

Fortman Insurance Services

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Managing Risks. Protecting Assets.

www.fortmanins.com

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TO: INDIVIDUALS and FAMILIES

SUBJECT: PRIMESTAR CLASSIC DENTAL PLANS for INDIVIDUALS and FAMILIES

Hello, thank you for allowing our agency the opportunity to show you information on dental insurance!
Presented below are the PrimeStar Personal plans for your review. **These plans do not require you to stay in any network of dentist; you can go to any dentist that you choose!**

PRIME STAR Personal is a plan in which there are increased benefits the longer you have the policy. The Preventive Services are covered at 100% with no waiting period, but there is a \$50 deductible (one per lifetime per insured). As you will see on the Basic and Major Services, there are no waiting periods, but the coverage is very low at the start of the plan, and coverage increases in the second year of the policy and then you reach full benefits in year three of the plan. **The main thing with this plan is that there is coverage for Orthodontia, if the kids would need braces in the future.** After a 24 month waiting period, there will be 50% coverage up to a lifetime max of \$1000 for each child.

Optional Vision coverage can be added to the dental for a low as \$6 per month, see page 6 for further details.
Please review the attached brochure for waiting periods and coverage. If you have any questions, please let us know.

****Rates effective on plans that become effective from November 1, 2011 to April 1, 2012****

Elite Level of Coverage		Premier Level of Coverage		65 Years of Age and Older	
Applicant Only	\$30.00 / mo.	Applicant Only	\$26.00 / mo.	Elite – Applicant Only	\$34.00 /mo
Applicant & Spouse	\$63.00	Applicant & Spouse	\$53.00	Elite – Applicant & Spouse	\$71.00
Applicant & Child(ren)	\$69.00	Applicant & Child(ren)	\$62.00	Premier – Applicant Only	\$28.00
Applicant & Family	\$106.00	Applicant & Family	\$94.00	Premier – Applicant & Spouse	\$60.00



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PERSONAL Dental Insurance Plans

Underwritten by Security Life Insurance Company of America, 10901 Red Circle Drive, Minnetonka, Minnesota, 55343

- No Enrollment Fee
- Optional Vision Coverage
- Includes Coverage for All Ages
- Freedom to Choose Any Dentist
- Up to \$2,000 Annual Maximum
- No Waiting Period for Most Services

Dental Benefits

	Elite	Premier	Select
Class A - Preventive Services			
Initial & Periodic Exams (2 per year), Cleanings (2 per year)			
Fluoride Treatments (to age 16), Sealants (no age limitation)			
Benefit Year One	100%	100%	75%
Benefit Year Two	100%	100%	85%
Benefit Year Three and Each Benefit Year Thereafter	100%	100%	100%
Deductible—Lifetime per Insured	\$50	\$50	\$50
Class B - Basic Services			
X-Rays, Fillings, Simple Extractions			
Benefit Year One	35%	35%	25%
Benefit Year Two	65%	50%	35%
Benefit Year Three and Each Benefit Year Thereafter	80%	65%	50%
Deductible—Each Calendar Year per Insured**	\$50/Yr	\$50/Yr	\$50/Yr
Class C - Major Services			
Oral Surgery, Endodontics, Periodontics, Crowns, Bridges, Dentures			
Benefit Year One	15%	10%	10%
Benefit Year Two	50%	25%	25%
Benefit Year Three and Each Benefit Year Thereafter	50%	50%	50%
Deductible—Each Calendar Year per Insured**	\$50/Yr	\$50/Yr	\$50/Yr
Class D - Orthodontic Services			
Straightening of Teeth (for children under age 19)			
Benefit Year One	Not Available	0%	Not Available
Benefit Year Two	Under This Plan	0%	Under This Plan
Benefit Year Three and Each Benefit Year Thereafter	This Plan	50%	This Plan
Calendar Year Maximums*			
Calendar Year Maximum for Classes A, B and C Combined	\$1,000	\$1,000	\$1,000
Calendar Year Maximum for Class C – Major Services	\$500	\$500	\$500
Calendar Year Maximum for Class D	-	\$500	-
Lifetime Maximum Per Child for Class D	-	\$1,000	-

Optional Vision Benefits Rider

	Elite	Premier	Select
Class A – Vision Exams – 1 per year			
Benefit – (Waiting Period: None)	100%	85%	85%
Class B – Lenses and Frames – 1 pair every 2 years			
Benefit – (Waiting Period: 15 Months)	50%	50%	50%
Class C – Contact Lenses – 1 pair every 2 years (in lieu of frames and lenses)			
Benefit – (Waiting Period: 15 Months)	50%	50%	50%
Plan Details—Classes A, B and C			
Calendar Year Deductible	\$50/Yr	\$50/Yr	\$50/Yr
Calendar Year Maximum	\$200/Yr	\$150/Yr	\$150/Yr

CALENDAR YEAR MAXIMUM INCREASE OPTION*

You may increase the Calendar Year Maximum benefit, per individual, for an additional monthly fee

Option 1—Increase Classes A, B & C to \$1,500 with Class C Major Services limited to \$750

Option 2—Increase Classes A, B & C to \$2,000 with Class C Major Services limited to \$1,000

**DEDUCTIBLE: Class B & C Deductible is combined for each calendar year. A maximum of 3 individual deductibles per family shall apply.

