

A Dental Insurance Plan For You & Your Family



INDEMNITY PLAN for AK, ID, IL, NJ, VA, VT and WA

Distributed by:



Policy GH-1112-37740-1
Form S11355 (Rev 02-11)

Marketed by:

*Matrix Insurance Marketing, Inc.
1225 S. Weller Street, Suite 320
Seattle, WA 98144
206.521.9451 • 800.929.6123
www.matrixinsurance.com*



No Waiting Periods

Choose Your
Own Dentist

Three Cleanings
Per Year

Covers Major
Dental Services

Optional Vision Coverage

Free Prescription
Drug Card

Fully Insured by
Security Life Insurance
Company of America

This Dental Insurance Plan helps you cover the costs of dental care. Covered dental services include exams, cleanings, fillings and extractions, as well as crowns, bridges and dentures.

This policy pays you for covered dental expenses based upon a percentage of the Reasonable and Customary (R&C) fees for those covered expenses after the \$50 lifetime deductible has been satisfied on Preventive Services and the \$50 combined calendar year deductible has been satisfied on Basic and Major Services. These percentages are: 100% for Preventive Services, 70% for Basic and 10% for Major Services in the 1st year. In the 2nd year of coverage, Basic Services increase to 80% and 50% for Major. In the 3rd year, Basic Services increase to 90%.

Spirit Dental allows you to select your own dentist, and it is affordable for you and your family.

- * Deductibles are to a maximum of 3 Individual deductibles per family.
- * \$50 Preventive Lifetime deductible per person.
- * \$50 combined Basic/Major calendar year deductible per person to a maximum of 3 individual deductibles per family per calendar year.
- * \$1200 calendar year maximum benefit per person.
- * \$2000 calendar year maximum option for 10%.

REASONABLE AND CUSTOMARY - means the usual, customary and regular charges for the area where such expenses are incurred.

NOTICE: 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 Insurance Contract. A full explanation of benefits, exceptions and limitations is contained in the Certificate of Insurance under Policy Form GH-1112-37740-1 issued to the Voluntary Group Trust.

PLAN INFORMATION

ELIGIBLE EXPENSES: Expenses must be incurred while the Policy is in force and the person is covered by the Policy. To become an Eligible Expense, the dental services must be performed by: a licensed Physician performing dental services within the scope of his license; or a licensed dental hygienist acting under the supervision and direction of a Dentist.

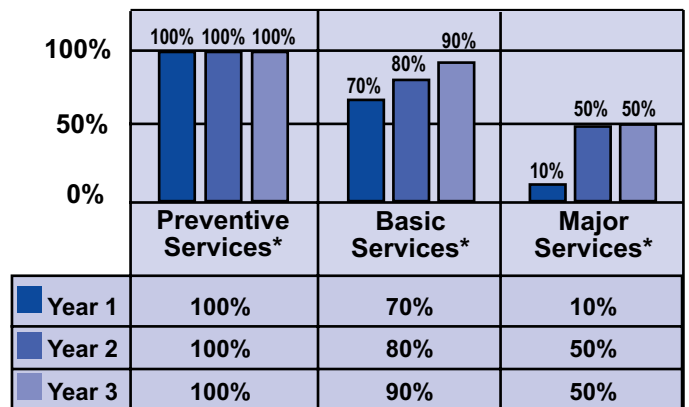
EXPENSES INCURRED: An Eligible Expense is considered incurred on the following dates: for full and partial dentures - on the date the final impression is taken; for fixed bridges, crowns, inlays and onlays - on the date the teeth are first prepared; for root canal therapy - on the date the pulp chamber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

DENTAL EXPENSES NOT COVERED: No benefits will be paid for expenses incurred: 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 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 Temporomandibular Joint Dysfunction (TMJD); 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; 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; charges for infection control, sterilization and waste disposal.

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.

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.

