

ONEplus

Preventive/Basic Plan

Your no-wait preventive & basic dental plan!

Starmount Life's individual dental & vision plans give you exactly the coverage you need to maintain your overall health, whatever your budget or lifestyle.

Our new **Preventive/Basic** plan gives you immediate access to all covered services with no waiting periods and a \$1,000 annual maximum for each person covered!



HOW THE DENTAL PLAN WORKS

Preventive/Basic Plan

This plan has no waiting periods and no deductible for preventive services. The plan pays 100% for preventive services such as exams, cleanings and x-rays and 50% for basic services.[†] Members further reduce out-of-pocket costs for any services through our national network of 200,000+ dentist access points.[‡]

[†] Subject to policy deductible, annual maximum and limitations and exclusions.

[‡] If you use an out-of-network dentist, benefits are paid based on the network-negotiated rate, and you may be billed for any remaining amount up to the billed charge.

PLAN DETAILS

Deductible: Applies to Basic (Class B) services only.	\$50 per benefit year (Maximum 3 per family)		
Coinsurance: The plan pays the following percentages of maximum allowable charges for each class:	Class A	Preventive	100%
	Class B	Basic	50%
Benefit Year Maximums: (Class A and B benefits)	\$1,000		

Covered Procedures and Waiting Periods:

Preventive Services (Class A): No waiting period.

- Routine exams and cleanings (2 per 12 months)
 - 1 additional cleaning or periodontal maintenance per 12 months if member is in 2nd or 3rd trimester of pregnancy
- X-rays
 - Bitewing x-rays (1 per 12 months)
 - Full mouth / panoramic x-rays (1 per 24 months)
- Children's Services (up to age 16)
 - Fluoride treatment (1 per 12 months)
 - Sealants (1 per 36 months)
 - Space maintainers (1 per 24 months)
- Adjunctive Pre-Diagnostic Oral Cancer Screening (for age 40+)

Basic Services (Class B): No waiting period.

- Simple restorative services (Fillings)
- Simple extractions

Discounts for Non-Covered Services

Services not covered by your plan may still be eligible for in-network discounts from providers who offer discounts (not an insured benefit).

Easy to use:

- No application or administrative fees
- Choose any dentist
- Fast, accurate claims payments to providers
- High customer satisfaction ratings
- Service center open 6 days a week, when you need it

OPTIONAL INSURED VISION PLAN - OUTLINE OF BENEFITS

Freedom of Choice

We offer a national network of participating vision providers. Our provider panel includes independent optometrists and ophthalmologists, as well as regional and national retail chains (including Walmart Vision Center, Sam's Club Optical, Costco,[†] Pearle Vision, Target, Sears, JCPenney and Visionworks). Also, you may choose different providers for vision exam and materials purchases.

Additional Savings!

Save on additional pairs of glasses, contact lenses and more! Our Value Added or Service Plus providers offer special negotiated fees and discounts for extra purchases of lenses and coatings, frames, contact lenses and other products.

SERVICES (IN-NETWORK)		OUT-OF-NETWORK ALLOWANCE
Co-Pays		
Exam (Once per 12 months)	\$15	Up to \$35
Materials	\$20	See below
Standard Plastic Lenses (Once per 12 months)		
Single Vision	Covered by Co-pay	Up to \$25
Bifocal	Covered by Co-pay	Up to \$40
Trifocal	Covered by Co-pay	Up to \$50
Lenticular	\$80 Allowance	Up to \$50
Progressive	\$70 Allowance	Up to \$40
Frames (Once per 12 months) Choose any frame available at provider locations	\$120 retail frame	Up to \$50
Contact Lenses (Once per 12 months) (Includes fit, follow-up and materials)	\$20 co-pay	
In lieu of eyeglass lenses & frames		
• Elective	Up to \$120 retail	Up to \$100 retail
• Medically necessary	Up to \$210 retail	Up to \$210 retail

[†] Special payment and reimbursement terms apply for material purchases at Costco.

MORE ABOUT YOUR PLAN

Plus, Receive More Benefits At No Additional Cost to You!

▶ Hearing Savings Plan

30-60% discounts on major name brand hearing instruments and accessories.

▶ Pharmacy Discount Card

Save up to 75% on generic and name-brand prescriptions and more.



When Does Your Coverage Start?

Your coverage start date is determined by the date the application is received.[‡]

- If your application is received on or before the 25th of the month, coverage will start on the 1st of the next month.
- If your application is received after the 25th of the month, coverage will start on the 1st of the following month.

The first premium payment will be processed immediately. Future premium payments will be processed automatically between the 2nd and 10th of the month for which premium is due.

[‡]If the initial premium is not successfully processed, you will be notified and coverage will not be put in force.



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Underwritten by Starmount Life Insurance Company. This form is not a contract of insurance. This is a brief description of the plan and should be used only as a guide. It does not contain complete plan details. Terms and conditions, including a complete list of benefits, limitations and exclusions, are defined in the policy issued following enrollment in the plan. If questions arise concerning coverage, the policy will govern. Not available in all states. Rates and benefits may vary by state. Call 1-888-729-5433, Ext. 2013 for state availability.