

## The *Plus* in Dental Choice

In a joint effort with Careington International Corporation we are pleased to provide the following discount products at no additional cost to you. The Vision, Lasik and Hearing products and services are discount products and are yours at no extra cost. These products and services **are not insurance**.



Members will save off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network. Members are eligible for discounts on exams, eyeglasses and contact lenses from more than providers nationwide including independent optometrists, ophthalmologists opticians, and optical retailers like Lens Crafters®, Sears Optical® Target Optical®, JC Penney® Optical, and most Pearle Vision® locations.



- You will receive discounts on LASIK that are available at locations nationwide. All in-network providers will extend discount services of both standard and promotional prices.
- Lasik Plus providers offers a free LASIK exam.



- Save on diagnostic services, including hearing exams and significant discounts on the price of hearing aid(s) at provider locations nationwide.
- 1 year of free batteries (80 cell per hearing aid).

**Lowest Price Guarantee\***: If you should find a lower price at another local provider Hear PO will gladly beat that price by 5%.

*\*Competitor coupon required for verification of price and model. Limited to manufacturers offered through the HearPO program. Local Provider quotes only will be matched.*

### Limitations on Optional Services

Optional Services are services that are more expensive than the treatment customarily provided under accepted dental practice standards. Optional Services also include the use of specialized techniques instead of standard procedures. For example, an Optional Service would be using a crown where a filling could restore the tooth or an inlay instead of a restoration. If an Insured receives Optional Services, benefits under the Policy will be based on the lower cost of the customary service or standard procedure instead of the higher cost of the Optional Service. The Insured will be responsible for the difference between the higher cost of the Optional Service and the lower of the customary service or standard procedure.

### Exclusions

Claims will not be paid under the Policy for:

(1) Any loss resulting from war, declared or undeclared; (2) Any intentionally self-inflicted injury; (3) Any loss resulting from an Insured involvement in a felonious occupation or activity; (4) Any expense for which payment is provided under Medicare; (5) Any Experimental or Investigational procedure or treatment; (6) Any expense incurred for diagnosis or treatment of temporomandibular joint disorder (TMJ), unless benefits are otherwise required to be provided in Your state; (7) Prescribed drugs, medication or pain killers; (8) Charges in excess of Reasonable and Customary Charges; (9) Treatment of injuries or illness covered by workers' compensation or employers' liability laws; services received without cost from any federal, state or local agency, unless this exclusion is prohibited by law; (10) Cosmetic surgery or procedures for purely cosmetic reasons, or services for congenital (hereditary) or developmental malformations. Such malformations include, but are not limited to cleft palate, upper and lower jaw malformations, enamel hypoplasia (lack of development), fluorosis (a type of disorder of the teeth) and anodontia (congenitally missing teeth); (11) Treatment to restore tooth structure lost from wear, erosion or abrasion; treatment to rebuild or maintain chewing surfaces due to teeth out of alignment or occlusion; or treatment to stabilize teeth. For example: equilibration, periodontal splinting, occlusal adjustment; (12) Charges by any hospital or other surgical or treatment facility and any additional fees charged by the Dentist for treatment in any such facility; (13) Charges for anesthesia, other than by a licensed Dentist for administering general anesthesia in connection with covered oral surgery services; (14) Extraoral grafts (grafting of tissues from outside the mouth to oral tissues); (15) Treatment by someone other than a Dentist or a person who by law may work under a Dentist's direct supervision; (16) For treatment rendered by a person who ordinarily resides in the Insured persons household or who is related to the Insured by blood, marriage or legal adoption.

Underwritten By:  
Philadelphia American Life Insurance Company  
P.O. Box 4884 . Houston, TX 77210-4884

# Dental Choice *Plus*

## HYBRID DENTAL INSURANCE



A unique “hybrid” dental insurance plan combining traditional dental insurance with network provider’s discounts.

A new breed of dental plans that cover the services you want at a price you can afford.