Covered Services



PREVENTIVE*

- two exams per calendar year
- three cleanings per calendar year

BASIC *

- Space maintainers
- one series of bitewing x-rays per year
- Sealants (children to age 16)
- one topical fluoride per year to age 16

MAJOR *

- Simple extractions
- Implants (endosteal only), up to the allowance for the lowest cost covered traditional procedure
- One diagnostic x-ray, full or panoramic in any 3 year period
- Oral surgery
- Endodontic treatment
- Periodontic services
- Restoration services; inlays, onlays and crowns
- Prosthetic services; bridges and dentures
- Basic fillings

GENERAL INFORMATION

ELIGIBILITY: Individuals 18 and over 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.

DEDUCTIBLE AMOUNT: The Deductible is shown in the Coverage Schedule. The Deductible is an amount of covered dental charges incurred by an insured person for which no benefits will be paid.

CALENDAR YEAR MAXIMUM: The maximum amount payable for all Eligible Dental Expenses in any calendar year as shown in the Coverage Schedule. The Calendar Year Maximum will apply to each insured person.

PRETREATMENT REVIEW: If the Course of Treatment will exceed \$300, 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: This Plan will be coordinated with any other group, blanket or franchise plan under which an individual will receive benefits. This helps keep the cost of the Plan reasonable.

TERMINATION OF COVERAGE: Coverage terminates on the earliest of the following dates: the last day of the month in which You cease to be eligible for coverage; the last day of the month in which Your dependent is no longer a dependent, as defined; subject to the Grace Period, the last day of the month for which a premium has been paid by You or on your behalf; or the date the policy ends.

EFFECTIVE DATE: Plan effective dates are always the First of the month. Enrollment cards received by Direct Benefits after the First of the month will become effective on the First of the following month. Incomplete enrollment cards or failure to submit the required initial premium amount may cause an initial delay in Issuance of insurance. Do not cancel any other Insurance or assume You are insured under the Plan until You receive written confirmation from Direct Benefits.

Insured By:

Security Life
INSURANCE COMPANY OF AMERICA

10901 Red Circle Drive, Minnetonka, MN 55343-9137

Indemnity – Choose Your Own Dentist

Send completed form to: Matrix Insurance Marketing, Inc., 1225 S. Weller St., Suite 320, Seattle, WA 98144
 phone 206-521-9451 • fax 206-521-9554 • info@matrixinsurance.com

Premium rates illustrated are guaranteed for initial twelve months and may change annually thereafter.

Area	Applicant Only		Applicant + 1		Applicant + Family	
	Under Age 65 / Age 65 and over		Under Age 65 / Age 65 and over		Under Age 65 / Age 65 and over	
1	31.07	33.32	63.38	68.90	90.81	98.99
2	34.06	36.53	69.98	75.54	100.41	108.53
3	37.43	40.14	77.40	83.01	111.20	119.27
4	41.17	44.16	85.65	91.32	123.20	131.19
5	45.29	48.57	94.72	100.45	136.40	144.31
6	49.78	53.39	104.62	110.41	150.80	158.63
7	54.65	58.61	115.34	121.20	166.40	174.13
8	60.26	64.63	127.72	133.65	184.40	192.02

Rates effective 02/01/11 - 01/01/12

Premiums are determined by area. To determine your monthly premium rate, refer to the Area/State charts on this page. You may choose an optional \$2,000 Benefit plan for a 10% increase to the base rate.

Rate	=	_____
	+	_____
[] Optional \$2,000 benefit (rate x .10)	=	_____
[] Optional Vision	=	_____
[] Optional Credit for Prior Time (CPT) (rate x .35)	=	_____
Monthly Total	=	_____
Application Fee (\$20 if enrolled at www.spiritdental.com)	+ \$35.00	
Total Remittance	=	\$ _____

Payment options include Visa/Mastercard or checking/savings account bankdraft.

