


PrimeStar
Personal Dental Plans

Dental Insurance Protection for You and Your Family



Freedom to Use Dentist of Your Choice



New
\$1500 Annual Benefit Option



100% Preventive Coverage Option



Choice of Multiple Plan Designs



Initial 12 month Rate Guarantee



Includes Coverage for Seniors



No Waiting Periods for Most Services



No Enrollment Fee

Underwritten by Security Life Insurance Company of America



Agent

Source ID: AMER_INSURANCE

IMPORTANT INFORMATION

➤ ELIGIBLE EXPENSES

We will pay for Eligible Expenses You incur for Yourself or on behalf of Your insured Dependent. Expenses must be incurred while the Policy is in force and the person is covered by the Policy. The description of Eligible Expenses is shown in the Coverage Schedule. To be an Eligible Expense, the dental service or procedure must be performed by a Dentist, a Physician or a Dental Hygienist.

➤ EXPENSES INCURRED

An Eligible Expense is considered incurred on the following dates: For full and partial dentures - the date the final impression is taken; for fixed bridges, crowns, inlays and onlays - the date the teeth are first prepared; for root canal therapy - on the date the pulp chamber is opened; for periodontal surgery - on the date surgery is performed; for all other services - the date the service is performed.

➤ DEDUCTIBLE AMOUNT

The calendar year Deductible, if any, is shown in the Coverage Schedule. The Deductible is an amount of charges You must incur for Yourself or on behalf of Your insured Dependent before We start paying benefits.

➤ MAXIMUM CALENDAR YEAR LIMIT

The maximum limit payable for all Eligible Expenses in any calendar year is shown in the Coverage Schedule. The Maximum Calendar Year Limit, if any, will apply to each person covered under the Policy.

➤ 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.

➤ COORDINATION OF BENEFITS

If any person under the Policy (referred to as "this Plan") is also covered under one or more other plans, the benefit under this Plan will be coordinated with benefits payable under all other plans.

➤ 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 alternative treatment will produce a professionally satisfactory result; then the maximum We will allow will be the charge for the less expensive treatment.

➤ ELIGIBILITY

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

➤ TERMINATION OF COVERAGE

Coverage terminates on the earliest of the following dates: (a) the last day of the month in which You cease to be eligible for coverage; (b) the last day of the month in which Your Dependent is no longer a dependent as defined; (c) subject to the Grace Period, the last day of the month for which a premium has been paid by you or on your behalf; (d) or the date the Master Policy ends.

➤ EFFECTIVE DATE

You and Your Dependents are covered on: the first of the month following the day in which the application is received and accepted in the Service Center Office; or the date You first acquire a Dependent, if the date is after Your coverage begins.

➤ REASONABLE AND CUSTOMARY

Reasonable and Customary means the usual, customary and regular charges for the area where such expenses are incurred.

DENTAL EXPENSES NOT COVERED

- for overdentures and associated procedures;
- for charges in excess of those considered reasonable and customary;
- for cosmetic procedures;

- for the replacement of dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function;
- for implants and for replacement of lost or stolen appliances, replacement of retainers, athletic mouthguards, precision or semi-precision attachments, denture duplication;
- for oral hygiene instructions and for plaque control, completion of a claim form, acid etch, broken appointments, prescription or take-home fluoride, or diagnostic photographs;
- for services not completed by the end of the month in which coverage ends unless continuation of coverage has been requested and accepted by Us;
- for procedures that are begun, but not completed;
- for services and treatment provided without charge or for which there would be no charge in the absence of insurance;
- for 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;
- for 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;
- for the treatment of cleft palate and anodontia;
- for services or supplies payable under any medical expense plan;
- for orthodontia, unless included within Coverage Schedule;
- prior to the date the Insured is covered under the Policy;
- for the diagnosis or treatment of TMJ;
- for hospital services;
- for any unmarried child age 19 years of age and over unless he is dependent upon You for support, while a full-time student. A full-time student is one who is enrolled for 12 semester hours for credit in an accredited junior college, college or university. Any exception for a full-time student will end at age 23;
- during any waiting period We require, when You voluntarily end Your insurance and re-enroll at a later date, Your waiting period is 2 years and begins on the date Your coverage first ended.

