.m. Saturday. Flexible hours are offered during peak season.

Let our High Performance Sales Unit help you:

- Educate prospective customers on the value of your products and services
- Explain the benefits of the plan options available to them
- Incorporate a high-touch, concierge-style enrollment approach
- Extend expertise and product knowledge to a nationwide audience
- Improve conversion rates, sales and retention
- Ensure a successful overall enrollment experience

L&H and P&C agents

- Education
- Licensed Enrollment
- Retention



14 CONCIERGE-STYLE CUSTOMER SERVICE

Allow our dedicated Customer Care specialists to be your contact center solution.

Careington Benefit Solutions boasts a scalable, fully staffed, in-house contact center that incorporates only industry-best systems and equipment into the friendly, knowledgeable support we provide customers. All Customer Care specialists are trained as product education specialists and are available to support diverse client service models through extended schedules and availability.

Contact center features:

- Standard hours: 7 a.m. to 7 p.m. CT, Monday through Friday — flexible per client need, with the ability to expand hours as needed
- Bilingual/multilingual service support with access to more than 200 languages
- Dedicated toll-free line with custom scripting
- State-of-the art systems and equipment
- Skills-based routing
- Real-time reporting
- 100% digital call recording
- Quality monitoring to ensure quality and compliance
- Plans for continued operations in the event of inclement weather or a disaster
- For hearing impaired members, our contact center receives calls through TTY relay services, and members may also email issues, questions or requests to our administrative email address

Our representatives can provide policyholders with support for various requests:

Eligibility verification • Account maintenance • Product education & assistance
Policy fulfillment requests • Additional ID card requests

To ensure quality of service, Careington Benefit Solutions maintains several quality assurance touchpoints, including strict adherence to client-specific Performance Guarantees and Service Level Agreements, continuing education and ongoing training for representatives, distribution of member satisfaction surveys and an established Complaints & Grievances process.

Our Customer Care specialists provide support for existing policyholders. Individuals interested in enrolling in a plan can call Careington Benefit Solutions' High Performance Sales Unit, our specialty enrollment and retention team consisting of nationally licensed P&C and L&H agents.

15 PROJECT & ACCOUNT MANAGEMENT

Implementation & Project Management

Careington Benefit Solutions' team of project management professionals exists to ensure the best experience possible as they coordinate a seamless, timely and expertly managed experience, ultimately leading to a successful program launch. We assign a dedicated project manager to be the main point of contact throughout implementation.

A key piece of our approach is to customize every aspect of the process according to client-specific requirements and project scope. With every step of the way, we consider client resources, timelines and priorities, scheduling in-depth, collaborative client working sessions in order to build an agreed-upon timeline, formulate testing plans, identify stakeholders and document other key details of the overall strategy. Since each client is unique, our team works collaboratively with our clients to make the best decisions to provide cost-effective and efficient solutions to get the program to launch.

Account Management

During implementation, Careington Benefit Solutions assigns a dedicated account manager to become familiar with all aspects of the account. Upon program launch, the account manager will transition to become the daily contact and will work with our internal team to facilitate ongoing maintenance of the account. As part of our overall client account management and satisfaction strategies, our account manager routinely meets with the client to provide overall program updates, report on performance and trends, discuss project enhancements and other opportunities for improvement and efficiencies, and discuss any other aspects of program performance.

Ensuring client satisfaction is a huge part of our service model and service-focused corporate culture. In this spirit, we ensure that every element of service we provide to any client we work with meets expectations. Our dedicated project managers and account managers exist to confirm all lines of communication with clients are kept open, guaranteeing all expectations are met, and any issues are resolved promptly.



16 INDIVIDUAL BILLING CAPABILITIES

Careington Benefit Solutions offers seamless, customizable invoicing and reporting options for groups with individual billing setups that can be adaptable and private-labeled per your requirements.

