



# AlwaysCare<sup>SM</sup>

*Flexible Dental & Vision Benefits*

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|                                      |                                    |
|--------------------------------------|------------------------------------|
| <b>Prepared for:</b>                 | <b>Marketed by Group U.S. Inc.</b> |
| <b>Agency:</b>                       | <b>Call (800) 476-8787</b>         |
| <b>Agent Name:</b>                   | <b>State:</b>                      |
| <b>Effective Date:</b>               | <b>Zip:</b>                        |
| <b>Number of Eligible Employees:</b> | <b>SIC Code:</b>                   |
|                                      | <b>Industry/Group:</b>             |

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## About the Company

AlwaysCare Benefits, Inc. (a Starmount Life Insurance company) is an independent, privately-owned and operated business in operation since 1983. We provide insurance and benefits to groups with as few as two employees to thousands of employees. Our primary function is to exceed your expectations and our Associates are empowered to do so. While our systems and people enable us to handle very large accounts, our entrepreneurial mentality ensures groups of all sizes will experience AlwaysCare's personal, customized approach. Further, our plan flexibility and Member tools have made us a leader in providing consumer-driven dental and vision solutions.

We pride ourselves on being an industry-leading, single source for your dental and vision benefits. By choosing AlwaysCare, you place your dental and vision programs with one administration operation that will handle all critical aspects of your benefits including: billing, renewals, customer service and claims. Plan Administrators and Members can make one phone call to address any issues or questions.

*Here are just a few more reasons why you should choose AlwaysCare:*

## Outstanding Customer Service

- Professionally-staffed customer service with extended hours from 7:30 a.m. to 8:30 p.m. Monday-Friday and 9 a.m. to 3 p.m. on Saturday (CST).
- Our service statistics exceed the industry average:
  - We answer calls, on average, within 24 seconds.
  - We abandon less than 2% of our calls.
  - We resolve 95% of issues during the first call.
- An interactive voice response system is available 24/7 for benefit and eligibility information.
- Claims are processed within 4 business days of receipt with a 98%+ accuracy rate.
- We are highly skilled in the area of "takeover" business and offer an extremely smooth business transition process.

## Plan Flexibility and Innovation

AlwaysCare provides employers the flexibility to build the dental and vision plan that fits both their budget and benefit needs. This includes annual and lifetime deductibles for dental offerings, voluntary or employer sponsored plans, the capacity to offer two plan options and more! We are also a leader in product innovation, offering our dental Carryover Benefit Rider, and our national vision LASIK discount program.

"AlwaysCare Benefits is one of our top partners. They work hard to make our lives easy through outstanding customer service and attention to detail. They are always there when we need them."

Agent, Louisiana

## Contact AlwaysCare:

[www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com)  
☎ 1-888-729-5433, ext. 2013

MARKETED BY **Group U.S., Inc.**  
7-C Terrace Way  
Greensboro, NC 27403-3666  
<http://www.groupus.com>  
Phone: (336) 294-4440  
FAX: (336) 547-9400  
Toll-Free: (800) GROUP-US



Interactive website, [www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com), offers online tools for Members and Administrators:

| Plan Members  | Plan Administrators   |
|---|---|
| <ul style="list-style-type: none"> <li>• <u>Utilize our dental cost estimator to plan dental expenditures – view real data for your area!</u></li> <li>• Print and request ID cards</li> <li>• View benefit summaries</li> <li>• View certificates of coverage</li> <li>• Access forms and documents</li> <li>• Modify personal information</li> <li>• View claims</li> </ul> | <ul style="list-style-type: none"> <li>• Print and request ID cards</li> <li>• View plan designs</li> <li>• View certificates of coverage and policies</li> <li>• Access forms and documents</li> <li>• Add or edit contact information</li> <li>• Manage employee information</li> <li>• Add or delete employees</li> <li>• View billing and payment history</li> <li>• Download bills in Excel or PDF format</li> </ul> |

### Freedom of Choice

Employees have the freedom to choose any provider or take advantage of discounts AlwaysCare has negotiated on their behalf with the thousands of providers in our nationwide dental and vision networks. Our networks are substantial:

- Over 70,000 participating dental provider locations nationally.
- 22,000 participating vision provider locations nationally.

