

**Q Is this an insurance plan?**

A No, this is not insurance, so there are no claims to file. Your clients will pay a discounted rate on health care services at the time they receive the services.

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**Q How does a discount plan work?**

A First, you can find participating providers by using the "Provider Search" page on this website or by calling (800) 290-0523. After confirming the provider's continued participation when making an appointment, members just show their membership card at the time of service. Members are responsible for paying all fees directly to the provider.

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**Q How to Position Discount Products**

A Affordable • Available to anyone regardless of age, health conditions, nationality, or employment status • Good option for seniors since dental & vision are not covered by Medicare • Compatible with FSAs, HSAs, and insurance plans

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**Q Who benefits from discount plans?**

A Uninsured or UNDER-insured individuals and families • Employer Groups of all sizes • People who are self-employed • Retirees. Lots of retirees are losing their dental coverage as companies reduce costs • Part-time workers. Part-time workers can control their dental costs and take it with them if they find full time employment elsewhere.

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**Q How do I start selling Careington Discount plans through Quotit?**

A First, make sure you're registered to sell Careington by completing the New Agent Enrollment Form at <https://agent.careington.com/>. A confirmation email will be sent to you upon successful sign up. Careington approves agents within 48 business hours of agent sign-up. Agent codes are emailed to the agent and codes begin with QT+numeric series. Please call 866-4-Quotit for help with your Quotit account settings.

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**Q Can I sell to groups?**

A Yes, you can call the Careington Broker Department at (866) 442-2780 for special group pricing. A Careington representative will provide you with the agreement and spreadsheet once pricing is given.

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**Q How do I submit business?**

A Applications with membership payment may be submitted via online through your Quotit account. Make sure to enter your Careington assigned agent code into the Application setting page. For more information about submitting Careington membership applications, please contact our Careington Broker Department at (866) 442-2780.

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**Q What is my commission for selling individual plans?**

A Agents start at a 20 percent level commission. "Level" means that you will receive 20 percent of your clients' membership fees for as long as they stay on the plan. You are also compensated on the processing fee - you are paid \$5 on every fee that is submitted under your agent code. Even if the customer cancels his/her membership, you still keep the fee.

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**Q When will I receive commissions?**

A Careington will pay commissions and provide a commission report directly to the agent according to the Careington commission's payout guidelines. Our system for paying commissions has a 45-day lead time. For example, applications with an effective date of May 1 will be paid to agents on June 15. The effective date is always on the first of the month, and commissions are paid on the 15th of the following month. Therefore, any business submitted after the 20th of each month will be paid on the 15th of the second month. For example, if a customer's application was submitted on May 23 for a June 1 effective date, commissions would be paid on July 15.

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**Q How long will it take my customers to get into the system after they sign up?**

A Your customers' information is synced in real-time with our administration system when they sign up online. A customer can see a dentist the same or the next day as long as the effective date is backdated to the first of the month when they sign up.

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**Q Can my clients include their dependents on the plan?**

A Yes, you can offer Careington access plans that have a member plus 1 or a family membership option. A plan with a member-only option can be upgraded in order to add dependents to a plan.

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**Q How does Careington bill my clients?**

A Your clients have several choices when submitting payment. Careington accepts all major credit and debit cards. Our online applications also accept PayPal, and checks and money orders are accepted for annual amounts only. When submitting an application from the customer, make sure the total on the application matches the amount of funds submitted. Funds should be made payable to Careington.

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**Q How do I get additional membership cards?**

A If your clients need additional cards for their household, or they have lost their card, please call Member Services at (800) 290-0523.

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**Q What if one of my clients wants to use a provider not in your network?**

A You or your client can refer a provider for participation in the network by visiting and selecting "NOMINATE A PROVIDER." The Provider Relations Department will attempt to contact the dentist within 72 hours of receiving the referral. Please supply the dentist's contact info (name, address, city, state, zip, phone, and name of office manager) and the person referring the dentist. The referrals can be sent to Careington via fax at (888) 335-7330 (Attention: Network Development) or via email at [provider@careington.com](mailto:provider@careington.com).

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**Q What do I tell a client who wants to cancel?**

A Cancellations are accepted via regular mail, email, phone, or fax. A full refund of the payment (not the processing fee) will be given if received within the first 30 days of acceptance. Customers being drafted monthly will usually not be billed after the notice if the cancellation is received prior to draft processing. The notice must be received prior to the 20th of the month to be effectively canceled for the following month. Have the customer contact Careington directly about canceling a plan. Phone: (800) 290-0523, Fax: (888) 335-7330, Email: [memberservices@careington.com](mailto:memberservices@careington.com)

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## **Helpful Carrier Resources:**

*Careington was part of a Carrier Quicks Webinar Series featuring Telemedicine. To learn more you can click to watch an on-demand webinar on [Telehealth Trends: What is the Future for Teledentistry](#).*

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