When invoicing clients as an individual member billing scenario, we are able to:

- Process high volumes of individual enrollments – daily, weekly or monthly
- Accommodate various payment methods, including credit/debit cards, e-checks, bank drafts, money orders and checks
- Maintain HIPAA compliance and PCI compliance for recurring billing and credit card processing
- Collect individual member payments through a secure payment gateway, customized for client or program name to maintain complete invisibility in a private-label arrangement, for credit/debit card and e-check payments
- Maintain a standard turnaround time of 24 to 48 hours from receipt of application to activation
- Communicate with members through email or through letters to individual members in order to obtain additional information in the case of an incomplete application or to resolve a payment issue, such as incomplete account information or unsuccessful payment (for returned checks, unsuccessful e-checks/bank drafts or invalid or rejected credit/debit card payments) – both from the initial payment and from all subsequent payments processed
- Recognize retroactive and future membership additions and terminations according to defined client or business model specifications
- Process individual member cancellations and refunds as requested, in accordance with client-specific and state-specific guidelines
- Notify renewing members of their need to remit payment for the next payment term or alert members of the next payment to be processed for all nonmonthly members
- Link external brokers to individual member records and pay monthly commissions to a maximum of nine agents or brokers per member record



17 INDIVIDUAL BILLING CAPABILITIES

We have the ability to accommodate various rate structures and payment frequencies for our individual billing setups, customizable per client specifications.

Our current capabilities include:

- **Up to five membership tiers:**
 - Member Only
 - Member + Dependent
 - Member + Spouse
 - Member + Child
 - Member + Family
- **Monthly, quarterly, semiannual and annual payment options**
- **Flexibility in contractual payment terms and due dates**

Careington Benefit Solutions currently manages multiple secure payment gateways, which gives us the ability to process applications from a myriad of sources as a private-label enrollment and payment processor. In any private-label scenario, Careington Benefit Solutions is also adept at customizing all member correspondence to support the invisibility that is necessary in administering a private-label arrangement on behalf of our clients.





18 GROUP BILLING CAPABILITIES

Let us handle all, or just some, of your group billing and administration needs.

In addition to the extensive level of support Careington Benefit Solutions provides for individual billing scenarios, we are also able to administer group-bill or client-bill scenarios for both small and large groups. We can accommodate any group setup — our solutions are perfect for employers, associations, labor groups and health plans that offer benefits packages to their employees or members. Just as with our individual market administration, Careington Benefit Solutions' invoicing and reporting capabilities for a group-billed setup are adaptable to our clients' requirements.

The following represents a summary of some of our group market capabilities:

When invoicing clients for a group-billed scenario, we are able to:

- Accommodate multiple groups and products on a consolidated invoice
- Generate invoices as a list-bill document or a simple total member count invoice
- Retroactively invoice members for the month in which they were added to the system
- Include unpaid balances or incomplete payments posted to prior months
- Provide detailed group-by-group reporting or client-level reporting
- Send invoices via electronic delivery or first-class mail

For group-billed scenarios, we have the ability to accommodate various rate structures and payment frequencies, customizable per client specifications.

Our current capabilities include:

- Up to five membership tiers:
 - Member Only
 - Member + Dependent
 - Member + Spouse
 - Member + Child
 - Member + Family
- Monthly, quarterly, semiannual and annual payment options
- Flexibility in contractual payment terms and due dates

19 CLAIMS ADMINISTRATION

Careington Benefit Solutions houses an in-house claims unit dedicated to full claims administration for any dental products.

All claims are processed in accordance with each unique client's requirements and audited monthly in accordance with agreed-upon, client-specific Service Level Agreements.

We can support indemnity plans without a dental network, as well as plans that utilize more than one proprietary network. Additionally, claims-funding accounts are segregated so that each carrier has its own carrier-funded account in order to pay dental claims.

Our claims administration team also processes claims for vision, hearing and other ancillary products, and we are structured with the ability to onboard additional supplemental products based on client request.