POLICY FORM D-0220.PAL

## Three Digit Resident Zip Code Areas

| State             |      | State           |      | State            |      | State                 |      |
|-------------------|------|-----------------|------|------------------|------|-----------------------|------|
| Zip               | Area | Zip             | Area | Zip              | Area | Zip                   | Area |
| <b>Alabama</b>    |      | <b>Florida</b>  |      | <b>Indiana</b>   |      | <b>Mississippi</b>    |      |
| All               | 3    | 320-322         | 4    | 460-466          | 6    | 386-391               | 2    |
| <b>Arizona</b>    |      |                 |      |                  |      |                       |      |
| All               | 4    | 323             | 3    | 467-479          | 5    | 392                   | 3    |
|                   |      | 324-328         | 4    | <b>Iowa</b>      |      | 393                   | 2    |
| <b>Arkansas</b>   |      |                 |      |                  |      |                       |      |
| All               | 6    | 329             | 5    | All              | 6    | 394-395               | 4    |
|                   |      | 330-331         | 6    | <b>Kansas</b>    |      | 396-397               | 3    |
| <b>California</b> |      |                 |      |                  |      |                       |      |
| 900               | 9    | 332             | 7    | 660              | 4    | <b>Missouri</b>       |      |
| 901-928           |      | 333-334         | 6    | 661-662          | 5    | 630-633               | 4    |
| 930-937           | 7    | 335-337         | 4    | 664-679          | 4    | 634-651               | 3    |
| 938               | 8    | 338-344         | 5    | <b>Kentucky</b>  |      | 652                   | 4    |
| 939               | 9    | 346-349         | 4    | All              | 3    | 653-658               | 3    |
|                   |      |                 |      | <b>Louisiana</b> |      |                       |      |
| 940               | 8    | <b>Georgia</b>  |      |                  |      | <b>Nebraska</b>       |      |
| 941               | 9    | 300-310         | 4    | 700-701          | 5    | All                   | 3    |
| 942-948           | 8    | 311             | 5    | 703-708          | 3    | <b>Nevada</b>         |      |
| 961               | 9    | 312             | 4    | 710-711          | 4    | 889-890               | 5    |
| 949-956           | 7    | 313-319         | 5    | 712-714          | 3    | 891                   | 5    |
| 957               | 8    | 399             | 4    | <b>Michigan</b>  |      | 893                   | 7    |
| 958               | 7    |                 |      | 480-483          | 5    | 894-896               | 9    |
| 959               | 7    | <b>Illinois</b> |      | 484-485          | 4    | 897                   | 9    |
| 960               | 7    | 600             | 6    | 485              | 4    | 898                   | 7    |
| 961               | 9    | 601-604         | 5    | 486-491          | 8    | <b>New Mexico</b>     |      |
| <b>Colorado</b>   |      | 605             | 4    | 486-491          | 8    | All                   | 6    |
| All               | 6    | 606-608         | 5    | 492-496          | 10   | <b>North Carolina</b> |      |
|                   |      | 609-628         | 3    | 497-498          | 8    | All                   | 10   |
|                   |      | 629             | 3    | 499              | 8    |                       |      |

| State               |      | State                 |      | State        |      | State                |      |
|---------------------|------|-----------------------|------|--------------|------|----------------------|------|
| Zip                 | Area | Zip                   | Area | Zip          | Area | Zip                  | Area |
| <b>Ohio</b>         |      | <b>Pennsylvania</b>   |      | <b>Texas</b> |      | <b>Texas</b>         |      |
| 430-434             | 3    | 182                   | 3    | 763          | 6    | 797                  | 10   |
| 435                 | 4    | 183-185               | 4    | 764          | 4    | 798-799              | 3    |
| 436-439             | 3    | 186                   | 3    | 765          | 3    | 885                  | 3    |
| 440-441             | 4    | 187-189               | 4    | 766          | 5    | <b>Utah</b>          |      |
| 442                 | 3    | 190-192               | 6    | 767          | 3    | 840-843              | 7    |
| 443-444             | 2    | 193                   | 4    | 768          | 5    | 844-847              | 8    |
| 445-453             | 3    | 194-196               | 5    | 769          | 4    | <b>Virginia</b>      |      |
| 454                 | 4    |                       |      |              |      |                      |      |
| 455-459             | 3    | <b>South Carolina</b> |      | 770          | 6    | 201                  | 6    |
|                     |      | 290                   | 5    | 772          | 6    | 220-222              | 5    |
| <b>Oklahoma</b>     |      | 291-292               | 6    | 773-774      | 5    | 223                  | 6    |
| All                 | 3    | 293                   | 5    | 775          | 7    | 224-236              | 3    |
| <b>Pennsylvania</b> |      | 294                   | 6    | 776-778      | 4    | 237-238              | 4    |
| 150-151             | 4    | 295-299               | 7    | 779-784      | 3    | 239-246              | 3    |
| 152-154             | 3    | <b>Tennessee</b>      |      | 785-787      | 4    | <b>West Virginia</b> |      |
| 155-156             | 2    | 370                   | 2    | 788          | 5    | All                  | 6    |
| 157                 | 3    | 371-380               | 3    | 789          | 4    | <b>Wisconsin</b>     |      |
| 158                 | 2    | 381-385               | 2    | 790          | 5    | 530-535              | 8    |
| 159-166             | 3    | <b>Texas</b>          |      | 791          | 4    | 537                  | 9    |
| 167                 | 2    | 733                   | 4    | 792          | 5    | 538                  | 8    |
| 168-177             | 3    | 750-753               | 5    | 793          | 3    | 539                  | 8    |
| 178                 | 4    | 754-758               | 3    | 794          | 4    | 540-549              | 8    |
| 179                 | 3    | 759                   | 5    | 795          | 6    | <b>Wyoming</b>       |      |
| 180-181             | 4    | 760-762               | 4    | 796          | 5    | All                  | 8    |