AGENT INFORMATION (For agent use only)

Producer Name _____
 Street Address _____
 City _____ State _____ Zip _____
 Phone _____
 SSN/TIN _____
 EMail Address _____
 Insurance License # _____
 Agent Number (if applicable) _____
 Are you currently appointed with
 Security Life Insurance Company? [] YES [] NO
 License Attached? [] YES [] NO
 PRODUCER NAME _____
 PRODUCER SIGNATURE _____
 DATE _____
 GENERAL AGENT _____ Matrix Insurance Marketing, Inc.

AREA (STATE) DEFINITIONS

Alabama	350-355, 359	3	Colorado	803, 808-810	4	Kansas	660-662	2	Montana	590-591	1	Ohio	All Areas	1	Utah	All Areas	1	
All Other		1	All Other		1	All Other		1	599	2	All Areas	Oklahoma	740-743	2	Vermont	201, 220-221	1	
Alaska	995-996	8	Delaware	All Areas	2	Kentucky	All Areas	1	All Other	3	740-743	All Areas	Virginia	All Other	1	All Areas	1	
All Other		6	Dist Columbia	All Areas	6	Louisiana	707-711	2	Nebraska	All Areas	1	Oregon	977	3	West Virginia	222-223	6	
Arizona	856-857, 864	2	Georgia	300-303	2	712	3	2	Nevada	890-891	2	978	1	224-225, 230-232	1	222-223	6	
All Other		1	All Other		1	All Other		1	894-895, 898	6	All Other	2	228-229, 240-244	2	224-225, 230-232	1		
Arkansas	All Areas	1	Hawaii	All Other	1	Massachusetts	All Areas	5	All Other	4	Pennsylvania	170-178, 182-187	2	233-237	5	228-229, 240-244	2	
California	900-905	7	All Areas		3	Michigan	480-483, 490-491	2	New Jersey	All Areas	4	190-192	3	All Other	4	233-237	5	
906-914	6	All Areas	1	Idaho	606-608	3	488-489	3	All Areas	4	New Mexico	All Other	1	Washington	982-984	All Other	4	
915-916	8	All Other	1	Illinois	600-605	2	All Other	1	881	2	Rhode Island	029	3	990-992	3	982-984	4	
917-918	4	600-605	2	919-927, 930-934	606-608	3	Minnesota	553-558, 564, 566	2	All Other	1	993	6	All Other	5	990-992	3	
919-927, 930-934	6	606-608	3	939	All Other	1	All Other	1	882	5	All Other	2	993	6	All Other	5		
939	6	All Other	1	943-948	4	463-464	2	390-392	2	881	2	South Carolina	All Areas	1	255-257	4	All Other	5
943-948	4	463-464	2	956-958	3	473	3	390-392	2	286	3	All Areas	1	262-265	3	255-257	4	
956-958	3	473	3	949, 961	6	All Other	1	287-289	2	287-289	2	Tennessee	373-374	2	All Other	2	262-265	3
949, 961	6	All Other	1	959	4	All Other	1	All Other	1	All Other	1	All Other	1	All Other	2	All Other	2	
959	4	All Other	1	All Other	5	Missouri	640-641, 644-649	2	North Dakota	580-581	2	Texas	751-753	3	Wisconsin	All Areas	1	
All Other	5	All Areas	1	All Other	1	All Other		1	All Other	1	754	4	All Areas	1	Wyoming	All Areas	1	
											756-757, 776-777	1	All Areas	1				
											All Other	2						

Optional Spirit Vision Insurance Plan



Freedom to Choose Your Own Eye Care Provider

Services Offered:

Lifetime-Per Person Deductible of \$50.00 on Lenses and Frames

**Maximum
Covered Expense**

Examination\$50.00
(once every calendar year with \$10 copay)

A routine, complete eye examination, refraction, and prescription for eyeglasses. Contact lens examinations require additional fees. If indicated, your doctor may recommend additional procedures, which are the responsibility of the member.

