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Profile of a Dental & Vision Extras Program Member

Discount program offers savings to those who may not otherwise access dental, vision and hearing care

CINCINNATI, OH (July 16, 2013) — As one of the top unmet healthcare needs for citizens of the Greater Cincinnati region and beyond, the search for quality, affordable dental care can be difficult. For those without access to employer-sponsored dental insurance, those who cannot afford dental insurance or those whose life and family situations require a more flexible solution than traditional insurance allows, a discount program may be the best option.

Dental & Vision Extras, a savings program that offers flat discounts on dental, vision and hearing services and equipment as well as prescriptions, offers a worthwhile option for individuals and families to consider. Extras is not an insurance plan nor is it intended to replace insurance, rather, it provides a cost-saving option on dental, vision, hearing and prescription costs in the same way that some warehouse shopper memberships give consumers access to discounts on consumer goods.

"We know that only 57 percent of Americans have access to employer-sponsored dental insurance, a great value for those who are lucky enough to enjoy a dental benefit through their employer," said Allison Dubbs, MBA, Dental & Vision Extras spokesperson. "Dental & Vision Extras differs from insurance in that it is a discount program providing the uninsured, as well as the underinsured, a viable, cost-effective option for their dental as well as vision, hearing and prescription needs."

Registrants can choose from two options offered by Dental & Vision Extras: an individual plan and a family plan. The structure of the family plan is flexible enough to accommodate a variety of relationships and situations including:

- anyone residing full-time in the same home as the member;
- a member's legal dependents, no matter where they reside;
- disabled children and parents of any age;
- a member's parents (age 65 or older), no matter where they reside;
- and adult children (up to age 26), no matter where they reside.

So whether a household consists of two parents and two children **OR** three generations living under one roof **OR** a family with parents and children living in different states, Dental & Vision Extras' definition of family will accommodate these situations. Extras' national networks of participating dentists, optometrists, hearing specialists and pharmacies make it possible to cover qualifying family members regardless where they live or travel throughout the year.

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For individuals, Extras is ideal for those looking to supplement their current insurance, particularly if they anticipate exceeding the annual maximum on their dental plan. Consumers with Health Savings Accounts, High Deductible Plans, Medicare Part D or Non-Covered Medication could also benefit from an Extras membership.

Consumers can sign up for the discount savings program by visiting <u>www.dentalandvisionextras.com</u>, paying a low annual fee, downloading a membership card and within minutes, be eligible to start receiving discounts. Members can select a licensed dentist from one of more than 140,000 locations nationwide and an eye care professional from one of 12,000 eye care centers across the country. Members can also access discounts on hearing equipment from more than 5,000 audiologists and hearing specialists nationwide. Prescription discounts are available at more than 56,000 pharmacies across the country.

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Dental & Vision Extras (<u>www.dentalandvisionextras.com</u>) is a joint venture of The Dental Care Plus Group, the largest dental carrier in the Greater Cincinnati/Northern Kentucky area with expanding operations throughout Kentucky, Ohio and Indiana, and Total Vision Services, provider of both insured and noninsured vision benefits through a nationwide network of providers.