Claims-Paying Capabilities:

- Collection of claims funds from carriers
- Comprehensive monthly reporting that can also accommodate other frequencies
- Customer service to support member claim inquiries
- Claims portal for members and providers to check claims status
- Secure processing and payment of insured and self-funded dental claims
- EDI 837 processing
- EOB, EOP and payment processing
- HIPAA-compliant, PCI Level 1 Service Provider
- SOC 1 and SOC 2 Certified

A Winning Formula

We continue to see an increased interest in our dental, vision and hearing claims administration services, especially when coupled with access to our industry-leading PPO dental networks. In fact, coupling a dental network lease with our ability to process dental claims in-house has been one of our most successful business models.

Beyond providing affordable access to the Careington network, one of the nation's largest independent dental networks, we are also able to provide a comprehensive in-house dental claims solution for added administrative efficiency and savings.



As Careington Benefit Solutions has expanded, we have continued to evolve our capabilities. We are continually implementing additional technological competencies in order to provide a comprehensive and best-in-class array of services to our clients.

Our existing technology infrastructure includes the following:

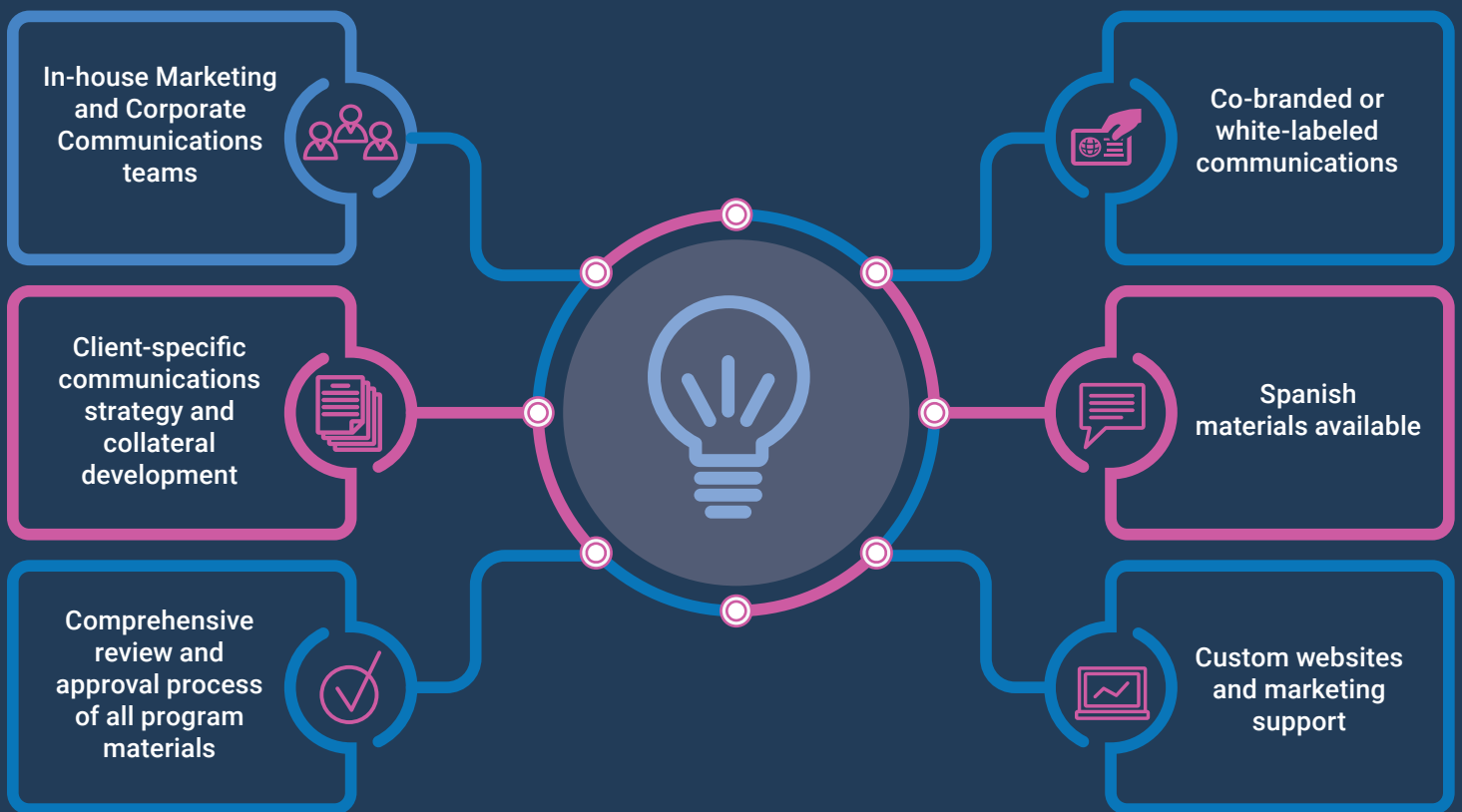
- Dedicated IS and IT resources responsible for secure system and application development, website and portal creation and maintenance and more
- HIPAA, PCI and SSAE compliance
- A comprehensive disaster recovery and business continuity plan, designed per HIPAA requirements
- A flexible, proprietary system that enables us to deliver fully custom, built-to-order product and service solutions
 - This system:**
 - Supports real-time enrollment, policy fulfillment programming, renewal billing, CRM access, eligibility transmission and report generation
 - Is role-based, allowing only appropriate specialized representatives access to this area of the system
- Creation and maintenance of online self-service and enrollment portals
 - Customizable based on client requirements
 - English and/or Spanish
- Detailed reporting
 - Group-by-group reporting or client-level reporting
 - A set of standard reports we provide to our clients
 - Customized reporting based on client requirements
 - Reports delivered on a recurring or ad hoc basis
 - An online portal with option to specify certain criteria and run on-demand reports
 - Reports for performance agreements and Service Level Agreements, contact center activity, membership demographics, eligibility information, fee reconciliation and premium remittance
- Custom healthcare technology solutions

