



SECURITYLIFE
INSURANCE COMPANY OF AMERICA

PrimeStarSM ADVANTAGE II INDIVIDUAL DENTAL INSURANCE

Protecting your smile starts with that semi-annual trek to the dentist. Research shows that good dental health is essential to your overall health. Keep your smile sparkling with PrimeStar Advantage Dental insurance today!

- No waiting periods
- 30 Day Customer Satisfaction Guarantee
- Maximum Care Dental Network
- No online enrollment fees



OVERVIEW OF BENEFITS

PREVENTIVE SERVICES

Includes exams and cleanings (2 per year), bitewing x-rays, fluoride treatments and sealants (under age 16)

Policy pays **100% day one**

ADDITIONAL SERVICES

Includes fillings, simple extractions, oral surgery, x-rays, endodontics, periodontics, crowns, bridges, dentures

Policy pays **10% day one**
25% after year one
50% after year two

Policy pays 25% day one in NJ

- » **\$50 Calendar Year Deductible** per person for Preventive and Additional Services combined with a maximum of 3 deductibles per family
- » **\$1,000 Annual Maximum**

DENTAL PROVIDER

PrimeStar Advantage brings you the Maximum Care Dental Network* with features like:

- Over 200,000 access points nationwide
- Discounts of 5-50% on dental services
- Immediate network discounts

You have the option of a Network (MAC) or UCR PPO dental plan. With both options, if you utilize a Maximum Care network provider, the plan-paid benefits are based on a negotiated fee schedule.

Network (MAC) plans are designed for those who will utilize a Maximum Care network provider.

If you use an in-network dentist, your out-of-pocket costs will almost always be less because of the negotiated fees. If you visit an out-of-network dentist, you pay the difference between what the plan pays and the dentist's actual charge, which may result in higher out-of-pocket costs.

UCR PPO plans are designed for those who value the freedom to use any dentist, but will enjoy additional savings with a Maximum Care network provider.

While all of our PrimeStar plans allow you to choose any dentist, UCR plans offer you richer benefits out-of-network than MAC plans. If you use a non-network provider, covered benefits are paid at the 80th percentile of usual and customary charges. You pay the difference between what the plan pays and the dentist's actual charge, which may result in higher out-of-pocket costs compared to the Maximum Care network negotiated fee schedule.

To search for providers, go to
SecurityLife.com/ProviderSearch

PrimeStar Advantage Individual Dental Insurance

DENTAL LIMITATIONS & EXCLUSIONS

The following are not covered or available as an alternative benefit:

- Occlusal, athletic, or night guards.
- Preventive root canal therapy.
- Overdentures or precision attachments.
- Items/treatments/services: not listed as an eligible expense on the Coverage Schedule; not prescribed by/performed by/under the direct supervision of a dental practitioner; not dentally necessary as determined by us; not meeting the accepted standards of dental practice; experimental in nature; that have a questionable prognosis; covered under any medical insurance policy; or performed by a member of your or your spouse's family (includes parents, step-parents, in-laws, spouse or former spouse, domestic partner, children, siblings, aunts, uncles, cousins, nieces, nephews, grandparents, and guardians).
- Services furnished primarily for cosmetic reasons, including but not limited to: specialized techniques, characterizing and personalizing prosthetic devices; making facings on prosthetic devices for any tooth in back of the second bicuspid; or replacements of restorations performed for cosmetic reasons.
- Charges for any appliance or service that is used to: change vertical dimension; restore or maintain occlusion, except to the extent that this policy covers orthodontic treatment; splint or stabilize teeth for periodontal reasons; or treat disturbances of the temporomandibular joint (TMJ).
- Charges for any service performed as a result of abrasion, attrition, bruxism, erosion or abfraction.
- Implantology and related services; implants and all related procedures, including removal of implants.
- Charges for any services that are considered to be an integral part of another service, such as pulp capping, surgical trays, or sutures.
- Ridge preservation, augmentation, bone grafts and regeneration procedures performed in edentulous sites.
- Preparation and fitting of preformed dowel or post for root canal tooth; pulp cap either directly or indirectly.
- Duplicate or temporary devices, appliances, and services except as listed as an eligible expense.
- Replacing a lost, stolen or missing appliance or prosthetic device.
- Application of chemotherapeutic agents.
- Oral hygiene, plaque control, diet instruction or infection control.
- Non-emergency services performed outside the USA, Canada & Mexico.
- Treatment which is: due to an on-the-job or job-related illness or injury; or a condition for which benefits are payable by Workers' Compensation or similar laws, whether or not benefits are claimed.
- Treatment for which no charge is made or for which you are not legally obligated to pay including, but not limited to, treatment (or charges made) by: your covered employer, labor union or similar group, in its dental/medical department/clinic; a facility owned/run by any government body; or any public program, except Medicaid, paid for/sponsored by any government body.
- Treatment resulting from: your participation in a war or an act of war, declared or undeclared; your attempting to commit, or committing, an assault or felony; your unlawful participation in a riot, rebellion, or insurrection; or an intentionally self-inflicted injury while sane or insane.