Plus, for our dental plans, we now offer a list of thousands of “certified” providers who have been independently reviewed and found to have proper credentials, appropriate utilization patterns, and are subject to ongoing utilization monitoring and re-credentialing. The certified providers appear after the list of participating providers when you run a search on our provider locator. This combination of participating and certified providers takes your dental program to a new level of comprehensive care! Our provider search engines are available 24/7 at [www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com)

### Financial Strength

Underwritten by: National Guardian Life Insurance Company, Madison, WI  
 Administered by: AlwaysCare Benefits, Inc. (a Starmount Life Insurance company)  
 National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life.

Since 1910, National Guardian has been one of America’s most successful, independent mutual life insurance companies. National Guardian is a leader in providing financial security, trust, value, and convenience and is committed to providing exceptional customer service and innovative products to meet the changing needs of Americans. You can be confident in your choice of an organization whose pledge to its policyholders remains, “Caring today about your financial tomorrow.” National Guardian Life is rated A- (“Excellent”) by A.M. Best (2006), independent insurance analysts, and A- (“Recommended”) by Weiss.

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**ALWAYS DENTAL Benefit Highlights**

**Waiting Periods:** No Waiting Periods for Preventive (Class A) or Basic (Class B). 12 Month waiting period for Major (Class C) subject to takeover policy (waived for all on prior carrier bill).

**Carryover Benefit applies.** See Carryover brochure for details.

**ALWAYS DENTAL Options (may select one dental plan)**

| Cost Advantage D100 (100/80/50)  | Economy D102 (100/80)  |
|--|--|
| <b>Deductible:</b> \$50 per year. Maximum 3 per family. Applies to Basic (Class B) and Major (Class C) services.<br><br><b>Benefit Maximums:</b> \$1,000 per benefit year (Class A, B, and C services).  | <b>Deductible:</b> \$50 per year. Maximum 3 per family. Applies to Basic (Class B) services.<br><br><b>Benefit Maximums:</b> \$1,000 per benefit year (Class A and B services).  |
| <b>Preventive Services (Class A):</b> <ul style="list-style-type: none"> <li>• Routine exams (1/6 months)</li> <li>• Prophylaxis (1/6 months)</li> <li>• Bitewing x-rays (max 4 films) (1/12 months)</li> <li>• Fluoride treatment for children to age 16 (1/12 months)</li> <li>• Sealants for children to age 16 (permanent molars 1/36 months)</li> <li>• Space maintainers for children to age 16 (1/24 months)</li> </ul> | <b>Preventive Services (Class A):</b> <ul style="list-style-type: none"> <li>• Routine exams (1/6 months)</li> <li>• Prophylaxis (1/6 months)</li> <li>• Bitewing x-rays (max 4 films) (1/12 months)</li> <li>• Fluoride treatment for children to age 16 (1/12 months)</li> <li>• Sealants for children to age 16 (permanent molars 1/36 months)</li> <li>• Space maintainers for children to age 16 (1/24 months)</li> </ul> |
| <b>Basic Services (Class B):</b> <ul style="list-style-type: none"> <li>• Full mouth / panoramic x-rays (1/24 months)</li> <li>• Emergency treatment</li> <li>• Simple restorative services (Fillings)</li> <li>• Simple extractions</li> </ul>  | <b>Basic Services (Class B):</b> <ul style="list-style-type: none"> <li>• Full mouth / panoramic x-rays (1/24 months)</li> <li>• Emergency treatment</li> <li>• Simple restorative services (Fillings)</li> <li>• Simple extractions</li> </ul>  |
| <b>Major Services (Class C):</b> <ul style="list-style-type: none"> <li>• Periodontics (Gum Treatment)</li> <li>• Endodontics (Root Canals)</li> <li>• Inlays and Onlays</li> <li>• Crowns, Bridges, Dentures and Endosteal Implants</li> <li>• Oral surgery (extractions and impacted teeth) &amp; Anesthesia (subject to review)</li> <li>• Repair of Crown, Denture, or Bridge</li> </ul>                                   | <b>Major Services (Class C):</b><br><br>Class C Services not covered   |

