

PLEASE NOTE

The attached brochure and application is for the state of Vermont.

IMPORTANT NOTICE

Symetra 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 Symetra 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.

PrimeStar[®] Classic Personal Dental Insurance Plans

Insured by Symetra[®] Life Insurance Company
777 108th Avenue NE, Bellevue, Washington 98004
Symetra[®] and the Symetra Financial logo are registered
service marks of Symetra Life Insurance Company

- ★ No Billing Fees
- ★ Optional Vision Coverage
- ★ 100% Preventive Coverage
- ★ Freedom to Choose Any Dentist
- ★ Up to \$2,000 Annual Maximum

Dental Benefits

Class A - Preventive Services <i>Initial & Periodic Exams (2/yr.), Cleanings (2/yr.) Fluoride Treatments to age 16, Sealants (for all ages)</i>	Gold	Silver
Benefit Level.....	100%	80%
Deductible per Insured.....	None	None
Waiting Period.....	None	None

Class B - Basic Services <i>Fillings, Oral Surgery, X-Rays, Simple Extractions</i>	Gold	Silver
Benefit Level.....	80%	80%
Deductible per Insured.....	\$50/Year*	\$50/Year*
Waiting Period.....	6 Months	9 Months

Class C - Major Services <i>Crowns, Bridges, Dentures</i>	Gold	Silver
Benefit Level.....	50%	50%
Deductible per Insured.....	\$50/Year*	\$50/Year*
Waiting Period.....	15 Months	18 Months

Calendar Year Maximum Options per Insured for Classes A, B and C Combined	Gold	Silver
.....	\$1000	\$1000
.....	\$1500	\$1500
.....	\$2000	\$2000

***Deductible** - Class B & C Deductible is combined for each calendar year. A Maximum of 3 Individual deductibles per family shall apply. This plan reimburses at the percentages shown for covered dental expenses based upon 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.

Optional Vision Benefits Rider

Class A - Vision Exams - 1 per year	Plan 1	Plan 2
Benefit - (Waiting Period - None).....	100%	85%
Class B - Lenses and Frames - 1 pair every 2 years		
Benefit - (Waiting Period - 15 Months).....	50%	50%
Class C - Contact Lenses - 1 pair every 2 years (in lieu of frames and lenses)		
Benefit - (Waiting Period - 15 Months).....	50%	50%
Calendar Year Deductible.....	\$50/yr	\$50/yr
Calendar Year Maximum for Classes A, B and C.....	\$200	\$150
Vision rider is not a standalone benefit. Optional Vision Benefits are not available in Florida.		

Choose the Plan Options that Work Best for You!

Select either the Gold or Silver Dental Plans. You may also select an optional vision benefit - Plan 1 or Plan 2 regardless of the Dental Plan you choose.

Three Ways to Enroll

Online

Enrollment is available online by visiting our website at www.starsdental.com/classic. 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).

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 LGC-8854 2/04. 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 Symetra Life Insurance Company or to promise a certain effective date.

Symetra® Life Insurance Company
PrimeStar Classic Enrollment Form
for
Vermont

Dental Plan Selection: Gold Silver

Optional Vision Plan Selection: Plan 1 Plan 2

Calendar Year Maximum Selection: \$1,000 \$1,500 (added cost \$8.00) \$2,000 (added cost \$11.00)

I apply for coverage on: Applicant Only Applicant and Spouse

Applicant and Child(ren) Applicant and Family

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	Marital Status Married <input type="checkbox"/> Single <input type="checkbox"/>	
Billing Address (If Different)		City		State	Zip		

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

Do you claim a tax exemption for all eligible dependents listed above? Yes No If no, who is not? _____

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 Symetra Life. Please allow 3-4 weeks for processing.

Fraud Notice - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly 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 Symetra Life Insurance Company, 777 108th Avenue NE, Bellevue, WA, 98004 under Dental Insurance Policy Form LGC-9041 1/05. 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

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PRIMESTAR CLASSIC DENTAL

**PREMIUM RATE TABLE
FOR
VERMONT**

For effective dates July 1, 2010 through December 1, 2010

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

DENTAL RATE CHART			
UNDER AGE 65	GOLD PLAN	Applicant Only	\$ 29.00
		Applicant+Spouse	\$ 60.00
		Applicant+ Child(ren)	\$ 68.00
		Applicant + Family	\$ 104.00
	SILVER PLAN	Applicant Only	\$ 26.00
		Applicant+Spouse	\$ 56.00
		Applicant+ Child(ren)	\$ 62.00
		Applicant + Family	\$ 95.00
65 AND OVER	GOLD PLAN	Applicant Only	\$ 32.00
		Applicant+Spouse	\$ 68.00
	SILVER PLAN	Applicant Only	\$ 30.00
		Applicant+Spouse	\$ 62.00

Optional Vision Rates for All Ages		
Plan 1	Applicant Only	\$ 6.00
	Applicant+Spouse	\$ 12.00
	Applicant+ Child(ren)	\$ 12.00
	Applicant + Family	\$ 16.00
Plan 2	Applicant Only	\$ 5.00
	Applicant+Spouse	\$ 10.00
	Applicant+ Child(ren)	\$ 10.00
	Applicant + Family	\$ 12.00