QUICK FACTS

- » **Who is available for coverage?**
Individuals 18+ and their dependents.
- » **When will my coverage begin?**
Your coverage can begin as soon as tomorrow with the ability to select any day effective date (except 29, 30, 31).
- » **What do I get once I am enrolled?**
Within 10 business days, you will receive your full policy and ID cards.

This provides a very brief description of some of the important features of the insurance policy. It is not the insurance policy and does not represent it. A full explanation of benefits, exceptions and limitations is contained in Individual Dental Policy Form IP1000 (and any state specific) and Vision Rider IPR1001 (and any state specific), or One Life Group Dental Policy that may be issued to the group voluntary trust, GH-1112 (and any state specific) and Vision Rider GHR-1112(Vision) (and any state specific). Premium rates may change upon renewal. This policy is renewable at the option of the insured (IP1000) or the Company (GH-1112). This product may not be available in all states and is subject to individual state regulations. For the Outline of Coverage and Replacement Notice, visit SecurityLife.com/Forms

Not available in: AZ, CT, ID, IL, MA, MO, NM, NY, TX, WA.

*Network not available in the PA counties of Adams, Bradford, Cameron, Forest, Huntingdon, Mifflin, Montour, Potter, Tioga and Warren.

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PROUDLY BROUGHT TO YOU BY



PrimeStarSM ADVANTAGE DENTAL RATES

Use the following to find your dental rates by Area and network coverage (MAC, UCR PPO or indemnity).

State	Zip	Area	State	Zip	Area	State	Zip	Area	
Alabama	All	1	Kentucky	400-402, 410, 422	3	North Carolina	275-277, 280-282	4	
Alaska	All	7		403, 405, 411, 421, 423-424, 427	2		283-289	2	
Arkansas	All	1		All Others	1		All Others	3	
California	922-925, 932-933, 936-937, 952-953	5		Louisiana	700-701, 704	2	North Dakota	580-581, 585	3
	934, 938-939, 942, 955, 959-961	6	All Others		1	All Others	2		
	All Others	7	Maine	039-041	5	Ohio	430-432, 440-442	3	
Colorado	800-806, 808-809	5		042	4	All Others	2		
	All Others	3	Maryland	All Others	3	Oklahoma	730-731	3	
Delaware	199	3		208-209	6	740-741	2		
	All Others	5		Michigan	All Others	5	All Others	1	
D.C.	All	7	213, 215-216, 218		4	Oregon	All	4	
Florida	330-334	5	All Others		5	Pennsylvania	150-154, 156, 160, 170-171, 175-176, 180-181	3	
	341-342	4	Minnesota	480-483	5		183, 189-194	5	
	All Others	3		484-485, 488-492	4		All Others	2	
Georgia	300-303, 308-309	3	All Others	3	Rhode Island	All	4		
	All Others	2	Mississippi	550-554	4	South Carolina	All	2	
Hawaii	All	5		All Others	3	South Dakota	All	2	
	Indiana	460-464	3	Montana	All	1	Tennessee	370-372	3
All Others		2	590-591, 598		4	373-374, 377-381		2	
Iowa	500-503	3	All Others	3	All Others	1	Utah	All	2
	511, 515, 520, 522-524, 527-528	2	Nebraska	680-681, 685	2	Vermont		All	4
	All Others	1		687	3		Virginia	201, 220-225	5
Kansas	660-662, 666, 670-672	2	Nevada	All Others	1	226, 228-229, 240-241		3	
	All Others	1		894-897	5	230-238		4	
Kentucky	All	1	New Hampshire	030-031, 038	6	All Others	2		
				All Others	5	West Virginia	254, 267	5	
			New Jersey	080, 085-086	6		All Others	1	
				081-084	5	Wisconsin	538-539, 542, 545-548	3	
All Others	7	All Others	4						
						Wyoming	All	2	