**Plan Rates\* & Benefit Options (2 – 9 Eligible Employees)**

| Industry Level      | Cost Advantage D100 |          |          | Economy D102 |         |         |
|---------------------|---------------------|----------|----------|--------------|---------|---------|
|                     | Group 1             | Group 2  | Group 3  | Group 1      | Group 2 | Group 3 |
| Employee Only       | \$26.70             | \$29.68  | \$31.16  | \$15.98      | \$17.76 | \$18.64 |
| Employee Spouse     | \$53.40             | \$59.34  | \$62.30  | \$31.96      | \$35.52 | \$37.28 |
| Employee Child(ren) | \$57.82             | \$64.24  | \$67.46  | \$43.72      | \$48.58 | \$51.02 |
| Employee Family     | \$90.28             | \$100.32 | \$105.34 | \$64.82      | \$72.04 | \$75.64 |

\*To determine rates see Industry Listing on Page 2.

| Benefit Options                |   |                    |
|--------------------------------|---|--------------------|
| Benefit                        | Change                                    | Multiply Rates By: |
| UCR (Cost D100 & Economy D102) | From 80 <sup>th</sup> to 90 <sup>th</sup> | 1.02               |
| Calendar/Plan Year Maximum     | From \$1,000 to \$750                     | 0.96               |
|                                | From \$1,000 to \$1,200                   | 1.013              |
| Deductible                     | \$100 Lifetime (Applies to B & C)         | 1.06               |

**Underwriting Guidelines**

1. Participation Requirement: 75% of eligible employees must enroll.
2. Rates apply for takeover and virgin accounts.
3. Orthodontics is not an option for 2-9.
4. The monthly administration fee for all 2-9 groups is \$5.00.
5. Excluded Industries: Firms in Chapter 11 bankruptcy and dental offices.
6. Contact home office for rates for the following SIC codes: Education/Teachers (8200-8299) and Legal Firms (8100-8199).

This brochure is a brief overview of the AlwaysDental<sup>SM</sup> plan. It does not list all benefits, nor does it list all exclusions and limitations. For more complete information, please refer to the Certificate, or the employer's Master Policy, which will be issued when coverage becomes effective.

## Plan Industry Listing

| SIC Code-Range |      | Category  | Industry Group   |
|----------------|------|---|------------------|
| 100            | 999  | Agriculture   | Industry Group 1 |
| 1000           | 1499 | Mining  | Industry Group 1 |
| 1500           | 1799 | Construction  | Industry Group 1 |
| 2000           | 3999 | Manufacturing   | Industry Group 1 |
| 4000           | 4799 | Transportation  | Industry Group 2 |
| 4800           | 4999 | Utilities   | Industry Group 2 |
| 5000           | 5999 | Trade   | Industry Group 2 |
| 7000           | 7899 | Services (Personal, Repair Shops)                               | Industry Group 2 |
| 9100           | 9999 | Public Admin  | Industry Group 2 |
| 6000           | 6999 | Finance (Banks, Credit Agencies, Insurance Carriers)            | Industry Group 3 |
| 7900           | 7999 | Recreational Services   | Industry Group 3 |
| 8000           | 8099 | Health Services (Professional, Hospitals, Labs)                 | Industry Group 3 |
| 8300           | 9099 | Services (Social Service, non-profit, Engineering & Accounting) | Industry Group 3 |

## Plan Limitations & Exclusions

**Dependent Children:** Dependent age guidelines vary by state. Please contact customer service at 1-888-729-5433 Ext. 213 for more information.

**Services Not Listed:** If you expect to require a dental service not included on this brochure, it may still be covered. Please contact customer service at 1-888-729-5433 Ext. 2013 to confirm your exact benefits.

**Alternate Treatment:** AlwaysCare Benefits, Inc. covers the least expensive, most commonly used and accepted American Dental Association treatments. Plan members may elect a more expensive treatment, but will be responsible for the cost difference resulting from the more expensive procedure.

### Exclusions/Limitations:

AlwaysCare Members whose dental plan includes coverage of crowns and bridges will have the options of choosing an endosteal implant to replace a missing tooth instead of a conventional fixed, 3-unit bridge, when a 3-unit bridge is approved for coverage. Crowns placed on implants will also be covered. Other implants or implant related services are not covered.

The following dental services are not covered:

- any treatment which is elective or primarily cosmetic in nature and not generally recognized as a generally accepted dental practice by the American Dental Association, as well as any replacement of prior cosmetic restorations;
- the correction of congenital malformations;
- the replacement of lost, discarded, or stolen appliances;
- replacement of bridges, dentures, crowns, inlays, onlays or dentures unless more than five [5] years old and cannot be made serviceable;
- appliances, services or procedures relating to: (i) the change or maintenance of vertical dimension; (ii) restoration of occlusion; (iii) splinting; (iv) correction of attrition, abrasion, erosion or a fracture; (v) bite registration; or (vi) bite analysis;
- services provided for any type of temporomandibular joint (TMJ) dysfunctions, muscular, skeletal deficiencies involving TMJ or related structures, myofascial pain;
- charges for implants (except noted above), removal of implants, precision or semi-precision attachments, denture duplication, overdentures and any associated surgery, or other customized services or attachments. and related procedures;
- dentures for teeth missing prior to effective date of coverage; some exceptions apply and are detailed in the Certificate of Coverage;
- multiple x-rays done on same date of service will be combined to a full-mouth x-ray;
- cosmetic restorations on posterior permanent teeth and all primary teeth will be given alternate benefit;
- Anesthesia is covered with complex oral surgery only. Charges are subject to review. Pre-treatment estimate is recommended.

### Takeover Benefits:

Takeover benefits apply if we are taking over a comparable benefits plan from another carrier and only if there is no break in coverage between the original plan and the takeover date. Takeover is available to those individuals insured under the employer's dental plan in effect at the time of the employer's application. If takeover benefits are included in your benefits, then waiting periods for service will be waived for the individuals currently insured under the employer's previous plan during the month prior to coverage moving to us.

Application of takeover benefits is subject to Underwriting review and approval.

New hires with prior-like dental coverage (lapse in coverage must be less than 63 days) will receive takeover credit and must provide proof of coverage (including coverage dates) to receive takeover credit (i.e. one page benefit summary, certificate of creditable coverage, etc.).

Late entrants: Employees that waive coverage at initial enrollment (within 31 days of effective date) or in the new employee eligibility period and/or terminate coverage with AlwaysCare will have a twelve (12) month waiting period applied to basic and major services and orthodontia upon re-applying.

The prior carrier is responsible for reimbursement of costs for procedures begun prior to the effective date.

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Underwritten by: National Guardian Life Insurance Company, Madison, WI  
Administered by: AlwaysCare Benefits, Inc.  
(a Starmount Life Insurance company), The Starmount Building, 7800 Office Park Blvd  
Baton Rouge, LA 70809; PH: 1-888-729-5433 ext 2013.  
Policy Forms: Dental – NDNGRP 2005

National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America  
a/k/a The Guardian or Guardian Life

AlwaysCare Benefits, Inc. (a Starmount Life Insurance company) would like to reward your clients and their employees who take care of their teeth by providing them with extra benefits in future years.

The AlwaysDental Carryover Benefit is among the most generous in the industry and a strong selling point both for renewals and for new groups!

## Here's how it works ...

If an Insured submits Qualifying Claims for Covered Expenses during a benefit year and, in that benefit year, receives benefits that are less than their group's Threshold Limit, the Insured will be credited a Carryover Benefit.

