

PrimeStar[®] Platinum

Senior Dental Insurance Plans

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

★ 3 Cleanings Per Year

★ 100% Preventive Coverage

★ Freedom to Choose Any Dentist

★ Up to \$2,000 Annual Maximum

Choose the plan that is right for you.

Plan I - Waiting Period

Class A - Preventive Services
*Initial & Periodic Exams (2 per year),
Cleanings (3 per year)*

Benefit Level.....100%
Deductible per Insured.....None
Waiting Period.....None

Class B - Basic Services
Fillings, X-Rays, Simple Extractions

Benefit Level.....80%
Deductible per Insured.....\$50/Year*
Waiting Period.....6 Months

Class C - Major Services
*Endodontics, Oral Surgery, Periodontics, Crowns,
Bridges, Dentures*

Benefit Level.....50%
Deductible per Insured.....\$50/Year*
Waiting Period.....15 Months

Calendar Year Maximum for
Classes A, B and C Combined.....\$1000 or \$2000
Class C (Major Services) \$500 or \$1000

* Class B & C Deductible is combined for each
calendar year.
Waiting Period Plan Not Available in South Dakota

Plan II - Graded Benefit

Class A - Preventive Services
*Initial & Periodic Exams (2 per year),
Cleanings (3 per year)*

Benefit Level Year One.....100%
Benefit Level Year Two.....100%
Benefit Level Year Three & Each Thereafter..100%
Deductible per Insured.....\$50/Year*
Waiting Period..... None

Class B - Basic Services
Fillings, X-Rays, Simple Extractions

Benefit Level Year One.....35%
Benefit Level Year Two.....50%
Benefit Level Year Three & Each Thereafter.... 65%
Deductible per Insured..... \$50/Year*
Waiting Period.....None

Class C - Major Services
*Endodontics, Oral Surgery, Periodontics, Crowns,
Bridges, Dentures*

Benefit Level Year One.....10%
Benefit Level Year Two.....25%
Benefit Level Year Three & Each Thereafter.... 50%
Deductible per Insured.....\$50/Year*
Waiting Period.....None

Calendar Year Maximum for
Classes A, B and C Combined.....\$1000 or \$2000
Class C (Major Services) \$500 or \$1000

* Class A, B & C Deductible is combined for each
calendar year.

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

Free Hearing Aid Benefit



As an added value feature for purchasing the PrimeStar Platinum Senior Dental Plan, you and your family members will be eligible for valuable hearing aid benefits from the EPIC Hearing Service Plan. PrimeStar Platinum Senior Dental members

can realize savings from 25 - 50% off for major brand hearing instruments. In addition, EPIC has a battery program in which they will ship the batteries directly to your home. The cost savings is greater than 40% from standard retail store pricing. To learn more about this valuable benefit visit www.epichearing.com/SLI. The EPIC Hearing Service Plan is not insurance but EPIC will coordinate any Managed Medicare or Insurance supplemental programs to help reduce your out-of-pocket costs.

Marketed by:

LeClair[™]

CONNECTING THE INSURANCE WORLD



Important Information

ELIGIBILITY

Individuals, 60 years of age or older, plus their eligible dependent spouse. This is subject to State requirements.

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.

REASONABLE AND CUSTOMARY

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 or sealants
- 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 and
- Charges for infection control, sterilization, and waste disposal.

Three Ways to Enroll Online

Enrollment is available online by visiting our website at www.starsdental.com.

Online enrollment requires an agent authorization number (AAN). This 8-digit number can be obtained from your agent or by calling 877-LeClair (532-5247).

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).

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.

PrimeStar Platinum Senior Enrollment Form

Plan Selection

- Plan I - Waiting Period Plan
- Plan II - Graded Benefit Plan

Calendar Year
Maximum Choice

- \$1,000
- \$2,000

I apply for coverage on:

- Applicant Only
- Applicant and Spouse

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 | | | | | / / |

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

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 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-1112-38860 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 PLATINUM SENIOR 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) | 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 Platinum Dental Plan.
Please choose one of the following:**

ONLINE - Visit www.starsdental.com/platinum and follow the step by step instructions
Agent Authorization Number (Required for Online purchases) (AAN) _____

FAX - the application to 651-739-3265 (You must choose Credit Card or ACH payment options)

MAIL - the application along with initial payment to:
LeClair Insurance Marketing
6701 Upper Afton road
St. Paul, MN 55125

FOR COMPANY USE ONLY

Effective Date: ____/____/____ **Plan Code:** _____

**PRIMESTAR PLATINUM SENIOR DENTAL PLANS
PREMIUM RATE TABLE**

FOR EFFECTIVE DATES APRIL 1, 2010 THROUGH NOVEMBER 1, 2010

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

| | | | | | | | | | |
|----------------------------------|-----------------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Waiting Period Plan 1 | \$1,000 Maximum | Area 1 | Area 2 | Area 3 | Area 4 | Area 5 | Area 6 | Area 7 | Area 8 |
| | Applicant Only | \$ 44.75 | \$ 48.75 | \$ 53.75 | \$ 59.25 | \$ 65.25 | \$ 71.50 | \$ 78.50 | \$ 86.50 |
| | Applicant and Spouse | \$ 89.00 | \$ 97.75 | \$ 107.25 | \$ 118.25 | \$ 130.00 | \$ 142.75 | \$ 157.00 | \$ 173.00 |
| | \$2,000 Maximum | Area 1 | Area 2 | Area 3 | Area 4 | Area 5 | Area 6 | Area 7 | Area 8 |
| | Applicant Only | \$ 49.50 | \$ 54.50 | \$ 60.00 | \$ 65.75 | \$ 72.50 | \$ 79.50 | \$ 87.25 | \$ 96.25 |
| | Applicant and Spouse | \$ 99.25 | \$ 109.00 | \$ 119.75 | \$ 131.50 | \$ 144.75 | \$ 159.25 | \$ 174.75 | \$ 192.75 |
| Graded Benefit Plan 2 | \$1,000 Maximum | Area 1 | Area 2 | Area 3 | Area 4 | Area 5 | Area 6 | Area 7 | Area 8 |
| | Applicant Only | \$ 35.25 | \$ 38.75 | \$ 42.50 | \$ 46.75 | \$ 51.50 | \$ 56.50 | \$ 62.25 | \$ 68.50 |
| | Applicant and Spouse | \$ 70.75 | \$ 77.50 | \$ 85.00 | \$ 93.75 | \$ 103.00 | \$ 113.25 | \$ 124.25 | \$ 137.00 |
| | \$2,000 Maximum | Area 1 | Area 2 | Area 3 | Area 4 | Area 5 | Area 6 | Area 7 | Area 8 |
| | Applicant Only | \$ 40.00 | \$ 43.75 | \$ 48.25 | \$ 53.00 | \$ 58.25 | \$ 64.00 | \$ 70.25 | \$ 77.50 |
| | Applicant and Spouse | \$ 80.00 | \$ 87.75 | \$ 96.25 | \$ 106.00 | \$ 116.50 | \$ 128.00 | \$ 140.75 | \$ 155.00 |

SEE SEPARATE RATE SHEETS FOR MARYLAND AND SOUTH DAKOTA

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