## Advantages of Dental Choice Plus



- Take advantage of network provider's discount pricing at over 169,000 access points across the United States (To find a provider go to [www.careington.com/co/pal](http://www.careington.com/co/pal))
- No waiting periods on Diagnostic & Preventative services
- Diagnostic & Preventative paid at 100% when using a network provider
- No waiting periods on Major service. You will receive pre-negotiated prices when using a network service provider
- Freedom of choice. Unlike many plans that will not pay anything if you go outside their network, Dental Choice Plus will pay the non-network provider at the same rate as if they were in network. You will only be responsible for any non-network charges that are in excess of the pre-negotiated network fees schedule.

### Dental Choice Plus Benefits

| Reimbursement Method In/Out  |       |          | Standard Plan Pays**<br>Yr. 1 / Yr. 2 / Yr. 3+ | Enhanced Plan Pays**<br>Yr. 1 / Yr. 2 / Yr. 3+ |
|--|-------|----------|--|--|
| Diagnostic & Preventative  |       | No Wait  | 100% / 100% / 100%                             | 100% / 100% / 100%                             |
| Basic (Filings & Simple Extraction)  | Basic | 6 months | 50% / 65% / 80%                                | 50% / 65% / 80%                                |
| Endodontic   | Major | No Wait  | 0%* / 25% / 50%                                | 0%* / 25% / 50%                                |
| Periodontics   | Major | No Wait  | 0%* / 25% / 50%                                | 0%* / 25% / 50%                                |
| Oral Surgery   | Major | No Wait  | 0%* / 25% / 50%                                | 0%* / 25% / 50%                                |
| Restorations   | Major | No Wait  | 0%* / 25% / 50%                                | 0%* / 25% / 50%                                |
| Orthodontics   | Major | No Wait  | 0%* / 25% / 50%                                | 0%* / 25% / 50%                                |
| Prosthodontics   | Major | No Wait  | 0%* / 25% / 50%                                | 0%* / 25% / 50%                                |
| Co-Pay (Per Person, Per Visit)<br>No more than 3 per person per calendar year  |       |          | \$25 Thru age 64<br>\$40 over age 65           | \$25 Thru age 64<br>\$40 over age 65           |
| Insurance Calendar Year Maximum per person per calendar year   |       |          | \$1,500  | \$2,000  |
| Orthodontic and Prosthodontics Lifetime Maximum<br>(\$1,000 Lifetime Max, Limited to \$350 per Calendar Yr. per each benefit listed) |       |          | \$1,000  | \$1,000  |

Routine oral exams are limited to 1 per 6 months, bitewing X-rays limited to 1 per calendar year, full mouth X-rays (Panoramic Film or full Series) must be no less than 36 months apart, fluoride for dependent children under 19 is limited to 1 per calendar year and periodontal maintenance procedure are to be no less than 6 months apart. Please refer to your policy for other benefit limitations.

\* Insured pays only the discounted pre-negotiated network provider rate .

\*\*Annual coinsurance amounts are based on policy years.

| Standard (\$1,500 Annual Benefit) Price Is Based On Resident Zip Code Area—Child Only Rates Not Available |       |       |       |       |       |       |       |       |       |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Area  | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
| Individual  | 17.30 | 18.40 | 19.50 | 20.70 | 22.00 | 23.40 | 24.90 | 26.40 | 28.00 |
| Individual +Spouse  | 31.40 | 33.40 | 35.50 | 37.70 | 40.10 | 42.60 | 45.30 | 48.20 | 51.20 |
| Individual + Child(ren)   | 32.30 | 34.30 | 36.50 | 38.70 | 41.20 | 43.80 | 46.50 | 49.50 | 52.60 |
| Family  | 47.50 | 50.60 | 53.80 | 57.10 | 60.80 | 64.60 | 68.70 | 73.00 | 77.70 |
| Enhanced (\$2,000 Annual Benefit) Price Is Based On Resident Zip Code Area—Child Only Rates Not Available |       |       |       |       |       |       |       |       |       |
| Area  | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
| Individual  | 19.40 | 20.60 | 21.90 | 23.20 | 24.70 | 26.20 | 27.90 | 29.60 | 31.50 |
| Individual +Spouse  | 35.40 | 37.70 | 40.00 | 42.50 | 45.20 | 48.10 | 51.10 | 54.30 | 57.80 |
| Individual + Child(ren)   | 36.30 | 38.60 | 41.10 | 43.60 | 46.40 | 49.30 | 52.40 | 55.70 | 59.30 |
| Family  | 53.60 | 57.00 | 60.60 | 64.40 | 68.50 | 72.90 | 77.50 | 82.40 | 87.60 |

\$25 Application Fee For Individual Applications. Application Fees are waived for list bill business with 3 or more employees.