

A Dental Insurance Plan For You & Your Family

SPIRIT  DENTAL[®]

*No networks or waiting periods for
individuals, seniors, and groups of two or more.*

Distributed by:



Plan Coordinator:

*Direct Benefits, Inc.
325 Cedar Street, Suite 800
Saint Paul, MN 55101
651.649.3503 • 800.620.5010
www.directbenefits.com
www.spiritdental.com*



No Waiting Periods

Choose Your
Own Dentist

Covers Major And
Orthodontia
Dental Services

Pays Reasonable
And Customary Fees

Optional Vision Coverage

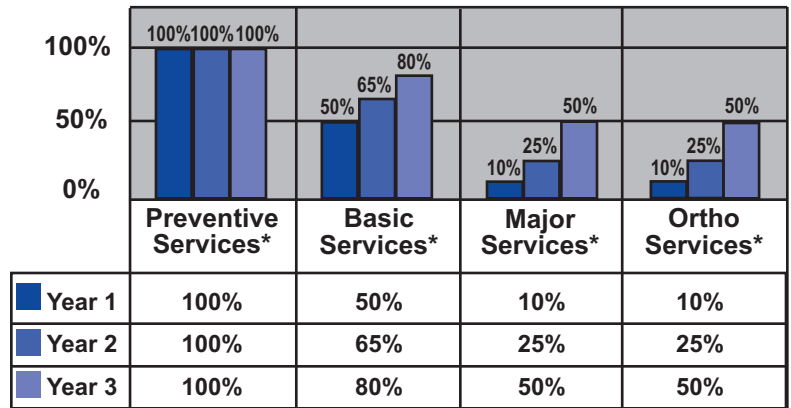
Fully Insured by
Security Life Insurance
Company of America

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 Plan reimburses you for covered dental expenses based upon a percentage of the Reasonable and Customary (R&C) fees for those covered expenses after the *\$100 lifetime deductible has been satisfied. These percentages are: 100% for Preventive Services, 50% for Basic and 10% for Major and Ortho Services in the 1st year. In the 2nd year of coverage, Basic Services increase to 65%, and the Major and Ortho Services increase to 25%. In the 3rd year, Basic Services increase to 80% and Major and Ortho Services increase to 50% of the R&C Rate.

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

Covered Services



* \$100 Lifetime Deductible PER PERSON.
 * \$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.

- | | | |
|--|---|---|
| <p>PREVENTIVE*</p> <ul style="list-style-type: none"> -- two exams per year -- two cleanings per year <p>BASIC *</p> <ul style="list-style-type: none"> -- Space maintainers -- one series of bitewing x-rays per year -- Sealants (children to age 16) -- one topical fluoride per year to age 16 | <p>MAJOR *</p> <ul style="list-style-type: none"> -- 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 | <p>ORTHODONTIA *</p> <ul style="list-style-type: none"> -- Orthodontic care for the proper alignment of teeth is provided only to dependent children who are under 19 when treatment is received -- Coverage is 10% 1st year, 25% 2nd year and 50% 3rd year with a \$1000 lifetime maximum per child |
|--|---|---|

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.

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

policy: GH-1112-37740-1
 (Rev 12/07)
 Form: S-11096

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

	To 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:**

**Direct Benefits, Inc.
at 800-620-5010**

Send completed form to: *Direct Benefits, Inc., 325 Cedar St., Suite 800, St. Paul, MN 55101*
phone 651-649-3503 • fax 651-649-3502

Premium rates illustrated are guaranteed for six months from effective date, and may increase on a semi-annual basis.

Area	Applicant Only Under Age 65 / Age 65 and over	Applicant + 1 Under Age 65 / Age 65 and over	Applicant + Family Under Age 65 / Age 65 and over
1	\$26.50 / \$28.43	\$58.40 / \$56.25	\$84.96 / \$79.88
2	\$29.05 / \$31.17	\$64.03 / \$61.67	\$93.15 / \$87.58
3	\$31.93 / \$34.25	\$70.36 / \$67.77	\$102.36 / \$96.24
4	\$35.12 / \$37.68	\$77.40 / \$74.54	\$112.60 / \$105.86
5	\$38.63 / \$41.44	\$85.14 / \$82.00	\$123.86 / \$116.45
6	\$42.46 / \$45.55	\$93.59 / \$90.13	\$136.14 / \$128.00
7	\$46.61 / \$50.01	\$102.73 / \$98.94	\$149.45 / \$140.51
8	\$51.40 / \$55.14	\$113.29 / \$109.10	\$164.81 / \$154.95

Rates effective 03/09 - 02/10

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) = _____

Monthly Total = _____

[] Optional Vision = _____

Application Fee + \$30.00 (\$10 if enrolled at www.spiritdental.com)

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 _____

E-Mail 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 _____

AREA (STATE) DEFINITIONS

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



Please send completed form to: **Direct Benefits, Inc.**
325 Cedar Street, Suite 800
Saint Paul, MN 55101
phone: 651.649.3503 • fax: 651-649-3502

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

		/ / Mo Day Yr	M [] F []	For Company Use Only
Email Address	Last Name	First	Initial	Birthdate
Home Address				Sex
City, State, Zip		Telephone:		Effective Date
Billing Address (if different than the above)				Plan Code
				Waiver
				CPT

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 applying 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"/> \$2,000 Annual Maximum <input type="checkbox"/> Vision Option
--	--

Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim, or any application containing any false, incomplete, or misleading information is guilty of a crime. I hereby apply for coverage under group policy series GH-1112 and its state-specific versions and riders.

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 contained within the brochure.

Applicant's Signature GHA-1112	Agent Name (if applicable)	Date
-----------------------------------	----------------------------	------

PAYMENT OPTIONS

- Monthly Bank** If choosing to pay monthly Bank, you must complete and sign the Authorization Agreement form and submit it along with two (2) months premium, a \$30 enrollment fee (\$10 if enrolled at www.spiritdental.com) 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 to initiate 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

Arkansas: 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 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.

Louisiana: Any person who knowingly presents a false or fraudulent claim for payment of lose or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to a fine and confinement in prison.

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 to and civil penalties.

Tennessee: 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.

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.



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 \$30 one-time application fee (\$10 if enrolled at www.spiritdental.com)
- Completed and Signed Agent Information section when applicable

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

Direct Benefits, Inc.
325 Cedar Street, Suite 800
Saint Paul, MN 55101
651-649-3503 • 800-620-5010
fax: 651-649-3502

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.