

# CORE and MORE Ancillary Benefits Program For Employees

## Dental

**Service Type I  
Preventive & Diagnostic Services:**

Routine Exams  
Bitewing X-Rays  
Routine Cleaning  
Emergency Palliative Treatment

**Plan Benefit:**

80% of Charges

**Waiting Period:**

None

**Service Type II  
Basic Services:**

Fillings  
Crown and Bridge Repair  
Oral Surgery

**Plan Benefit:**

Scheduled Payment

**Waiting Period:**

None

**Service Type III  
Major Services:**

Periodontics (treatment of gums)  
Endodontics (root canal and pulpal therapy)

**Plan Benefit:**

Scheduled Payment

**Waiting Period:**

12 Months

**\$50 Plan Year Deductible for all services combined**  
**\$500 Plan Year Benefit Maximum for all services combined**

## Plus

**Term Life**

- \$5,000 employee Life benefit
- \$5,000 matching Accidental Death benefit
- Benefits reduce 50% at age 70

**Short-Term Disability (STD)**

- Up to 13 weeks' coverage if disabled
- 50% of base pay to \$125 per week
- 14-day waiting period for benefits
- Benefits reduce 50% at age 70

**Weekly Package Rates:** Employer pays all \$4.50/\$3.00\* Voluntary \$7.00/\$4.50\*

\*Where STD is not available because of statutory coverage.

# CORE and MORE Ancillary Plans

## Summary of Exclusions & Limitations under the Dental Plan:

- procedures begun before insured is covered;
- elective or cosmetic treatment;
- correction of congenital malformations;
- procedures involving vertical dimension, correction of attrition or abrasion, occlusion, splinting, or bite analysis;
- services in any way related to TMJ or myofascial pain;
- orthognathic surgery;
- prescribed drugs, analgesics, or anesthetics;
- instruction for diet, plaque control, and oral hygiene;
- acts of war (declared or undeclared);
- implants or their removal and other customized services or attachments;
- cast restorations and crowns for healthy teeth that can be restored by other means;
- treatment of malignancies, cysts, and neoplasms;
- orthodontic treatment;
- charges for forms or missed appointments;
- treatment that is unnecessary, experimental, or does not offer a favorable prognosis;
- services by an immediate family member or the insured's employer;
- any procedure, service or supply covered under another group plan or coverage required by law;
- charges in excess of usual and customary fee levels based on the 90th percentile of the Ingenix MDR tables;
- any procedure, service or supply for the treatment of work-related injuries or sickness;
- any procedure, service or supply which the insured is not legally obligated to pay; and
- any procedure begun after coverage ends.

Many procedures covered under the plan have waiting periods and limitations on how often the plan will pay for them within a certain time frame. The plan will pay only for the procedures specified.

## Summary of Exclusions & Limitations under the Term Life & Short-Term Disability Plans:

Term Life benefits are not payable during the first two years for suicide or attempted suicide.

Additionally, the following are not covered under the Accidental Death and Short-Term Disability benefits.

- suicide or attempted suicide or any intentionally self-inflicted injuries, while sane or insane;
- acts of war (declared or undeclared);
- insured's commission of a felony;
- insured operating, riding in, or descending from any aircraft, other than while a fare-paying passenger on a licensed, commercial, non-military aircraft;
- voluntarily taking poison, gas, drugs, or chemicals not prescribed by a physician;
- release of nuclear energy;
- participation in a riot or an illegal occupation;
- Short-Term Disability benefits are not paid for an injury or sickness related to the insured's work; and
- Accidental Death benefits are not paid for death resulting from sickness of any kind.

The Short-Term Disability benefit is not available to persons who work in California, Hawaii, New Jersey, New York, Rhode Island and Puerto Rico due to statutory coverage. In these states (and Puerto Rico), the employer is required to provide a disability benefit.

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The Dental and Term Life/Short-Term Disability Plans are underwritten by Stonebridge Life Insurance Company, Rutland, VT.

This gives a brief description of important features of the benefit plans. Every effort has been made to ensure its accuracy; however, it is not a contract. The contractual terms and conditions of coverage are set forth in the group policies. In the event of a discrepancy, the policies would be the determining factor. The exclusions and limitations described herein apply to the residents of most states; however, state laws do vary. Stonebridge Life Insurance Company reserves the right to change the premiums it charges for its plans.