WAITING PERIODS:
Class A, B & C – None,
Class D Orthodontics – 24 months

- Vision rider is not a standalone benefit.
- State Exceptions: Premier Plan is not available in South Dakota. Optional Vision Benefits are not available in Maryland or South Dakota.
- The 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 percentages shown for covered dental expenses based upon the Reasonable and Customary (R&C) fees for those covered expenses. Reasonable and Customary means the usual, customary and regular charges for the area where such expenses are incurred.

DENTAL EXCLUSIONS AND LIMITATIONS

- Charges in excess of those considered Reasonable and Customary
- Cosmetic procedures
- The replacement of dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function
- Implants and for replacement of lost or stolen appliances, replacement of retainers, athletic mouthguards, precision or semi-precision attachments, denture duplication
- 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.
- Overdentures and associated procedures
- Oral hygiene instructions, and for: plaque control, completion of a claim form, acid etch, broken appointments, prescription or take-home fluoride, or diagnostic photographs
- Services not completed by the end of the month in which coverage ends unless continuation of coverage has been requested and accepted by Us
- Procedures that are begun, but not completed
- Services and treatment provided without charge, or for which there would be no charge in the absence of insurance
- 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
- 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
- The treatment of cleft palate and anodontia
- Services or supplies payable under any medical expense plan
- Orthodontia, unless included within the Coverage Schedule
- Services rendered prior to the date the Insured is covered under the Policy
- The diagnosis or treatment of Temporomandibular Joint Dysfunction (TMJD)
- Hospital services
- 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

VISION EXCLUSIONS AND LIMITATIONS

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:

- 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
- Special procedures, such as orthoptics, vision training and subnormal vision aids
- Plano or prescription sunglasses or other special purpose vision aids
- Medical or surgical treatment of the eyes including hospital expenses
- Replacement of lost or broken lenses and/or frames
- Duplicate glasses or lenses or frames
- Services or materials not listed as an Eligible Expense

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 Contract. A full explanation of benefits, exceptions and limitations is contained in the Certificate of Insurance under Group Policy Form GH-1112. A specimen copy is available upon request.

Some provisions may vary by state. This 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.

3 WAYS TO ENROLL:

Online

Enrollment is available online by visiting our website at www.starsdental.com/quote. Online enrollment requires an agent authorization number (AAN). This eight-digit number can be obtained from your agent or by calling 866-847-1120.

FAX

For your convenience we accept enrollment by fax. Complete the enrollment form and fax to our administrative team (See full instructions on the enrollment form).

Mail

Complete the enrollment form and mail to our office (See full instructions on the enrollment form).

IMPORTANT INFORMATION

ELIGIBILITY

Individuals, 18 years of age or older, plus their eligible dependents (spouse and unmarried children from birth to age 26). This is subject to individual state regulations.

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.

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 alternate treatment will produce a professionally satisfactory result; then the maximum We will allow will be the charges for the less expensive treatment.

COORDINATION OF BENEFITS

This Plan will be coordinated with any other group, blanket or franchise plan under which an Individual will receive benefits.

For more information contact:

**Security Life Insurance Company of America, Minnetonka, MN
PrimeStar Personal Enrollment Form**

Plan Selection: Elite Premier Select
 Vision Option

I apply for coverage on: Applicant Only Applicant and Spouse
 Applicant and Child(ren) Applicant and Family

Optional Calendar Year Maximum Increase Selection \$1,500 \$2,000

APPLICANT INFORMATION (PLEASE PRINT CLEARLY)

Last Name		First Name		Initial		Birth Date / /	
Address				Telephone Number		Sex: M <input type="checkbox"/> F <input type="checkbox"/>	
City				State		Zip	
Billing Address (If Different)		City		State		Zip	
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
Spouse					/ /
Dependent					/ /
Dependent					/ /
Dependent					/ /
Dependent					/ /

Does Spouse have a dental plan: Yes No With Whom? _____

If answer is "Yes", are dependents enrolled under spouses plan? Yes No

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.

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

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/ 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.