VISION EXPENSES NOT COVERED

- 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:
 1. 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;
 2. special procedures, such as orthoptics, vision training and subnormal vision aids;
 3. plano or prescription sunglasses or other special purpose vision aids;
 4. medical or surgical treatment of the eyes, including hospital expenses;
 5. replacement of lost or broken lenses and/or frames;
 6. duplicate glasses or lenses or frames; and
 7. services or material not listed as an Eligible Expense.

PRIMESTAR PERSONAL DENTAL PLANS

Dental Benefits	Premier Plan	Select Plan	Secure Plan
Class A - Preventive Initial & Periodic Exams (2 per year), Cleanings (2 per year), Fluoride Treatments ➤ Benefit Year One ➤ Benefit Year Two ➤ Benefit Year Three and Each Benefit Year Thereafter Deductible - Lifetime per Insured Waiting Period	100% 100% 100% \$50 None	75% 85% 100% \$50 None	80% 80% 80% \$75 None
Class B - Basic X-rays, fillings, Simple Extractions, Sealants (to age 16) ➤ Benefit Year One ➤ Benefit Year Two ➤ Benefit Year Three and Each Benefit Year Thereafter Deductible - Each Calendar Year per Insured* Waiting Period	35% 50% 65% \$50/Year None	25% 35% 50% \$50/Year None	25% 35% 50% \$75/Year None
Class C - Major Oral Surgery, Endodontics, Periodontics, Crowns, Bridges, Dentures ➤ Benefit Year One ➤ Benefit Year Two ➤ Benefit Year Three and Each Benefit Year Thereafter Deductible - Each Calendar Year per Insured* Waiting Period	10% 25% 50% \$50/Year None	10% 25% 50% \$50/Year None	10% 25% 50% \$75/Year None
Class D - Orthodontics Straightening of Teeth (for children under age 19) ➤ Benefit Year One ➤ Benefit Year Two ➤ Benefit Year Three and Each Benefit Year Thereafter Deductible Waiting Period	0% 0% 50% None 24 Months	Not Available Not Available Not Available - -	Not Available Not Available Not Available - -
Calendar Year Maximum for Classes A, B and C combined Calendar Year Maximum for Class C - Major Services Calendar Year Maximum for Class D Lifetime Maximum Per Child for Class D	\$1,000 \$500 \$500 \$1,000	\$1,000 \$500 - -	\$750 \$350 - -
*Class B & C Deductible is combined for each calendar year. A maximum of three (3) individual deductibles per family shall apply.			
*OPTIONAL CALENDAR YEAR MAXIMUM INCREASE Calendar Year Maximum for Class C - Major Services	*\$1,500 *\$750	*\$1,500 *\$750	Not Available Not Available
Optional Vision Benefits Rider (Not a Stand-alone Benefit)	Premier Plan	Select Plan	Secure Plan
Class A - Vision Exams - 1 per year ➤ Benefit Year One and Each Benefit Year Thereafter No Waiting Period	85%	85%	85%
Class B - Lenses and Frame - 1 pair every 2 years ➤ Benefit Year One and Each Benefit Year Thereafter 15 Month Waiting Period	50%	50%	50%
Class C - Contact Lenses - 1 pair every 2 years (in lieu of frames and lenses) ➤ Benefit Year One and Each Benefit Year Thereafter 15 Month Waiting Period	50%	50%	50%
Calendar Year Deductible Calendar Year Maximum for Classes A, B and C	\$50/Year \$150	\$50/Year \$150	\$50/Year \$150

***As an optional feature of the Premier and Select Plans, you may increase your Calendar Year Maximum benefit, per individual, to \$1,500 for an additional monthly fee. If you elect this feature, your Calendar Year Maximum for Major Services (as a portion of the \$1,500) will also be increased to \$750 per individual. This feature is not available for the Secure Plan. You must indicate your election of this feature on the enrollment form.**

The above 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 above percentages for covered dental expenses based upon the Reasonable and Customary (R&C) fees for those covered expenses.

QUESTIONS? PLEASE CONTACT YOUR AGENT



Reach for the Best in Dental Insurance

Place
Postage
Here

Underwritten by:
Security Life
Insurance Company of America
10901 Red Circle Drive
Minnetonka MN 55343

Notice: This brochure provides a brief description of some important features of your Plan. It is not the Insurance Contract, nor does it represent the Insurance Contract. A full explanation of benefits, exceptions and limitations is contained in the Certificate of Insurance under Group Policy GH-1112-38060 issued to the Voluntary Group Trust. Benefits may vary in different states. PrimeStar 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.

MONTHLY PREMIUM RATES - GOOD THROUGH JUNE 2005

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

			Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
UNDER AGE 65	PREMIER	Applicant Only	\$ 27.00	\$ 30.00	\$ 33.00	\$ 36.00	\$ 40.00	\$ 44.00	\$ 48.00	\$ 53.00
		Applicant+Spouse	\$ 56.00	\$ 61.00	\$ 67.00	\$ 74.00	\$ 81.00	\$ 89.00	\$ 98.00	\$ 108.00
		Applicant+ Child(ren)	\$ 65.00	\$ 71.00	\$ 78.00	\$ 86.00	\$ 95.00	\$ 104.00	\$ 114.00	\$ 126.00
		Applicant + Family	\$ 99.00	\$ 108.00	\$ 119.00	\$ 131.00	\$ 144.00	\$ 158.00	\$ 174.00	\$ 192.00
	SELECT	Applicant Only	\$ 24.00	\$ 27.00	\$ 29.00	\$ 32.00	\$ 35.00	\$ 39.00	\$ 43.00	\$ 47.00
		Applicant+Spouse	\$ 49.00	\$ 54.00	\$ 59.00	\$ 65.00	\$ 71.00	\$ 78.00	\$ 86.00	\$ 95.00
		Applicant+ Child(ren)	\$ 51.00	\$ 56.00	\$ 61.00	\$ 67.00	\$ 74.00	\$ 81.00	\$ 89.00	\$ 98.00
		Applicant + Family	\$ 80.00	\$ 88.00	\$ 97.00	\$ 107.00	\$ 117.00	\$ 129.00	\$ 142.00	\$ 156.00
	SECURE	Applicant Only	\$ 21.00	\$ 23.00	\$ 25.00	\$ 28.00	\$ 31.00	\$ 34.00	\$ 37.00	\$ 41.00
		Applicant+Spouse	\$ 42.00	\$ 46.00	\$ 51.00	\$ 56.00	\$ 62.00	\$ 68.00	\$ 75.00	\$ 82.00
		Applicant+ Child(ren)	\$ 44.00	\$ 48.00	\$ 53.00	\$ 58.00	\$ 64.00	\$ 70.00	\$ 77.00	\$ 85.00
		Applicant + Family	\$ 70.00	\$ 76.00	\$ 84.00	\$ 92.00	\$ 102.00	\$ 112.00	\$ 123.00	\$ 135.00
65 AND OVER	PREMIER	Applicant Only	\$ 36.00	\$ 39.00	\$ 43.00	\$ 48.00	\$ 52.00	\$ 57.00	\$ 63.00	\$ 70.00
		Applicant+Spouse	\$ 73.00	\$ 80.00	\$ 87.00	\$ 96.00	\$ 106.00	\$ 116.00	\$ 128.00	\$ 141.00
	SELECT	Applicant Only	\$ 32.00	\$ 35.00	\$ 38.00	\$ 42.00	\$ 46.00	\$ 51.00	\$ 56.00	\$ 61.00
		Applicant+Spouse	\$ 64.00	\$ 70.00	\$ 77.00	\$ 85.00	\$ 93.00	\$ 103.00	\$ 113.00	\$ 124.00
	SECURE	Applicant Only	\$ 27.00	\$ 30.00	\$ 33.00	\$ 36.00	\$ 40.00	\$ 44.00	\$ 48.00	\$ 53.00
		Applicant+Spouse	\$ 56.00	\$ 61.00	\$ 67.00	\$ 74.00	\$ 81.00	\$ 89.00	\$ 98.00	\$ 108.00
OPTIONAL VISION COVERAGE FOR ALL AGES	Applicant	\$ 6.00	\$ 6.00	\$ 6.00	\$ 6.00	\$ 6.00	\$ 6.00	\$ 6.00	\$ 6.00	
	Applicant + Spouse	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	
	Applicant + Child(ren)	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	\$ 12.00	
	Applicant + Family	\$ 16.00	\$ 16.00	\$ 16.00	\$ 16.00	\$ 16.00	\$ 16.00	\$ 16.00	\$ 16.00	

ZIP CODE AREA CHART							
State		State		State		State	
Zip	Area	Zip	Area	Zip	Area	Zip	Area
Alabama		Idaho		Montana		South Carolina	
350-355 3	All Areas 1	All Areas 1	590-591 1	All Areas 1	All Areas 1	All Areas 1	
359 3		Illinois		599 2		Tennessee	
All Other 1	600-605 2	All Other 3		373-374 2		All Other 1	
Alaska		Nebraska		All Other 1		Texas	
995-996 8	All Other 1	All Areas 1		Texas		751-753 3	
All Other 6	Indiana	Nevada		754 4		756-757 1	
Arizona	463-464 2	890-891 2		776-777 1		All Other 2	
856-857 2	473 3	894-895 6		All Other 2		Utah	
864 2	All Other 1	898 6		All Areas 1		Virginia	
All Other 1	Iowa	All Other 4		201 5		220-221 5	
Arkansas	All Areas 1	New Mexico		222-223 6		224-225 1	
All Areas 1	Kansas	881 2		230-232 1		228-229 2	
California	660-662 2	882 5		240-244 2		233-237 5	
900-905 7	All Other 1	All Other 1		All Other 1		All Other 4	
906-914 6	Kentucky	North Carolina		Washington		982-984 4	
915-916 8	All Areas 1	277 2		990-992 3		993 6	
917-918 4	Louisiana	286 3		All Other 5		993 6	
919-927 6	707-711 2	287-289 2		All Other 1		993 6	
930-934 6	712 3	All Other 1		North Dakota		255-257 4	
939 6	All Other 1	North Dakota		240-244 2		262-265 3	
943-948 4	Michigan	580-581 2		233-237 5		All Other 2	
949, 961 6	480-483 2	All Other 1		All Other 4		Wisconsin	
956-958 3	490-491 2	Ohio		Washington		All Areas 1	
959 4	488-489 3	All Areas 1		982-984 4		All Areas 1	
All Other 5	All Other 1	Oklahoma		990-992 3		All Areas 1	
Colorado	Minnesota	740-743 2		993 6		All Areas 1	
803 4	553-558 2	All Other 1		All Other 5		All Areas 1	
808-810 4	564, 566 2	Oregon		255-257 4		All Areas 1	
All Other 1	All Other 1	977 3		262-265 3		All Areas 1	
Delaware	Mississippi	978 1		All Other 2		All Areas 1	
All Areas 2	390-392 2	All Other 2		Wisconsin		All Areas 1	
Dist Columbia	All Other 1	Pennsylvania		All Areas 1		All Areas 1	
All Areas 6	Missouri	170-178 2		All Areas 1		All Areas 1	
Georgia	640-641 2	182-187 2		All Areas 1		All Areas 1	
300-303 2	644-649 2	190-192 3		All Areas 1		All Areas 1	
All Other 1	All Other 1	All Other 1		All Areas 1		All Areas 1	
Hawaii				All Areas 1		All Areas 1	
All Areas 3				All Areas 1		All Areas 1	

Calculate Your Rates

1. Locate your zip code on the chart to the left. Using the corresponding area number, determine the applicable monthly premium rate above based upon your eligibility age, plan selection, and coverage type.