Frames (once every 24 months)\$65.00

Lenses (once every 12 months)

Single\$40.00
Bifocal\$60.00
Trifocal\$70.00
No line bifocal or progressive power
OR Lenticular\$100.00

Contact Lenses (in lieu of lenses and frames)\$100.00

Coverage for:

- Exams
- Frames
- Lenses
- Contact Lenses

Monthly Premium

	Under age 65	Age 65 & over
Insured only	\$7.80	\$9.36
Insured & 1 (child or spouse)	\$14.90	\$17.88
Insured & 2 or more	\$19.97	\$23.96

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 \$65.00 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.

Note: Visit any provider. Vision is available only as a rider to the Spirit Dental plan (not stand-alone). The vision rider is optional to purchase, but cannot be terminated separately from dental.



**For more information,
call: Matrix Insurance
Marketing, Inc.
at 206-521-9451**



Please send completed form to: **Matrix Insurance Marketing, Inc.**
1225 S. Weller Street, Suite 320
Seattle, WA 98144
phone: 206.521.9451 • fax: 206-521-9554
info@matrixinsurance.com

DENTAL APPLICATION

Insured By Security Life Insurance Company of America - Minnetonka, Minnesota

		/ /	M []	
		Mo Day Yr	F []	
Email Address	Last Name	First	Initial	Birthdate
Home Address				Sex
City, State, Zip		Telephone:		Effective Date
Billing Address (if different than the above)				Marital Status
				[] Married [] Single

LIST DEPENDENTS TO BE COVERED (list spouse first)			Sex	Birthdate				Sex	Birthdate
Last Name (if different)	First Name	Initial	M F	Mo. Day Yr	Last Name (if different)	First Name	Initial	M F	Mo. Day Yr
2.	Spouse				5.				
3.	Child				6.				
4.					7.				

Does Spouse have a dental plan? Yes [] No [] With whom? _____ If answer is "Yes", are dependents enrolled under spouse's plan? Yes [] No [] Do you claim a tax exemption for all eligible dependents listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, who is not? _____ All dependent children listed above over Age 18 are full time students: <input type="checkbox"/> Yes <input type="checkbox"/> No If no, who is not? _____	I am enrolling for coverage on: <input type="checkbox"/> Myself Only <input type="checkbox"/> Myself + 1 <input type="checkbox"/> Myself + Family Coverage Elections: <input type="checkbox"/> \$1,200 Annual Maximum <input type="checkbox"/> Indemnity <input type="checkbox"/> \$2,000 Annual Maximum <input type="checkbox"/> DHA-Premier PPO <input type="checkbox"/> Credit for Prior Time (CPT) <input type="checkbox"/> Vision Option
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BY MY SIGNATURE, I HEREBY APPLY FOR COVERAGE UNDER GROUP DENTAL INSURANCE POLICY FORM GH-1112 ISSUED TO THE VOLUNTARY GROUP TRUST.

California Law prohibits an HIV Test from being required or used by health insurance companies as a condition of obtaining health insurance coverage & for other regulators. I also certify I have read the applicable Fraud Notice on the reverse side of this form.

Applicant's Signature GHA-1112	Agent Name (if applicable)	Date
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PAYMENT OPTIONS – \$35 enrollment fee (\$20 if enrolled at www.spiritdental.com)

Monthly Bank If choosing to pay monthly Bank, you must complete and sign the Authorization Agreement form and submit it along with one months premium payable to Security Life Insurance Company of America/SLICA and your completed Dental Application.

Monthly Credit Card If choosing to pay by credit card, you must complete and sign the Authorization Agreement form below.

AUTHORIZATION AGREEMENT:

I hereby authorize Security Life Insurance Company of America/Meritain Health to initiate debit entries to my banking or credit card account. This authorization shall remain in full force until company has received advance written notification from me to terminate. 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 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 of Financial Institution _____

or Checking Account (include voided check) Account Number: _____
 Savings Account (include deposit slip) Account Number: _____
 Visa Master Card Card # _____ Expiration Date ____/____/____

Name: _____
 Signature: _____ Date: _____

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

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

Tennessee/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.