This plan is not available in AZ, CT, ID, IL, MA, MO, NM, NY, TX and WA.

The monthly premium is guaranteed for the initial 12 months of coverage. After 12 months, premiums may increase.

Advantage (UCR PPO)

Find your dental rate using your state, area, plan type & coverage

Alaska Indemnity

Area	Applicant	Applicant + One	Applicant + Family
7	\$45.69	\$91.37	\$146.19

Georgia Indemnity

Area	Applicant	Applicant + One	Applicant + Family
2	\$28.51	\$57.02	\$91.23
3	\$31.26	\$62.52	\$100.03

Montana Indemnity

Area	Applicant	Applicant + One	Applicant + Family
3	\$31.26	\$62.52	\$100.03
4	\$34.35	\$68.70	\$109.92

New Jersey UCR

Area	Applicant	Applicant + One	Applicant + Family
2	\$30.27	\$60.54	\$96.86
3	\$33.19	\$66.38	\$106.20
5	\$40.12	\$80.23	\$128.37

Pennsylvania UCR

Area	Applicant	Applicant + One	Applicant + Family
2	\$28.02	\$56.04	\$89.66
3	\$30.72	\$61.44	\$98.31
5	\$37.14	\$74.27	\$118.83

Pennsylvania Indemnity

Only for Adams, Bradford, Cameron, Forest, Huntington, Mifflin,

Area	Applicant	Applicant + One	Applicant + Family
2	\$28.51	\$57.02	\$91.23
3	\$31.26	\$62.52	\$100.03
5	\$37.79	\$75.57	\$120.91

Rhode Island Indemnity

Area	Applicant	Applicant + One	Applicant + Family
4	\$34.35	\$68.70	\$109.92

All Other UCR States

Area	Applicant	Applicant + One	Applicant + Family
1	\$25.32	\$50.64	\$81.02
2	\$28.02	\$56.04	\$89.66
3	\$30.72	\$61.44	\$98.31
4	\$33.76	\$67.52	\$108.03
5	\$37.14	\$74.27	\$118.83
6	\$40.85	\$81.70	\$130.72
7	\$44.90	\$89.80	\$143.68

Advantage Network (MAC)

Find your dental rate using your state, area, plan type & coverage

Pennsylvania Network

This plan not available in the PA counties of Adams, Bradford, Cameron, Forest, Huntington, Mifflin, Montour, Potter, Tioga & Warren, please see indemnity rates for this plan on prior page.

Area	Applicant	Applicant + One	Applicant + Family
2	\$19.36	\$38.71	\$61.93
3	\$21.22	\$42.44	\$67.90
5	\$25.65	\$51.30	\$82.08

All Other Network States

This plan not available in NC & NJ, please select the UCR plan on the prior page. This plan not available in AK, MT, RI, and the PA counties of Adams, Bradford, Cameron, Forest, Huntington, Mifflin, Montour, Potter, Tioga & Warren, please see indemnity rates for these plans on prior page.

Area	Applicant	Applicant + One	Applicant + Family
1	\$17.49	\$34.98	\$55.97
2	\$19.36	\$38.71	\$61.93
3	\$21.22	\$42.44	\$67.90
4	\$23.32	\$46.64	\$74.62
5	\$25.65	\$51.30	\$82.08
6	\$28.22	\$56.43	\$90.29
7	\$31.02	\$62.03	\$99.24