The results Careington Benefit Solutions provides for clients, as well as the technology we employ to support their business and ours, are geared toward cost savings and efficiencies.

21 MARKETING & CORPORATE COMMUNICATIONS

We have an in-house, agency-style team of experienced Marketing and Corporate Communications representatives, including web designers, graphic artists, copywriters, editors, e-commerce specialists, social media specialists and analysts who can be incorporated into our clients' overall marketing strategies at any point.

We work with you according to your branding procedures, specifications and guidelines to create materials that best serve your needs. We can create and manage customized print, online and social media materials for your brand that will help educate and inform your target audiences and help communicate the value your products and services offer. All materials go through a comprehensive review and approval process to ensure consumer clarity and regulatory compliance.



Social Media Expertise

Our Social Media team can help promote product availability, value and utilization through content customized for your brand. This industry-compliant content can be delivered on a monthly or quarterly basis and can include product-relevant social media content, including Facebook, Instagram and Twitter, for use on your social media profiles and other communication channels.

- Best practices for social media
- Social network tips
- Recommended social profiles
- Social media as customer service

Our in-house Compliance division manages national licensure and approves all marketing materials.

- Nationally licensed TPA
- Nationally licensed enrollment entity
- Manages agent and agency licensing and carrier appointments
- Assists and participates in CMS audits
- Most-tenured DPO in Washington
- Applies for and maintains Careington's DPO licenses and registrations in states that have a DPO licensing requirement, as well as Certificate of Authority to transact business with the Secretary of State in all 50 states
- Reviews and approves marketing materials to ensure verbiage complies with requirements for state(s) in which the program is being offered
- Provides up-to-date and compliant information for clients to use and disseminate to consumers
- Reviews and ensures our Provider Service Agreements stay compliant with CMS contracting requirements

National Licensure

Careington Benefit Solutions holds a Certificate of Authority with all fifty (50) Secretaries of State and Washington D.C., as well as the forty-six (46) third-party administration licenses/registrations required by the many state laws. In states that do not have a licensing or registration requirement, per regulatory guidelines, we hold a business entity producer license, which allows us to support insured products.

