

Voluntary Dental PPO Hi

Good news about dental benefits for employees of DecisionHR

Dental Plan Choice

Our company understands that today's employees demand choice. That's why we offer a voluntary dental program that allows you to choose between a basic and deluxe plan.

The Hi-Lo Choice provides you with the freedom to choose a dental plan that best fits your individual needs. Compare the cost and benefits of each plan, then determine which plan will work best for you and your family.

Plan Features:

- Freedom to Choose any Dentist, Including Specialists
- PPO Options Available¹
- Fast and Accurate Claims Service
- No Referrals Required

How the Plan Works

This dental plan provides a variety of benefits and allows you and your family to use any dentist or specialist you choose. Benefits are paid after any applicable deductible has been met, up to the annual maximum. Claim payments may be made to you or your dentist, whichever you prefer, unless benefits have been assigned to the provider. To locate a DHA provider, visit the DHA web site at www.dha.com or call customer service at 800.442.7742.

The Choice Is Yours

Freedom Basic provides coverage for some of the more common dental procedures. Freedom Preferred also offers valuable protection, and provides increased benefits over the Freedom Basic plan.

Vision Care Program

Your dental plan includes a valuable vision care program. You may have access to coverage and/or discounts on eye exams (including contact lens exams), eyeglasses, and other prescription eyewear.

IMPORTANT:

You must sign up by the Initial Enrollment Deadline, or forfeit the opportunity until the next plan anniversary date.

¹The MAC plan allows employees to have access to the Dental Health Alliance (DHA[®]) PPO providers and take advantage of their fee discounts. Dentists participating in the DHA[®] networks have agreed to discount their usual fees. Treatment is available from dentists who do not participate in DHA[®], but their fees are subject to a Maximum Allowable Charge (MAC). The allowable amount for non-participating dentists is based on 20% off the 80th percentile of usual and customary. Patients are responsible for fees in excess of the MAC. There can be significant out-of-pocket expenses if a non-participating dentist is chosen.

Plan frequencies, limitations and waiting periods apply.

The insurance policy or policies described in this document are underwritten by Union Security Insurance Company, a subsidiary of Assurant, Inc. Assurant Employee Benefits, a business unit of Assurant, Inc., markets life, disability and dental benefits plans as well as related products and services. In this document, the terms, "we", "us", "our", and the like, refer to each as applicable.

Savings You Can See

Monthly Payroll Deduction

Employee	\$22.98
Employee + Spouse	\$44.12
Employee + Child(ren)	\$57.67
Employee + Family	\$78.80

Freedom Preferred-PPO

Benefit Maximum:	In Network	Out of Network
Per Person, Per Policy Year	\$1,000	\$1,000

Coinsurance Percentage Per Person:

Type I Dental Services	100%	100%
Type II Dental Services	90%	80%
Type III Dental Services	60%	50%

Deductible:

Per Person, Per Policy Year	\$50	\$50
Waived for Type I Services	Yes	Yes

Orthodontia Benefits:

Type IV Deductible	\$0	\$0
Type IV Coinsurance	50%	50%
Lifetime Orthodontia Maximum	\$1,000	\$1,000
<i>Only for dependent children under age 19</i>		

Type I Preventive Dental Services, Including:

- ◆ Oral Evaluations - once in any 6-month period
- ◆ Routine Dental Cleanings - once in any 6-month period
(Frequencies combined with Periodontal Maintenance)
- ◆ Fluoride Treatment - once in any 12-month period
Only for children under age 14
- ◆ Sealants - No more than once per tooth per person, only for permanent molar teeth
Only for children under age 16
- ◆ Space Maintainer
Only for children under age 16
(Includes adjustments within 6 months of installation)
- ◆ Harmful Habit Appliance - once per person
Only for children under age 16
(Not covered if Orthodontic related)
- ◆ Bitewing X-Rays - once in any 12-month period

