

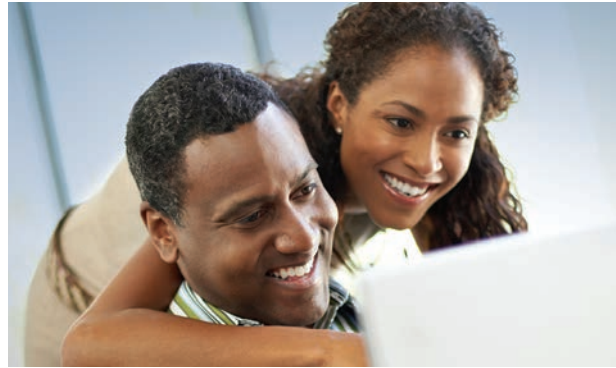
Hearing care

Save 40% on diagnostic services, including hearing exams, at over 3,800 provider locations nationwide.



Membership benefits are not guaranteed contractual benefits. The interpretation of the provisions of these benefits is at the sole discretion of Thrivent Financial. These benefits are reviewed and evaluated regularly. Thrivent Financial reserves the right to change, modify, discontinue or refuse to provide any of the membership benefits or any part of them, at any time.

You should never purchase or keep any insurance or annuity products to be eligible for these non-guaranteed membership benefits. You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family. Consider the cost, features and benefits of specific insurance and/or annuity products.



Prescription drug discounts

Retail pharmacy

Members are entitled to prescription savings from 15% to 60% off the retail price of generic drugs and from 15% to 25% off the retail price of brand-name drugs at over 62,000 participating pharmacies nationwide.

Mail-order pharmacy

Members can save even more on maintenance medications through a 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 the mail-order pharmacy.

Sign up for this membership benefit today!

To learn more and get these discounts:

- Visit [Thrivent.com/healthdiscounts](https://www.thrivent.com/healthdiscounts).
- Or call toll-free **844-279-3195**.

Important information about using the Health Discounts membership benefit

The Health Discounts membership benefit is not insurance and is not intended to replace insurance. These discounts are designed to help Thrivent members who do **not** have health insurance or a Medicare plan that covers the dental, vision, or hearing services and/or prescription drugs they need.

Members may be able to complement an existing health insurance policy by using the Health Discounts benefit for a service that their health insurance does not cover (such as a prescription not on their health plan's approved formulary drug list, or dental procedures not covered by Medicare). Members cannot combine the discounts with health insurance coverage (i.e., double discounting for the same service).

The Health Discounts membership benefit is *not* Medicare Part D prescription drug coverage. If you are age 65 or older and wonder whether to use this discount card or enroll in Medicare Part D, please note that Medicare Part D may provide significantly greater savings toward the cost of your prescription drugs.

Having this discount will not prevent you from potentially being charged a late enrollment penalty if you enroll in Medicare Part D after your Initial Enrollment Period for Medicare Part D. If assessed, a late enrollment penalty will continue throughout the rest of your life.

If you already have health insurance coverage for dental, vision or hearing services and/or prescription drugs, or a Medicare plan (e.g., Medicare Part D, Medicare Advantage) that provides coverage of prescription drugs, you may not want to use the Health Discounts card. In these cases, **your health insurance or Medicare plan may provide a greater cost savings than the Health Discounts membership benefit.** Lastly, **using the Health Discounts card when you also have health insurance or Medicare prescription drug coverage for the same service or drug may lead to billing errors.**

The Health Discounts membership benefit is designed for Thrivent members who do not currently have health insurance or Medicare coverage for the health service(s) that the member wants to use.

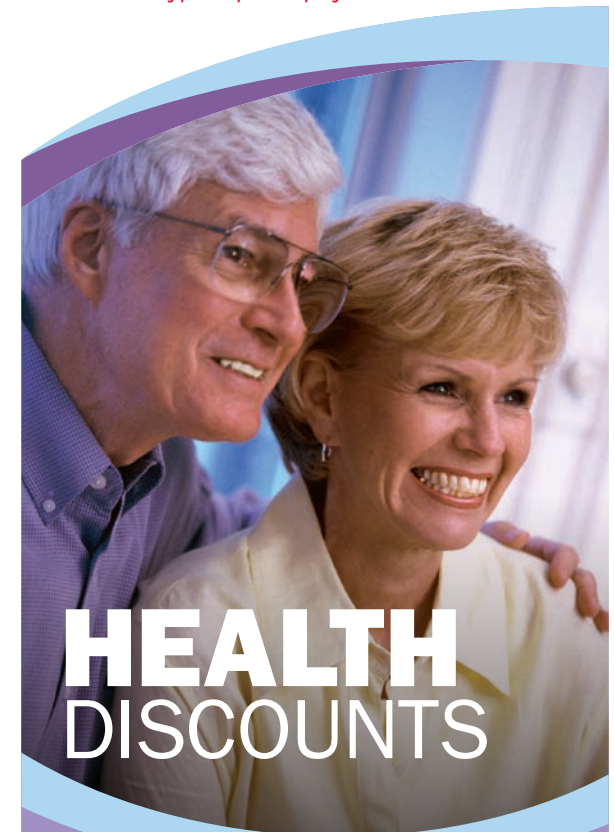


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**THRIVENT
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Connecting faith & finances for good.®



Enjoy savings on dental, vision and hearing services, as well as prescription drugs.

Yours—free—as a membership benefit.

Health Discounts— a membership benefit created just for you!

To help you meet your health needs and be wise with money, you can take advantage of a package of discounts on selected health services. Yours—free—because you’re a member of Thrivent Financial.

What discounts are available?

- Dental discounts, including routine exams, cleanings and more.
- Vision discounts, including eye exams, glasses and contacts.
- Hearing discounts, including exams.
- Prescription drug discounts, including both generic and brand-name.

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

Dental discounts

Save 20% to 50% on most dental procedures, including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns.

The Maximum Care Discount Network creates one of the largest dental networks nationally with a focus on neighborhood dentists. The network combines the outstanding network management skills of two great organizations and results in discounts of 20% to 50% below the 80th percentile of reasonable and customary charges.



Sample dental savings*

Procedure Description	Regular Cost*	Plan Cost**	\$ Savings	% Savings
Adult cleaning	\$126	\$57	\$69	55%
Child cleaning	\$89	\$42	\$47	53%
Routine checkup	\$73	\$29	\$44	60%
Four bitewing x-rays	\$85	\$38	\$47	55%
Composite (white) filling code	\$201	\$90	\$111	55%
Crown (porcelain fused to noble metal)	\$1,424	\$726	\$698	49%
Complete upper denture	\$2,047	\$941	\$1,106	54%
Molar root canal	\$1,382	\$707	\$675	49%
Extraction (single tooth)	\$240	\$97	\$143	60%
Average Savings:			\$	53%

*Regular cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2015 FAIR Health Report in the Los Angeles, Orlando, Chicago and New York City metropolitan statistical areas.

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

Prices subject to change.

Vision Discounts with EyeMed

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.

Vision Discounts with VSP® Vision Savings Pass

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. Members receive exclusive member extras and special offers in addition to 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.



Disclosures:

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 Thrivent.com/healthdiscounts. A written list of participating providers is available upon request. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont.