

ValuMed Ancillary Benefits Program

Dental

Service Type I

Preventive & Diagnostic Services:

- Routine Exams
- Bitewing X-Rays
- Routine Cleaning
- Emergency Palliative Treatment
- Sealants (for children)
- Fluoride Treatments (for children)
- Space Maintainers (for children)

Plan Benefit:

80% of Charges

Waiting Period:

None

Service Type II

Basic Services:

- Fillings
- Crown and Bridge Repair
- Denture Repair
- Oral Surgery

Plan Benefit:

60% of Charges

Waiting Period:

3 Months

Service Type III

Major Services:

- Periodontics (treatment of gums)
- Endodontics (root canal and pulpal therapy)
- Crowns and Bridges
- Dentures

Plan Benefit:

50% of Charges

Waiting Period:

12 Months

Weekly Rates Employee \$ 4.45 Employee and Family \$12.75

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

Term Life and Short-Term Disability (STD)

Term Life:

- \$10,000 employee Life benefit
- \$10,000 matching Accidental Death benefit
- \$2,500 Life only for eligible dependents (\$500 through 6 months old)
- Benefits reduce 50% at age 70 for employee
- Spouse coverage ends at age 70

Short-Term Disability (Employee Only):

- Up to 26 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 Rates: Employee \$4.25/\$.75* Employee and Family \$4.45/\$.95*

*Where STD is not available because of statutory coverage.

ValuMed Ancillary Plans

Summary of Exclusions & Limitations under the Dental Plan:

- procedures begun or appliance installed before covered persons are covered;
- elective or cosmetic treatment;
- correction of congenital malformations;
- replacement of lost or stolen appliances;
- initial placement of prosthesis or fixed bridge;
- replacement of serviceable bridges;
- replacement of serviceable dentures less than 5 years old;
- replacement of crowns, inlays, and onlays less than 7 years old;
- 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);
- charges for 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 covered person'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 or any prosthetic dental appliance finally installed more than 30 days 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:

- suicide or attempted suicide or any intentionally self-inflicted injuries, while sane or insane;
- acts of war (declared or undeclared);
- covered person's commission of a felony;
- covered person 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 covered person'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.

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 benefit plans.