Type II Basic Dental Services, Including:

- ◆ X-Rays:
 - ◆ Complete series - once in any 60-month period
 - ◆ Panoramic - once in any 60-month period (may also be payable in connection with the removal of impacted teeth)
 - ◆ Other X-Rays (See Certificate of Insurance)
- ◆ New Fillings
- ◆ Replacement Fillings - once in any 24-month period per Filling

- ◆ Simple Extractions, Removal of Exposed Roots, Incision and Drainage
- ◆ Certain Lab Tests, Pain Treatment, Therapeutic Drug Injections

Type III Major Dental Services, Including:

- ◆ Endodontics (includes root canal therapy)
- ◆ Endodontic retreatment (covered after 24 months have passed from initial treatment)
- ◆ Complex Oral Surgery; General Anesthesia and IV Sedation when medically required for such Surgery
- ◆ Minor Gum Disease Treatment: (Minor Periodontics)
 - ◆ Provisional Splinting, Occlusal Adjustments - once in any 12-month period
 - ◆ Scaling and Root Planing - once in any 24-month period
 - ◆ Periodontal Maintenance - once in any 6-month period
(Frequencies combined with Routine Dental Cleanings)
- ◆ Major Gum Disease Treatment: (Major Periodontics)
 - ◆ Gingivectomy, Osseous Surgery, other major periodontic procedures - once in any 36-month period per area
- ◆ Initial Placement, Replacement and Maintenance of Inlays, Onlays, Crowns, Fixed Partial Dentures (Bridges), and Partial and Complete Dentures

Type IV Orthodontic Dental Services

Only for dependent children under age 19

- ◆ Limited Orthodontic Treatment
- ◆ Interceptive Orthodontic Treatment
- ◆ Comprehensive Orthodontic Treatment
- ◆ Minor Treatment to control harmful habits

Waiting Periods for

Certain Services	From Your Effective Date
<i>Repairs, Re-Cementing of Fixed Partial (Bridges), Inlays, Onlays, or Crowns</i>	None
<i>Accidental Non-Chewing Injury</i>	None
<i>All Services under Endodontics (Includes root canal therapy)</i>	6 months
<i>Stainless Steel/Plastic Crowns Only for children under age 16</i>	6 months
<i>Relines, Rebases, Denture Adjustment</i>	6 months
<i>Complex Oral Surgery</i>	12 months
<i>All Services under Minor and Major Periodontics</i>	12 months
<i>Crown/Inlays/Onlays/Labial Veneers</i>	12 months
<i>Dentures (Partial or Complete)</i>	12 months
<i>Fixed Partial Dentures (Bridges)/Diagnostic Casts</i>	12 months
<i>Orthodontia</i>	12 months

Other Policy Provisions

Benefit Adjustments

Benefits will be coordinated with any other dental coverage. Under the Alternative Treatment provision, benefits will be payable for the most economical services or supplies meeting broadly accepted standards of dental care. If the cost of a proposed Dental Treatment Plan exceeds \$300, it should be submitted for an estimate of benefits payable.

Eligibility

Full-time employee, spouse and unmarried dependent children less than age 19 or 25 if a full-time or part-time student, or less than age 25 if living at home and dependent upon the insured for support and maintenance.

Late Entrants

If you elect coverage more than 31 days after your Eligibility Date, your Effective Date will be delayed to the next plan Anniversary Date.

This is a brief description only. It is not a Certificate of Coverage. Please see the Group Policy, which alone determines all rights, benefits, and applicable Limitations and Exclusions. We and the policyholder have the option to cancel the group policy.

Limitations & Exclusions

Benefits are not payable for:

Treatment which is not dentally necessary, does not have uniform professional endorsement or is experimental or investigational in nature; treatment of the temporomandibular joint; treatment related to changing or maintaining vertical dimension, altering or restoring occlusion, bite registration or bite analysis; treatment which does not have a reasonably favorable prognosis; treatment provided primarily for cosmetic purposes; replacement of natural teeth missing on the effective date of insurance; orthodontic treatment, unless such insurance is provided under the list of covered dental services.