As an insurance agency, we hold a business entity producer license in Life, Health, Property and Casualty in all fifty (50) states and Washington D.C. We have approximately fifty (50) nationally licensed insurance agents who manage enrollment for insured products on behalf of several large-carrier clients.

And, since Careington is a nationally compliant Discount Plan Organization (DPO) that is licensed and registered as required across the country, we can offer our clients premier products and multiple service solutions across product lines.

We remain very active in monitoring new legislation, regulations and interpretations to existing laws and regulations in order to ensure that Careington Benefit Solutions and our clients and customers remain compliant.

23 POLICY FULFILLMENT

Careington Benefit Solutions houses an on-site, state-of-the-art fulfillment center for production and distribution of subscriber documents. We can customize and print diverse marketing and insured policy materials and full-color booklets on high-quality paper. We also deliver the collateral directly to our clients and customers.

Our member communications and fulfillment capabilities include:

- Policy packets, tailored to group requirements and state-specific rules
- Certificates of coverage
- ID cards and other policy documentation
- Plan design documents
- Renewal notices and other miscellaneous member communications
- And more!

These materials can be:

- White-labeled, co-branded or generic materials
- Pre- and post-enrollment materials
- Print and digital materials



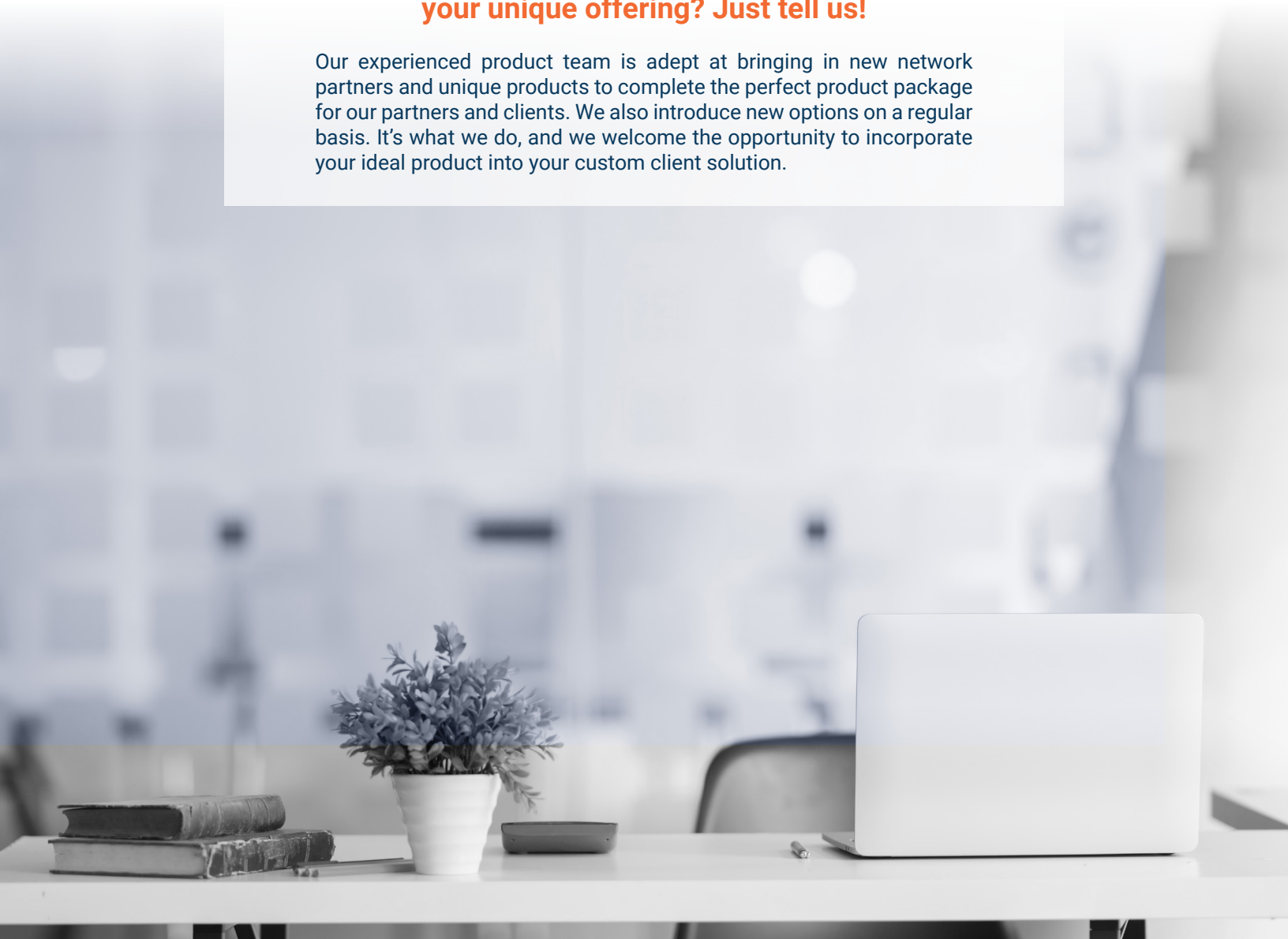
Products offered through Careington Benefit Solutions:

Dental | Vision | Auto & Home | Accidental Death & Dismemberment |
Critical Illness | Disability | Life Insurance and Final Expense |
Pet Insurance | Medicare Advantage | Medicare Supplement

**Careington Benefit Solutions' diverse portfolio of
product and plan options continues to grow.**

**Don't see a product you'd like to incorporate into
your unique offering? Just tell us!**

Our experienced product team is adept at bringing in new network partners and unique products to complete the perfect product package for our partners and clients. We also introduce new options on a regular basis. It's what we do, and we welcome the opportunity to incorporate your ideal product into your custom client solution.



25 TPA CLIENT CASE STUDIES

When accessing an organization that works in today's healthcare administration space, there are several key elements to consider, including longevity, strength of membership and provider networks, industry-leading vendor partners, long-term relationships, nationwide or even international presence, solid systems and security and a broad, well-vetted product portfolio. Careington Benefit Solutions possesses all of these key indicators of a successful partner.

We work with any client to design, develop and deliver a truly custom, turnkey solution. Our infrastructure was meticulously designed to support any operational model. In fact, creating custom, client-specific and customer-centric solutions is a core competency, and something we've done successfully for more than 40 years. Our current client retention rate of 99.63% attests to our success in maintaining corporate client satisfaction.

Client A:

An international, multiline insurance carrier

Top 50 in the Fortune 500 list

We partner with this client to deliver a rapidly growing individual-market dental insurance program.

For this white-label opportunity, our custom solution includes:

- Full-scale TPA service and support
- A custom platform to enable web and phone enrollments by nationally licensed agents
- Full program website design, development, hosting and maintenance
- Individual member billing and administration
- Member self-service portal integration
- Customer service contact center
- Account management
- Agent commissions
- Fulfillment and policy/certificate issuance
- Detailed reporting
- Financial reconciliation

Client B:

An international vision insurance carrier

We partner with this client to deliver an innovative individual-market vision insurance program.

For this white-label opportunity, our custom solution includes:

- Full-scale TPA service and support
- A custom platform to enable web and phone enrollments across various plan options with upsell provisions by nationally licensed agents
- Individual member billing and administration
- Member retention and save program
- Member self-service portal integration
- Customer service contact center
- Account management
- Agent commissions
- Fulfillment and policy/certificate issuance
- Detailed reporting
- Financial reconciliation



26 TPA CLIENT CASE STUDIES

Client C:

An international, multiline insurance carrier

Top 100 in the Fortune 500 list

Our long-time, multifaceted relationship with this client includes turnkey administration of the client's individual-market ancillary insured offerings.