IMPORTANT INFORMATION

Effective Date – The effective date is the first of the month following the day in which the application is received in the Service Center Office.

Identification Card and Certificate of Insurance - 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.

By my signature below, I hereby apply for coverage under Group Dental Insurance Policy GH-1112-38060 issued to the Voluntary Group Trust. I also certify I have read the applicable Fraud Notice above.

California Law prohibits an HIV Test from being required or used by health insurance companies as a condition of obtaining health insurance coverage.

Applicant Signature _____ Date _____

Please refer to the reverse side for payment options and agent information

PRIMESTAR PERSONAL PREMIUM RATE CALCULATION AND AUTHORIZATION AGREEMENT

The following sections must be completed and signed by the applicant and agent

CALCULATE YOUR RATES:

1. Locate the first three digits of your zip code on the **Zip Code Area Chart** found on the **Premium Rate Table**. Using the corresponding area number, determine the applicable monthly premium, 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

Authorization To Convert Your Check To An Electronic Funds Transfer Debit – By sending your check to us, you authorize **Security Life Insurance Company of America** to convert the check into an electronic funds transfer. Please be aware that your bank account may be debited as soon as the same day we receive your payment.

Monthly Rate (found on the Premium Rate Table)	Vision Add-on (found on the Premium Rate Table)	Optional Calendar Year Maximum Add-on \$1,500 Additional Cost \$6.00 \$2,000 Additional Cost \$9.00	Sub Total:	Multiply by 2,3 or 6 depending upon mode of payment selected above	Total Remittance
\$	\$	\$	\$	X	\$

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

AUTHORIZATION AGREEMENT: (When paying by ACH or Credit Card please complete the section below)

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.

Account Holder's Name **Date** **Account Holder's Signature**

FOR AGENT USE ONLY – Please Print Clearly

Producer Name		Producer Phone #		
Street Address		City	St	Zip
Producer Email		Producer SS#/TIN#		
Appointed with Security Life? <input type="checkbox"/> Yes <input type="checkbox"/> No		Producer Signature		

For your convenience there are three ways to enroll in the PrimeStar Personal Dental Plan.

Please choose one of the following:

- ONLINE** - Visit www.StarsDental.com/quote and follow the step by step Instructions
Agent Authorization Number (Required for Online purchases) (AAN) _____
- FAX** - the application to 518-348-7728
(You must choose Credit Card or ACH payment options)
- MAIL** - the application along with initial payment to:
PrimeStar Personal Dental
P.O. Box 1064
Schenectady, NY 12301

FOR COMPANY USE ONLY **Effective Date:** ____/____/____ **Plan Code:** _____

PRIMESTAR PERSONAL DENTAL – PREMIUM RATE TABLE

For effective dates April 1, 2011 through October 1, 2011

FOR ALL STATES EXCEPT FLORIDA, MAINE, MARYLAND, AND SOUTH DAKOTA

(Please request separate rate sheet for the above states)

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

RATE CHART			Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
UNDER AGE 65	ELITE	Applicant Only	\$ 30.00	\$ 33.00	\$ 36.00	\$ 40.00	\$ 44.00	\$ 48.00	\$ 53.00	\$ 58.00
		Applicant+Spouse	\$ 63.00	\$ 69.00	\$ 76.00	\$ 84.00	\$ 92.00	\$ 101.00	\$ 111.00	\$ 122.00
		Applicant+ Child(ren)	\$ 69.00	\$ 76.00	\$ 83.00	\$ 91.00	\$ 100.00	\$ 110.00	\$ 121.00	\$ 134.00
		Applicant + Family	\$ 106.00	\$ 116.00	\$ 128.00	\$ 141.00	\$ 155.00	\$ 170.00	\$ 187.00	\$ 206.00
	PREMIER	Applicant Only	\$ 26.00	\$ 28.00	\$ 31.00	\$ 34.00	\$ 38.00	\$ 41.00	\$ 45.00	\$ 50.00
		Applicant+Spouse	\$ 53.00	\$ 58.00	\$ 64.00	\$ 70.00	\$ 77.00	\$ 85.00	\$ 93.00	\$ 103.00
		Applicant+ Child(ren)	\$ 62.00	\$ 68.00	\$ 75.00	\$ 83.00	\$ 91.00	\$ 100.00	\$ 110.00	\$ 121.00
		Applicant + Family	\$ 94.00	\$ 103.00	\$ 113.00	\$ 124.00	\$ 137.00	\$ 150.00	\$ 165.00	\$ 182.00
	SELECT	Applicant Only	\$ 24.00	\$ 26.00	\$ 29.00	\$ 32.00	\$ 35.00	\$ 39.00	\$ 42.00	\$ 47.00
		Applicant+Spouse	\$ 46.00	\$ 50.00	\$ 55.00	\$ 61.00	\$ 67.00	\$ 73.00	\$ 80.00	\$ 89.00
		Applicant+ Child(ren)	\$ 47.00	\$ 52.00	\$ 57.00	\$ 63.00	\$ 69.00	\$ 76.00	\$ 83.00	\$ 92.00
		Applicant + Family	\$ 76.00	\$ 84.00	\$ 92.00	\$ 101.00	\$ 111.00	\$ 122.00	\$ 134.00	\$ 148.00
65 AND OVER	ELITE	Applicant Only	\$ 34.00	\$ 37.00	\$ 41.00	\$ 45.00	\$ 50.00	\$ 55.00	\$ 60.00	\$ 66.00
		Applicant+Spouse	\$ 71.00	\$ 77.00	\$ 85.00	\$ 94.00	\$ 103.00	\$ 113.00	\$ 124.00	\$ 137.00
	PREMIER	Applicant Only	\$ 28.00	\$ 31.00	\$ 34.00	\$ 37.00	\$ 41.00	\$ 45.00	\$ 50.00	\$ 55.00
		Applicant+Spouse	\$ 60.00	\$ 66.00	\$ 72.00	\$ 79.00	\$ 87.00	\$ 96.00	\$ 105.00	\$ 116.00
	SELECT	Applicant Only	\$ 25.00	\$ 27.00	\$ 30.00	\$ 33.00	\$ 36.00	\$ 40.00	\$ 44.00	\$ 48.00
		Applicant+Spouse	\$ 53.00	\$ 58.00	\$ 64.00	\$ 70.00	\$ 77.00	\$ 85.00	\$ 93.00	\$ 103.00