Treatment not included in the list of covered dental services; treatment started before the date insurance begins; treatment started before any applicable waiting period has been served; treatment completed after insurance ends; athletic mouthguards; replacement of lost or stolen appliances; myofunctional therapy; infection control; oral hygiene instruction; broken appointments; completion of claim forms; exams required by a third party; travel time; transportation costs; professional advice given on the phone.

Treatment received due to war, riot, assault or felony; treatment for a work-related injury; treatment of an intentionally self-inflicted injury; treatment performed outside of the United States, other than emergency dental treatment; treatment provided by the person's employer or a member of the person's immediate family; treatment for which a charge would not have been made in the absence of insurance; treatment for which the insured does not have to pay; treatment that has not been both delivered to and accepted by the insured.

Group Insurance Enrollment Card

FRAUD STATEMENTS

Please read the following before completing the attached form.

☞ **If you live in the states of Arkansas or Louisiana, the following statement applies to you:**

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.

☞ **If you live in the state of California, the following statement applies to you:**

For your protection California law requires the following to appear on the form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

☞ **If you live in the state of Colorado, the following statement applies to you:**

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 policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder 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.

☞ **If you live in the District of Columbia, the following statement applies to you:**

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.

☞ **If you live in the state of Florida, the following statement applies to you:**

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

☞ **If you live in the state of Kansas, Maryland or Oregon, the following statement applies to you:**

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 may be guilty of insurance fraud.

☞ **If you live in the state of New Jersey, the following statement applies to you:**

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

☞ **If you live in the state of Virginia, the following statement applies to you:**

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 may have violated state law.

☞ **If you live in a state other than mentioned above, the following statement applies to you:**

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 thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

To avoid unnecessary delays, be sure all parts of the Application are completed according to the instructions, and DO NOT SEPARATE the pages.

Vision Discount Services



ACCESS PLAN

Your dental plan includes a vision discount plan through Vision Service Plan (VSP). The vision plan includes discounts on exams (including contact lens exams) and the purchase of eyeglasses, sunglasses and other prescription eyewear when provided by VSP doctors. VSP is available for you and everyone covered on your dental plan!

Services Available from a VSP Doctor

- **Eye Exams** – 20% discount applied to VSP doctor's usual and customary fees for eye exams¹
- **Glasses** – 20% discount applied to VSP doctor's usual and customary fees for complete pairs of prescription glasses and spectacle lens options²
- **Contact Lenses** – 15% discount on VSP network doctor's contact lens exam fee.
- **Laser VisionCareSM** – VSP has contracted with many of the nation's laser surgery facilities and doctors, offering you a discount off PRK and LASIK surgeries, available through contracted laser centers

Other Valuable Features for You

- Immediate savings when using a VSP doctor
- You may use the discounts as often as you wish
- No waiting periods
- No deductibles
- No claim forms to fill out

How to Use VSP

Locate a VSP doctor near you. You may either use our Web-based doctor locator at www.vsp.com, or call VSP at 800.877.7195 to request a doctor listing.

Identify yourself as a VSP member and be prepared to provide the *enrolled member's* social security number when you make your appointment. (The VSP doctor will verify your eligibility and vision plan coverage, and will obtain authorization for services and materials. If you are not currently eligible for services, the VSP doctor is responsible for communicating this to you.)

Your fees are automatically reduced at the time of service – with no claim forms to fill out!

THIS VISION DISCOUNT PLAN IS NOT INSURANCE.

¹Note: Does not apply to contact lens services. See contact lens section for applicable discount.

²Discounts only offered through the VSP doctor who provided an eye exam within the last 12 months.

VSP Member Services Support: 800.877.7195

Visit our Web site at www.vsp.com