For this white-label opportunity, our custom solution includes:

- Full-scale TPA service and support
- A custom platform to enable web and phone enrollments by nationally licensed agents
- Creation of custom quote engine
- Customized version of our proprietary system
- Campaign management
- Full program website design, development, hosting and maintenance
- Individual member billing and administration
- Member self-service portal integration
- Customer service contact center
- Account management
- Agent commissions
- Fulfillment and policy/certificate issuance
- Detailed reporting
- Financial reconciliation

Client D:

A major, multiline insurance carrier in the U.S.

Top 50 in the Fortune 500 list

We partner with this client to provide innovative dental, vision, hearing and other insurance and discount products.

For this white-label opportunity, our custom solution includes:

- Full-scale TPA service and support
- Eligibility file processing
- Custom link for members to download e-kit
- A custom provider search link
- Monthly client invoicing
- Full program website design, development, hosting and maintenance
- Individual member billing and administration
- Customer service contact center
- Account management
- Fulfillment and policy/certificate issuance
- Detailed reporting
- Financial reconciliation

Client E:

A large, multiline insurance agency based in the U.S. We currently work with this client in two capacities:

1. Dental PPO network lease and claims administration
2. Full-scale service and support of their line of health and wellness discount plans available to individual consumers

For these white-label opportunities, our custom solutions include:

- Full-scale TPA service and support
- A custom platform to enable web and phone enrollments by nationally licensed agents
- Full program website design, development, hosting and maintenance
- Individual member billing and administration
- Member self-service portal integration
- Customer service contact center
- Account management
- Agent sale tracking
- Fulfillment and policy/certificate issuance
- Detailed reporting
- Financial reconciliation

27 WHY CAREINGTON BENEFIT SOLUTIONS?

Careington Benefit Solutions is a single-source solution for any insurance program and performs the following functions to support such a plan:

- Quote management, sales support and proposal generation
- New case implementation and issuance
- Custom development
- Operational and administrative support
- Concierge-style customer service
- Product education, enrollment and retention
- Fulfillment services — including ID cards, policies and certificates of coverage in one kit with state-level customization
- Dental network leasing
- Project management and implementation
- Account management and single point of contact
- Custom reporting
- Client billing, collections and conservation with premium reconciliation and remittance
- Continuation of Coverage (“portability”) billing of premium at the individual level
- Dental claims administration
- Value-add products and custom product development
- Compliance and licensing
- Private and white-label programs

The Careington Benefit Solutions administration team coordinates with other internal departments to exceed all administrative and service expectations for the clients and customers we support in any capacity.



SUMMARY & CONTACT

Together, Careington and Careington Benefit Solutions make an innovative, single-source product, service and administration solution. We can help you create a unique and exceptional white-label program.

Careington Benefit Solutions is a nationally licensed Third Party Administrator (TPA), accomplished at driving and streamlining enrollment and membership retention through an in-house team of licensed sales and retention specialists and an array of billing, premium collection, claims processing, fulfillment, customer service and custom product development and more.

Our flexible, proprietary administration system enables us to deliver fully custom, built-to-order product and service solutions that are fitted to each client's unique needs and specific requirements. No two solutions are the same, but all are delivered with the same technological sophistication, speed to market, responsive internal resources and exceptional service level we are known for in the market.

As an organization, we are constantly looking for meaningful ways to expand, enhance and improve our business model, and how we conduct business with our many audiences. We also continuously strive to identify and implement innovative new ways to better serve and support our clients.

Our level of client and customer support, our industry expertise and our inherent flexibility make us the simple solution for businesses of any size.

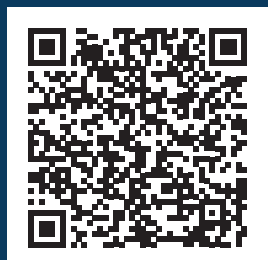
Contact us today!

Contact us to discuss how our innovative products and administrative solutions can enhance your Medicare Advantage benefits offerings.

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**Visit our website
to learn more!**







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