



Health Discounts

A membership benefit that can lead to savings for you and your family.

Lower your costs for dental, vision, prescription and hearing services by utilizing Thrivent's Health Discounts membership benefit. This unique benefit is available to Thrivent clients with membership and their households.

You may benefit from this program if you:

- Don't have vision, dental or hearing savings through your Medicare plan.
- Don't have vision, dental or hearing savings through private health insurance.
- Are no longer on your parent's insurance.
- Are self-employed, underemployed, unemployed or transitioning between jobs.

Important note: The Health Discounts benefit cannot be combined with your health insurance benefits. The discount is applied when you pay at the time of service at a participating provider.

The plan is provided by Careington International Corporation, a leading provider of discount programs for health, wellness and lifestyle services, serving more than 8 million customers nationwide.

“When you think about your finances—that Thrivent offers life insurance, annuities, stocks—health discounts complete the whole financial picture for me.”

—Thrivent client, Florida

Vision

EyeMed

- Save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network.
- Those enrolled in the Health Discounts program are eligible for discounts on exams, eyeglasses and conventional contact lenses from more than 90,000 providers nationwide.*

*Provider locations are subject to change.

VSP® Vision Savings Pass

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. Those enrolled in the Health Discounts program receive exclusive extras and special offers as well as access to discounts through trusted, private-practice VSP doctors on eye and contact lens exams, glasses and sunglasses.

This plan is not insurance. Not available in Washington.

Hearing care

Amplifon

- Save 40% on diagnostic services, including hearing exams, at more than 5,600 providers.
- Hearing aid low-price nationwide guarantee: If you should find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%.
- Two years of free batteries (80 cells per hearing aid, per year).

Dental

Maximum Care Discount Network

Save 20% to 50% on most dental procedures, including:

- Routine oral exams.
- Root canals.
- Unlimited cleanings.
- Crowns.
- Dentures.

Prescription drugs

Medimpact

Save 15% to 60% off the retail price of generic drugs and 15% to 25% off the retail price of brand-name drugs at more than 62,000 participating pharmacies nationwide.

Sample dental savings*

Procedure description	Regular cost*	Plan cost**	\$ Savings	% Savings
Adult Cleaning	\$132	\$63	\$69	52%
Child Cleaning	\$94	\$46	\$48	51%
Routine Checkup	\$78	\$31	\$47	60%
Extensive Oral Exam	\$136	\$54	\$82	60%
Four Bitewing X-Rays	\$89	\$41	\$48	54%
Composite (white) Filling	\$210	\$99	\$111	53%
Crown (porcelain fused to noble metal)	\$1,498	\$786	\$712	48%
Complete Upper Denture	\$2,152	\$1,017	\$1,135	53%
Molar Root Canal	\$1,459	\$771	\$688	47%
Extraction (single tooth)	\$255	\$105	\$150	59%

*Regular cost is based on the average 80th percentile usual and customary rates as detailed in the 2018 FAIR Health Report in the Los Angeles, Orlando, Chicago and New York City metropolitan areas.

**These fees represent the average of the assigned DN14 fees in the Los Angeles, Orlando, Chicago and New York City metropolitan areas.

Prices subject to change.

Sign up for this membership benefit today.

To learn more and get these discounts:



Visit www.thrivent.com/about-us/those-who-thrive/member-benefits-and-programs/health-discounts.html.



Call toll-free 844-279-3195.

These health discounts are administered by Careington International Corporation, a licensed and established Discount Plan Organization (DPO), serving more than 8 million members nationwide.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This 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 plan does not pay providers directly. 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/totalnew. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont.

Important information about the Thrivent Health Discounts membership benefit:

This is not health insurance or Medicare coverage, nor is it intended to replace health insurance or Medicare coverage. It is a membership benefit that provides discounts that may be helpful for Thrivent clients who do not have health insurance or Medicare coverage that covers needed dental, vision, or hearing services and/or prescription drugs. This is not a Medicare Part D prescription drug plan. If you are eligible for Medicare, Medicare Part D may provide significantly greater savings toward your prescription drug costs. Having this discount will not prevent you from potentially being charged a lifetime penalty for late enrollment in Medicare Part D. The discounts provided cannot be combined with health insurance, Medicare coverage or Medicare Part D. If you already have health insurance, Medicare coverage or Medicare Part D that covers dental, vision or hearing services and/or prescription drugs, you may not want to use the Health Discounts card. Your health insurance, Medicare coverage or Medicare Part D may provide greater cost savings than the Health Discounts provided by this benefit. Using the Health Discounts card when you also have health insurance, Medicare coverage or Medicare Part D for the same service or drug may lead to billing errors.

Member benefits, programs and activities are not guaranteed contractual benefits. You should never purchase or retain any insurance or annuity products simply to be able to participate. Participation is subject to applicable Terms and Conditions.