2. Select your mode of payment:

Monthly - Bank Account Debit (ACH)

(Checking or Savings) Complete Authorization Agreement below and submit two (2) months premium

Checking Acct. - Attach voided check - DO NOT SUBMIT DEPOSIT SLIP.

Savings Acct. - Attach savings deposit slip with account number including the bank routing number.

Monthly Credit Card

Complete Authorization Agreement below.

Visa Master Card

Card # _____

Expiration Date ____/____/____

Quarterly Direct Bill - submit three (3) months premium

Semi-Annual Bill - submit six (6) months premium

For initial payment, make check payment to: Security Life Insurance Company of America

When paying by ACH or Credit Card please complete the section below.

AUTHORIZATION AGREEMENT

As a convenience to me, I authorize Security Life Insurance Company of America to initiate entries to my bank account or credit card account for my monthly dental and/or vision premium. I understand this will occur by the third business day of each month and that such record will appear on my monthly statement. I agree that if any such charge be dishonored, whether with or without cause and whether intentionally or inadvertently, the bank or credit card company shall be under no liability whatsoever even though it might result in forfeiture of my insurance.

I understand that this agreement will remain in effect until Security Life Insurance Company of America has received written notice from me that it should be cancelled. I understand that I have the right to stop payment by notification to Security Life Insurance Company of America, my bank or my credit card company at least ten business days prior to the next scheduled payment.

NAME _____ DATE _____

SIGNATURE _____

IMPORTANT - YOU MUST COMPLETE APPLICATION ON REVERSE SIDE

Monthly Rate:	\$
Vision Add-on:	\$
Optional \$1,500 Calendar Yr Max Add-on - Additional Premium \$6.00	\$
Sub Total:	\$
Multiply by 2, 3 or 6 depending upon mode of payment selected:	X
One time enrollment fee:	None
Total Remittance	\$

IMPORTANT FRAUD NOTICES

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.

STATE SPECIFIC NOTICES

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

Colorado - It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia - WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Kentucky - Any person who knowingly and with intent to defraud any insurer or other person files an application for insurance containing any materially false

information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act which is a crime.

New Mexico - 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 civil fines and criminal penalties.

Ohio - Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Pennsylvania - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material hereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Virginia - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

RETURN BOTTOM PORTION

IMPORTANT INFORMATION - The effective date is the first of the month following the day in which the application is received in the Service Center Office. 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.

PrimeStar Personal Application: **Mail completed form along with initial payment to:**
Senior Market Sales
8420 West Dodge Road, Suite 510, Omaha, NE 68114-3446

FOR COMPANY USE ONLY	
Effective Date: _____ / _____ / _____	
Plan Code: _____	SMS

Plan Selection: Premier Select Secure Vision Option Senior (65 or older) Optional \$1,500 Calendar Yr Maximum Increase (Premier or Select Plans only)

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	
Address			Telephone Number		
City			State	Zip	
Billing Address (If Different)		City		State	Zip
			Birth Date: ____ / ____ / ____		
			Sex: M <input type="checkbox"/> F <input type="checkbox"/>		
			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 M/D/Y	
Spouse						
Dependent						
Dependent						
Dependent						

FOR AGENT USE ONLY Please Print Clearly	
Producer Name American Retired Persons Association	
Street Address P.O.Box 30306	
City	St Zip
Phoenix, AZ 85046	
Producer Phone # 602-992-0600	
Producer Email agent@americanretiredpersons.com	
Producer SS#/TIN# 86-0366009	
Appointed with Security Life? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Producer Signature	

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 above over age 18 are full time students. Yes No
 If not, who is not? _____
 By my signature below, I hereby apply for coverage under Group Dental Insurance Policy Form GH-1112 issued to the Voluntary Group Trust. I also certify I have read the applicable Fraud Notice above.

Applicant Signature	Date
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GH-1112-38060