

Dental insurance for  
individuals and families

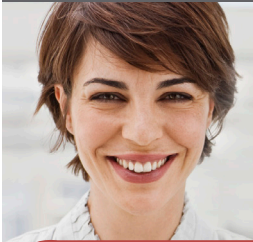
# Secure DentalOne



**Secure DentalOne is underwritten by Standard Security Life Insurance Company of New York, a member of The IHC Group, and available to members of Communicating for America, Inc.**

Refer to a separate brochure for residents of Georgia, Idaho, North Carolina and Texas.





**Your oral health is more important than you may realize.**

Regular dental checkups can help with the early detection of serious medical conditions such as lung and heart disease and diabetes.\*

Dental insurance can help cover the cost of exams and procedures, while promoting more frequent visits, ultimately keeping you healthier. Secure DentalOne offers quality, affordable dental insurance for your entire family.

Secure DentalOne gives you the coverage you need with three affordable plan options.

**BasicOne** is a preferred provider plan with thousands of network dental providers nationwide. This plan provides benefits for preventive care with no waiting period or deductible. Discounts are available at network providers for diagnostic, basic and major services.

**ClassicOne** is a traditional plan that provides you the freedom to choose any dentist. This plan features a lifetime deductible and no office copay. Benefits for preventive and diagnostic care are available from day one. Coverage for basic and major services is available after a short waiting period.

**PremierOne** is also a traditional plan that features no waiting periods with the highest calendar year benefit. After a \$100 lifetime deductible, preventive and diagnostic services are paid at 100 percent. The coinsurance for basic and major care increases each year your plan is in force, through year three.

\* Oral Health: A Window to Your Overall Health.” Mayo Clinic. Mayo Foundation for Medical Education and Research, 5 Feb. 2011. Web. 25 Mar. 2011. <http://www.mayoclinic.com/health/dental/DE00001>.

## Preferred provider organization (PPO) plan

### BasicOne

Office copay	None
Deductible	None
Coinsurance Preventive Diagnostic, Basic and Major	80% Not covered; a discount may be available at network providers
Calendar-year maximum	None
Waiting periods	None

When using a network provider, benefits are applied to the entire amount charged by the provider. However, non-network provider charges are subject to the maximum allowable charge<sup>1</sup>. BasicOne utilizes the DenteMax2 network. Visit [www.dentemax.com](http://www.dentemax.com) to find a dentist in your area.

## Traditional plans

### ClassicOne PremierOne

Office copay	None	\$10
Lifetime deductible, per person	\$100	\$100
Coinsurance Preventive Diagnostic Basic Major	80% 80% 50% 50%	Year 1/Year 2/Year 3 100% 100% 25%/50%/80% 10%/20%/40%
Calendar-year maximum, per person	\$750	\$1,250
Waiting periods	Basic: 6 months Major: 12 months	None

Benefits are subject to the Reasonable and Customary Charge<sup>1</sup>.

<sup>1</sup> Maximum allowable charge and Reasonable and Customary Charge are defined on page 5 under Covered charges.

<sup>2</sup> For residents of Maine, the Connections Dental network replaces DenteMax. Network dentists can be found at [www.connectiondental.com](http://www.connectiondental.com).

## Coverage types

Benefits paid for the services listed below vary based on the plan selected.

### Preventive care

- ▶ Routine oral exams, limited to two per calendar year
- ▶ Prophylaxis (the cleaning and scaling of teeth), limited to two per calendar year
- ▶ Topical application of fluoride for dependent children under age 19, limited to one per calendar year (not applicable in all states)

### Diagnostic care

- ▶ Intra-oral occlusal film
- ▶ Bitewing X-rays (up to a set of four), limited to one per calendar year
- ▶ Full-mouth X-rays (panoramic film or full series), no less than 36 months apart

### Basic care

- ▶ Simple extraction
- ▶ Pin retention per tooth, in addition to restoration
- ▶ Fillings (restorations)
  - Amalgam restorations
  - Composite restorations, limited to anterior teeth and bicuspid
  - Sedative fillings
- ▶ Antibiotic injections administered by a dentist
- ▶ Maintenance prosthodontics
  - Denture repairs/adjustments
  - Denture rebase, no less than 24 months apart
  - Denture relines, no less than 24 months apart

### Major care

- ▶ Endodontic treatment
- ▶ Periodontic services
- ▶ Inlays, onlays and crowns
- ▶ Prosthetic services (dentures or bridges)
- ▶ Oral surgery

### OrthoCare

OrthoCare is an optional discount program that may provide savings of 15 to 20 percent on services performed by a contracted OrthoCare orthodontist.

*The OrthoCare program is not an insurance benefit and is not available in all states. It is not affiliated with Standard Security Life Insurance Company of New York or a part of the Secure DentalOne insurance plan. This program is NOT a health insurance policy and the program does not make payments directly to the providers of health services. The program provides discounts at certain locations for health services. The program member is obligated to pay the provider for all the health care services that the member will receive, but the member will receive a pre-negotiated discount from the providers listed in the*

*network, in accordance with the specific pre-negotiated discounted fee schedule. This program does not guarantee the quality of the services or procedures offered by the providers. Discounts vary by provider. The Discount Medical Plan Organization that operates this program is American Dental Professional Services, LLC located at 9054 N. Deerbrook Trail, Milwaukee, WI 53223.*

## **Eligibility**

Secure DentalOne is available to applicants aged 18 and older, their spouse and dependent children under the age of 26.