Carryover Benefits will be accrued and stored in the Insured's Carryover Account to be used in the next benefit years. If, in the next benefit year, an Insured reaches his or her Policy Year Maximum Benefit, we will pay a benefit from the Insured's Carryover Account up to the amount stored in the Insured's Carryover Account. The accrued Carryover Benefits stored in the Carryover Account may not be greater than the Carryover Account Maximum.

## Benefit Plans

| Base Plan Annual Maximum | Threshold Limit | Carryover Amount | Carryover Account Maximum | Total Potential Annual Maximum |
|--------------------------|-----------------|------------------|---------------------------|--------------------------------|
| \$750                    | \$300           | \$150            | \$500                     | \$1,250                        |
| \$1,000                  | \$500           | \$250            | \$1,000                   | \$2,000                        |
| \$1,200                  | \$600           | \$300            | \$1,200                   | \$2,400                        |
| \$1,500                  | \$700           | \$350            | \$1,250                   | \$2,750                        |
| \$2,000                  | \$800           | \$400            | \$1,500                   | \$3,500                        |

## Other Specifications

- An Insured's Carryover Account will be eliminated, and the accrued Carryover Benefits lost, if the Insured has a break in coverage of any length of time, for any reason.
- Eligibility for a Carryover Benefit will be established or reestablished at the time the first Qualifying Claim in a benefit year is received for Covered Expenses incurred during that benefit year.
- In order to be eligible to accumulate the Carryover Benefit, an Insured must be enrolled in the plan at least four months prior to the start of the new policy year. Example: If the plan effective date is January 1st, the Insured must be enrolled by September 1st.
- Only claims incurred on or after the start of the next Policy Year will count toward the Threshold Limit.
- Carryover Benefits will not be applied to an Insured's Carryover Account until one year from the effective date of the rider.
- If charges for Class C Services are not payable for an Insured due to a benefit waiting period for certain covered procedures, this rider will not apply to the Insured until the end of such waiting period. And, if the waiting period ends within the three months prior to the start of this plan's next benefit year, this rider will not apply to the Insured until the next benefit year.

## Definitions

- "Benefit Year" means Calendar Year or Policy Year, according to the type of plan applicable under the Policy/Certificate to which this rider is attached.
- "Carryover Account" means the amount of an Insured's accrued Carryover Benefits.
- "Carryover Account Maximum" means the maximum amount of cumulative Carryover Benefits that an Insured can store in his or her Carryover Account.
- "Carryover Benefit" means the dollar amount, which will be added to an Insured's Carryover Account when he or she receives benefits in a benefit year that do not exceed the Threshold Limit.
- "Qualifying Claim" means a claim under Procedure Classes A, B and C, but not Class D, Orthodontia and must include one exam and cleaning per benefit year.
- "Threshold Limit" means the maximum amount of benefits for all procedure classes A, B, C and D that an Insured can receive during a benefit year and still be entitled to receive the Carryover Benefit.

## HOW DOES CARRYOVER WORK?

| Base Plan Annual Maximum | Threshold Limit | Carryover Amount | Carryover Account Maximum |
|--------------------------|-----------------|------------------|---------------------------|
| \$1,000                  | \$500           | \$250            | \$1,000                   |

**YEAR 1:** Carryover account = \$0 Paid Claims: \$400

- The paid claims do not exceed the \$500 threshold limit therefore \$250 is carried over to year 2.

**YEAR 2:** Carryover account = \$250 Paid Claims = \$750

- The paid claims exceed the threshold limit therefore no amount is carried over to year 3.

**YEAR 3:** Carryover account = \$250 Paid Claims = \$1150

- The paid claims exceed the Base Plan Maximum therefore \$150 of the carryover account was used.
- No amount is carried over due to paid claims exceeding threshold limit.

**YEAR 4:** Carryover account = \$100 Paid claims = \$1100

- The paid claims exceed the Base Plan Maximum therefore the remaining balance in the carryover account was used.
- No amount is carried over due to paid claims exceeding threshold limit.

**YEAR 5:** Carryover account = \$0 Paid claims = \$200

- The paid claims do not exceed the \$500 threshold limit therefore \$250 is carried over to year 6.