

## **PLEASE NOTE**

**The attached brochure and application is for the state of Maryland.**

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## **IMPORTANT NOTICE**

Security Life Dental Insurance is marketed by licensed agents. This brochure must be completed through a licensed agent and submitted to the Company by a licensed agent.

If you are interested in purchasing a Security Life dental plan and you do not have agent representation, please contact us at (866) 847-1120.

We will connect you with a qualified individual who can help you find the dental plan that best meets your needs.

★ No Enrollment Fee

★ Optional Vision Coverage

★ Includes Coverage for All Ages

★ Freedom to Choose Any Dentist

★ Up to \$2,000 Annual Maximum

★ No Waiting Periods for Most Services

Dental Benefits

	Elite	Premier	Select
<b>Class A - Preventive Services</b>			
Initial & Periodic Exams (2 per year), Cleanings (2 per year), Fluoride Treatments (to age 16), Sealants (no age limitation)			
Benefit Year One	100%	100%	75%
Benefit Year Two	100%	100%	85%
Benefit Year Three and Each Benefit Year Thereafter	100%	100%	100%
Deductible - Lifetime per Insured	\$50	\$50	\$50
<b>Class B - Basic Services</b>			
X-rays, Fillings, Simple Extractions			
Benefit Year One	35%	35%	25%
Benefit Year Two	65%	50%	35%
Benefit Year Three and Each Benefit Year Thereafter	80%	65%	50%
Deductible - Each Calendar Year per Insured*	\$50/yr	\$50/yr	\$50/yr
<b>Class C - Major Services</b>			
Oral Surgery, Endodontics, Periodontics, Crowns, Bridges, Dentures			
Benefit Year One	15%	10%	10%
Benefit Year Two	50%	25%	25%
Benefit Year Three and Each Benefit Year Thereafter	50%	50%	50%
Deductible - Each Calendar Year per Insured*	\$50/yr	\$50/yr	\$50/yr
<b>Class D - Orthodontic Services</b>			
Straightening of Teeth (for children under age 19)	Not		Not
Benefit Year One	Available	0%	Available
Benefit Year Two	Under	0%	Under
Benefit Year Three and Each Benefit Year Thereafter	This Plan	50%	This Plan
<b>Calendar Year Maximums</b>			
Calendar Year Maximum for Classes A, B and C Combined	\$1,000	\$1,000	\$1,000
Calendar Year Maximum for Class C - Major Services	\$500	\$500	\$500
Calendar Year Maximum for Class D	-	\$500	-
Lifetime Maximum Per Child for Class D	-	\$1,000	-

**Calendar Year Maximum Increase Option**

You may increase the Calendar Year Maximum benefit, per individual, for an additional monthly fee  
 Option 1 - Increase Classes A, B & C to \$1,500 with Class C Major Services limited to \$750  
 Option 2 - Increase Classes A, B & C to \$2,000 with Class C Major Services limited to \$1,000

\*DEDUCTIBLE Class B & C Deductible is combined for each calendar year. A maximum of 3 individual deductibles per family shall apply.  
 WAITING PERIODS Class A, B & C None, Class D Orthodontics - 24 months

Optional Vision Benefits Rider

	Elite	Premier	Select
<b>Class A - Vision Exams - 1 per year</b>			
Benefit - (Waiting Period - None)	100%	85%	85%
<b>Class B - Lenses and Frames - 1 pair every 2 years</b>			
Benefit - (Waiting Period - 15 Months)	50%	50%	50%
<b>Class C - Contact Lenses - 1 pair every 2 years (in lieu of frames and lenses)</b>			
Benefit - (Waiting Period - 15 Months)	50%	50%	50%
Calendar Year Deductible	\$50/yr	\$50/yr	\$50/yr
Calendar Year Maximum for Classes A, B and C	\$200	\$150	\$150

**Three Ways to Enroll**

**Online**

Enrollment is available online by visiting our website at [www.starsdental.com/quote](http://www.starsdental.com/quote). Online enrollment requires an agent authorization number (AAN). This 8-digit number can be obtained from your agent or by calling 866-847-1120.

**Fax**

For your convenience we accept enrollment by Fax. Complete the enrollment form and fax to our administrative team. (See full instructions on the enrollment form).

**Mail**

Complete the enrollment form and mail to our office. (See full instructions on the enrollment form).

- Vision rider is not a standalone benefit.
- State Exceptions: Premier Plan is not available in South Dakota. Optional Vision Benefits are not available in Maryland or South Dakota.
- The plans provide for an increase in coinsurance levels based upon each Benefit Year of coverage. Benefit Year begins with each insured's effective date and continues for 12 months. Each primary insured and dependent will have their own Benefit Year beginning with their specific effective date of coverage.
- This plan reimburses at the percentages shown for covered dental expenses based upon the Reasonable and Customary (R&C) fees for those covered expenses. Reasonable and Customary means the usual, customary and regular charges for the area where such expenses are incurred.

**For more information contact:**

## IMPORTANT INFORMATION

### ELIGIBILITY

Individuals, 18 years of age or older, plus their eligible dependents (spouse and/or unmarried children from birth to age 19; extended to age 23 if child is a full-time student). This is subject to individual state regulations.

### PRETREATMENT REVIEW

If the Course of Treatment will exceed the amount shown in the Coverage Schedule, We will request prior review. We must be given the Dentist's treatment plan consisting of a description of the planned treatment with estimated charges and diagnostic x-rays. We will determine Eligible Expenses and state how much We will pay for the treatment. Our determination may suggest an alternate, less expensive Course of Treatment if it will produce professionally satisfactory results. If You do not request a pretreatment review, We will pay for the least expensive method of treatment regardless of the method actually used.

### ALTERNATE BENEFIT

If: 1) We determine that a less expensive alternate procedure, service or Course of Treatment can be performed in place of the proposed treatment to correct a dental condition; and 2) the alternate treatment will produce a professionally satisfactory result; then the maximum We will allow will be the charges for the less expensive treatment.

### COORDINATION OF BENEFITS

This Plan will be coordinated with any other group, blanket or franchise plan under which an Individual will receive benefits.

## Dental Insurance Protection for You and Your Family

### DENTAL EXCLUSIONS AND LIMITATIONS

- Charges in excess of those considered Reasonable and Customary
- Cosmetic procedures
- The replacement of dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function
- Implants and for replacement of lost or stolen appliances, replacement of retainers, athletic mouthguards, precision or semi-precision attachments, denture duplication
- Missing Tooth - When covered under your plan, benefits are provided for placement of dentures, fixed bridgework, implants or the addition of teeth to existing dentures only when the service includes replacement of a natural tooth extracted or lost while covered under this plan. This limitation ends after the individual receiving care has been covered under this plan for 36 consecutive months.
- Overdentures and associated procedures
- Oral hygiene instructions, and for: plaque control, completion of a claim form, acid etch, broken appointments, prescription or take-home fluoride, or diagnostic photographs
- Services not completed by the end of the month in which coverage ends unless continuation of coverage has been requested and accepted by Us
- Procedures that are begun, but not completed
- Services and treatment provided without charge, or for which there would be no charge in the absence of insurance
- Services in connection with war or any act of war, whether declared or undeclared, or condition contracted or accident occurring while on full-time active duty in the armed forces of any country or combination of countries
- A condition covered under any Worker's Compensation Act or similar law
- That are applied toward satisfaction of a Deductible, if any
- That are generally considered by the dental profession as experimental or investigational
- The treatment of cleft palate and anodontia
- Services or supplies payable under any medical expense plan
- Orthodontia, unless included within the Coverage Schedule
- Services rendered prior to the date the Insured is covered under the Policy
- The diagnosis or treatment of Temporomandibular Joint Dysfunction (TMJD)
- Hospital services
- If You voluntarily end Your insurance, You will not be eligible to re-enroll for a period of 2 years after the date Your coverage first ended and
- Charges for infection control, sterilization, and waste disposal.

### VISION EXCLUSIONS AND LIMITATIONS

The cost of a lens in excess of a standard lens will not be covered. A standard lens is any lens which fits a frame with an eye size less than 61mm. Charges for replacement lenses will not be covered unless there is a change in prescription.

The cost of a frame in excess of a standard frame will not be covered. A standard frame is any frame which has a retail value of \$75.00 or less. The cost of replacement frames will not be covered, unless the existing frame is not compatible with the replacement lenses.

In addition to the above, the following expenses are not covered:

- Any procedure, service or supply included as a covered medical expense under any group insurance plan, whether benefits are payable as to all or only part of such charges;
- Special procedures, such as orthoptics, vision training and subnormal vision aids;
- Plano or prescription sunglasses or other special purpose vision aids;
- Medical or surgical treatment of the eyes including hospital expenses;
- Replacement of lost or broken lenses and/or frames;
- Duplicate glasses or lenses or frames; and
- Services or materials not listed as an Eligible Expense.

This brochure provides a very brief description of some important features of your Plan. It is not the Insurance Contract nor does it represent the Contract. A full explanation of benefits, exceptions and limitations is contained in the Certificate of Insurance under Group Policy Form GH-1112. A specimen copy is available upon request.

Some provisions may vary by state. This Dental Plan may not be available in all states.

No agent has the authority to change any benefits, to bind coverage with Security Life Insurance Company of America or to promise a certain effective date.

**PrimeStar Enrollment Form  
Maryland**

Plan Selection:  Elite  Premier  Select

I apply for coverage on:  Applicant Only  Applicant and Spouse  
 Applicant and Child(ren)  Applicant and Family

Optional Calendar Year Maximum Increase Selection  \$1,500  \$2,000

APPLICANT INFORMATION (PLEASE PRINT CLEARLY)							
Last Name		First Name		Initial		Birth Date / /	
Address				Telephone Number		Sex: M <input type="checkbox"/> F <input type="checkbox"/>	
City				State		Zip	
Billing Address (If Different)		City		State		Zip	
				Marital Status Married <input type="checkbox"/> Single <input type="checkbox"/>			

LIST ALL YOUR ELIGIBLE DEPENDENTS BELOW					
Last Name (If Different)	First Name	Initial	Sex M/F	Age	Birth Date
Spouse					/ /
Dependent					/ /
Dependent					/ /
Dependent					/ /
Dependent					/ /

Does Spouse have a dental plan: Yes  No  With Whom? \_\_\_\_\_

If answer is "Yes", are dependents enrolled under spouses plan? Yes  No

All dependent children over age 18 are full-time students. Yes  No  If no, who is not? \_\_\_\_\_

**IMPORTANT INFORMATION**

**Effective Date** – The effective date is the first of the month following the day in which the application is received in the Service Center Office.

**Identification Card and Certificate of Insurance** - Upon receipt of your completed application you will receive a copy of your Certificate of Insurance and Identification Card(s).

Do not cancel any other dental coverage you may have until you receive written confirmation from Security Life. Please allow 3-4 weeks for processing.

**Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.**

By my signature below, I hereby apply for coverage with Security Life Insurance Company of America, Minnetonka, MN under Group Dental Insurance Policy GH-1112 (MD-IND). I also certify I have read the Fraud Notice above.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

***Please refer to the reverse side for payment options and agent information***



# PRIMESTAR PERSONAL DENTAL

## PREMIUM RATE TABLE FOR MARYLAND

For effective dates March 1, 2010 through October 1, 2010

*Monthly Premiums illustrated are guaranteed for the initial twelve (12) months of coverage. Thereafter, premiums are likely to increase on a semi-annual basis.*

RATE CHART			Zip Codes 206-207 209-211	Zip Code 217	All Other Zip Codes
<b>UNDER AGE 65</b>	<b>ELITE</b>	Applicant Only	\$ 30.00	\$ 32.00	\$ 36.00
		Applicant+Spouse	\$ 61.00	\$ 67.00	\$ 75.00
		Applicant+ Child(ren)	\$ 66.00	\$ 73.00	\$ 79.00
		Applicant + Family	\$ 103.00	\$ 113.00	\$ 124.00
	<b>PREMIER</b>	Applicant Only	\$ 25.00	\$ 27.00	\$ 30.00
		Applicant+Spouse	\$ 51.00	\$ 56.00	\$ 63.00
		Applicant+ Child(ren)	\$ 60.00	\$ 66.00	\$ 72.00
		Applicant + Family	\$ 91.00	\$ 100.00	\$ 110.00
	<b>SELECT</b>	Applicant Only	\$ 23.00	\$ 25.00	\$ 26.00
		Applicant+Spouse	\$ 46.00	\$ 49.00	\$ 56.00
		Applicant+ Child(ren)	\$ 47.00	\$ 51.00	\$ 56.00
		Applicant + Family	\$ 75.00	\$ 82.00	\$ 90.00
<b>65 AND OVER</b>	<b>ELITE</b>	Applicant Only	\$ 32.00	\$ 36.00	\$ 40.00
		Applicant+Spouse	\$ 67.00	\$ 75.00	\$ 81.00
	<b>PREMIER</b>	Applicant Only	\$ 27.00	\$ 30.00	\$ 34.00
		Applicant+Spouse	\$ 56.00	\$ 63.00	\$ 68.00
	<b>SELECT</b>	Applicant Only	\$ 25.00	\$ 26.00	\$ 29.00
		Applicant+Spouse	\$ 49.00	\$ 56.00	\$ 61.00