## **Effective date**

The plan will be effective the first of the month following request for coverage, or a future selected effective date not more than 60 days following enrollment.

## **Covered charges**

Expenses must be medically necessary and incurred by a covered person while the plan is in force. A covered procedure must be performed by a licensed dentist acting within the scope of his or her license, a licensed physician performing dental services within the scope of his or her license, or a licensed dental hygienist acting under the supervision and direction of a dentist.

### **BasicOne**

Covered charges are subject to the maximum allowable charge which is determined by a network contract schedule that varies based on the dental service provided and geographic area in which it is received.

### **ClassicOne and PremierOne**

Covered charges are subject to the Reasonable and Customary Charge which is the most common charge for similar professional services, drugs, procedures, devices, supplies or treatment within the geographic area in which the charge is incurred.

## **Coordination of benefits**

Secure DentalOne will coordinate with any other group, blanket or franchise plan under which an individual will receive benefits.

## **Alternate benefits**

If we determine that a less expensive service or supply can be used in place of the proposed treatment based on broadly accepted standards of dental care, benefits are limited to the Reasonable and Customary Charge for the least expensive alternative treatment.

## Predetermination of benefits

Except in an emergency, before a covered person may begin treatment that will cost more than the predetermination amount shown on the schedule of benefits, the dentist must submit a claim describing the treatment necessary and the cost. An estimate of the benefits payable will then be prepared and submitted to you and your dentist. This estimate is not a guarantee of payment. We will still consider a claim for which the covered person has not obtained prior approval; however, the claims will be subject to reduced benefits based on the Reasonable and Customary Charge, and medically necessary treatment.

## Exclusions

The following is a partial listing of exclusions from coverage. Please consult the Certificate of Insurance for a complete description of the charges, services and supplies excluded from coverage. Benefits will not be paid for dental expenses arising from or in connection with:

- Treatment, services or supplies which:
  - Are not medically necessary
  - Are not prescribed by a dentist
  - Are determined to be experimental/ investigational in nature by us
  - Are received without charge or legal obligation to pay
  - Would not routinely be paid in the absence of insurance
  - Are received from any family member
  - Are not covered procedures
- Self-inflicted injuries
- War or act of war, whether or not declared
- A covered person's commission of a felony or an assault on another person
- Riot, nuclear accident or major disaster
- Employment; whether caused by, related to or as a condition of employment, including self-employment. This exclusion applies even if workers' compensation or any occupational disease or similar law does not cover the charges
- Treatment which began before the covered person's effective date of coverage or after the covered person's termination of coverage
- Congenital or developmental malformations existing on the covered person's effective date
- Cosmetic procedures, unless the coverage is elected by the insured person and the premium is paid

- Implants of any type and all related procedures, removal of implants, precision or semi-precision attachments, denture duplication, overdentures and any association surgery, or other customized services or attachments, unless the coverage is elected by the insured person and the required premium is paid
- Periodontal splinting
- Porcelain on crowns or pontics posterior to the second bicuspid
- Replacement of partial or full dentures, fixed bridge work, crowns, gold restorations and jackets more often than once in any five-year period
- Prescription drugs and analgesia pre-medication
- Military service, including service in a military reserve unit
- Orthodontia, unless this coverage is elected by the policyholder and the required premium is paid
- Prosthodontics, unless this coverage is elected by the policyholder and the required premium is paid
- Charges payable under any medical insurance
- Use of materials, other than fluorides or sealants, to prevent tooth decay
- Bite registrations
- Therapeutic injections administered by a dentist
- Cast restoration, inlays, onlays and crowns for teeth that are not broken down by extensive decay or accidental injury or for teeth that can be restored by other means
- Replacement of 3rd molars
- Composites on teeth posterior to the 2nd bicuspid
- Crowns, inlays, and onlays used to restore teeth with micro fractures or fracture lines, undermined cusps, or existing large restorations without overt pathology
- Temporomandibular joint syndrome

## Communicating for America, Inc.

Secure DentalOne is a group association plan available to members of Communicating for America, Inc. (CA). CA is a nonprofit association headquartered in Fergus Falls, Minn., and has been providing members valuable benefits and savings since 1972. CA is not affiliated with the Secure DentalOne insurance carrier, Standard Security Life Insurance Company of New York.

## Standard Security Life Insurance Company of New York

Secure DentalOne is insured by Standard Security Life Insurance Company of New York (Standard Security), a member of The IHC Group. Standard Security is rated A- (Excellent) by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligations to their insured.

## The IHC Group

The IHC Group is an insurance organization composed of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for nearly 30 years. For more information on Independence Holding Company and The IHC Group, visit [www.ihcgroup.com](http://www.ihcgroup.com).

*This brochure provides a brief description of the benefits, exclusions and other provisions of the master policy #SSL ADEN-POL 0606 issued to Communicating for America, Inc. For complete details, please refer to the certificate of coverage (SSL ADEN-CER.001 0606). Benefits may vary by state. Secure DentalOne may not be available in all states.*