Optional Vision Rates for Under Age 65						
Elite Plan	Applicant Only	\$ 6.00		Premier & Select Plans	Applicant Only	\$ 5.00
	Applicant+Spouse	\$ 13.00			Applicant+Spouse	\$ 10.00
	Applicant+ Child(ren)	\$ 13.00			Applicant+ Child(ren)	\$ 10.00
	Applicant + Family	\$ 17.00			Applicant + Family	\$ 13.00
Optional Vision Rates for Age 65 and Over						
Elite Plan	Applicant Only	\$ 6.00		Premier & Select Plans	Applicant Only	\$ 5.00
	Applicant+Spouse	\$ 12.00			Applicant+Spouse	\$ 10.00

PRIMESTAR PERSONAL ZIP CODE AREA CHART

State & Zip	Area	State & Zip	Area	State & Zip	Area	State & Zip	Area	State & Zip	Area	State & Zip	Area
Alabama		California		Iowa	1	Missouri		North Dakota		Texas	
350-355	3	959	4	Kansas		640-641	2	580-581	2	776-777	1
359	3	961	6	660-662	2	644-649	2	All Others	1	All Others	2
All Others	1	All Others	5	All Others	1	All Others	1	Ohio	1	Utah	1
Alaska		Colorado		Kentucky	1	Montana		Oklahoma		Virginia	
995-996	8	803	4	Louisiana		590-591	1	740-743	2	201	5
All Others	6	808-810	4	707-711	2	599	2	All Others	1	220-221	5
Arizona		All Others	1	712	3	All Others	3	Oregon		222-223	6
856-857	2	Delaware	2	All Others	1	Nebraska	1	977	3	224-225	1
864	2	Dist of Columbia	6	Massachusetts	5	Nevada		978	1	228-229	2
All Others	1	Georgia		Michigan		890-891	2	All Others	2	230-232	1
Arkansas	1	300-303	2	480-483	2	894-895	6	Pennsylvania		233-237	5
California		307, 311	2	488-489	3	898	6	170-178	2	240-244	2
900-905	7	All Others	1	490-491	2	All Others	4	182-187	2	All Others	4
906-914	6	Hawaii	3	All Others	1	New Jersey	4	190-192	3	Washington	
915-916	8	Idaho	1	Minnesota		New Mexico		All Others	1	982-984	4
917-918	4	Illinois		553-558	2	881	2	Rhode Island	3	990-992	3
919-927	6	600-605	2	564	2	882	5	South Carolina	1	993	6
930-934	6	606-608	3	566	2	All Others	1	Tennessee		All Others	5
939	6	All Others	1	All Others	1	North Carolina		373-374	2	West Virginia	
943-948	4	Indiana		Mississippi		277	2	All Others	1	255-257	4
949	6	463-464	2	390-392	2	286	3	Texas		262-265	3
956-958	3	473	3	All Others	1	287-289	2	751-753	3	All Others	2
		All Others	1			All Others	1	754	4	Wisconsin	1
								756-757	1	Wyoming	1