TAKEOVER CREDIT BENEFITS

If you were previously covered under a group dental plan you may be eligible for credit for the time you were covered under that plan. The length of time you were covered under your prior plan will be applied to the graded benefit features of this plan which means you will enter the plan at a higher level of benefit for coverage categories that grade up over time. To enjoy this feature you must provide an evidence of coverage letter from your prior carrier. This letter must include a termination date of the prior plan that is no more than 30 days prior to the date we receive your application for coverage under the Spirit Dental plan. Takeover benefits are available for a 35% rate increase to the base rate.

FREE Prescription Drug Card

Spirit Dental and Vision is proud to offer you and your family/friends a **FREE DISCOUNT DRUG CARD**. Simply print the free card below and receive savings of up to 75 percent at over 50,000 pharmacies across the country (savings average around 30 percent). This card is especially helpful if you are uninsured or underinsured. However, even if you have insurance, you can still use this card to get a discount on non-covered drugs. All prescriptions processed through the program are completely **confidential** (no name required on card)!

This program also includes discounts on Eyeglasses, Hearing, Nutritional Supplements, Diabetic Supplies, Dental, and more. You can print as many cards as you need. Please feel free to forward this **FREE** Prescription Drug Card to your friends and family. **This card is pre-activated and can be used immediately!**

Rx Prescription Drug Card

Compliments of:

NAME: _____

RxMBR ID: Customer's Ten (10) Digit Phone Number
OR Initials & Last 4 Digits of Phone Number

RxGRP: NWDBENEDV **RxBIN:** 610709 **RxPCN:** 7777

PROGRAM: UNA RX CARD – UNITED NETWORKS OF AMERICA

NOTE: This card is being provided to you at NO COST. There are no forms to fill out. Simply take this card into a participating pharmacy (see back) with your Rx to qualify for discounts on medications. You also have access to other value added programs listed on back. Each family member must have his/her own card. This card has been pre-activated for immediate use! To obtain information and to print additional cards, visit www.spiritdental.com.



Powered by:




Customer Service (CSR)
877.321.6755

Pharmacy Helpline
800.248.1062

THIS PROGRAM IS NOT INSURANCE
THIS PROGRAM IS A POINT OF SALE DISCOUNT PLAN

ADDITIONAL SAVINGS



\$25.00 Prescription Eyeglasses
www.25dollareyeglasses.com



Teeth Whitening-Save up to 70%
www.prosmileusa.com



Diabetic Supplies-Save up to 50%
www.diabeticsavingsplan.com



Lasik Surgery-Save 40-50%
Call 1-888-733-6695



Hearing Aids-Save up to 50%
www.ushearingplan.com

PARTICIPATING PHARMACIES:



































* This program is not insurance and is not affiliated with Security Life Insurance Company.



NEW APPLICATION CHECKLIST

To expedite processing please confirm that the following is submitted.

- Completed Application
- Signed Application
- Premium payment (payable to Security Life Insurance Company of America/SLICA) along with the \$35 one-time application fee (\$20 if enrolled at www.spiritdental.com)
- Completed and Signed Agent Information section when applicable
- Certificate of creditable coverage if requesting Takeover Benefits

After all of the information listed above is completed and signed send all original forms to:

Matrix Insurance Marketing, Inc.
1225 S. Weller Street, Suite 320
Seattle, WA 98144
206-521-9451 • 800-929-6123
fax: 206-521-9554
info@matrixinsurance.com

Submission Date:

New Applications should be postmarked no later than the end of the month to be effective by the first of the following month.

*All Spirit One-Life Dental plans come with our **10-day Customer Satisfaction Guarantee**.*

You have 10 days after your plan becomes effective to cancel your plan if you are not satisfied for any reason. Any premium paid (minus the enrollment fee) will be fully refunded provided no covered services have been rendered.

If services have been provided, you may still cancel your policy, however, the premium paid will not be eligible for reimbursement.