Your no-wait preventive basic dental plan!

Starmount’s individual dental & vision plans give you exactly the coverage you need to help maintain your overall health, whatever your budget or lifestyle.

Our Preventive/Basic 2.0 plan gives you immediate access to all covered services with no waiting periods and a $1,000 annual maximum for each person covered!

Preventive/Basic 2.0 Plan

This plan has no waiting periods and no deductible for preventive services. The plan pays 100% for preventive services in-network such as exams, cleanings and x-rays, and 50% for basic services†. Members further reduce out-of-pocket costs for any services through our national network of 323,000+ dentist access points§. Out-of-network benefits are paid at the network-negotiated rate. You may be billed for remaining amounts up to the billed charges.

Covered Procedures and Waiting Periods:

Preventive Services (Class A): No waiting period.
- Routine exams and cleanings (2 per 12 months)
- 1 additional cleaning per 12 months if member is in 2nd or 3rd trimester of pregnancy*
- X-rays
  - Bitewing x-rays (Up to 4 films; 1 per 12 months)
  - Full mouth / panoramic x-rays (1 per 5 years)
- Children’s Services (up to age 14)
  - Fluoride treatment (1 per 12 months)
  - Sealants (1 per 36 months)
- Adjunctive Pre-Diagnostic Oral Cancer Screening (for age 40+; 1 per 12 months)

Basic Services (Class B): No waiting period.
- Space maintainers (Up to age 14; 1 per 24 months)
- Simple restorative services (Fillings)
- Simple extractions
- Emergency treatment

Discounts for Non-Covered Services

Services not covered by your plan may still be eligible for in-network discounts from providers who offer discounts (not an insured benefit).

Easy to use:
- No application or administrative fees
- Choose any dentist
- Fast, accurate claims payments to providers
- High customer satisfaction ratings
- Service center open 6 days a week, when you need it

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† Subject to policy deductible, annual maximum and limitations and exclusions.

§ May have one additional cleaning. Does not include periodontal maintenance.

### PLAN DETAILS

<table>
<thead>
<tr>
<th>Deductible:</th>
<th>Applies to Basic (Class B) services only.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50 per benefit year (Maximum 3 per family)</td>
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<thead>
<tr>
<th>Coinsurance:</th>
<th>The plan pays the following percentages of maximum allowable charges for each class:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class A</td>
<td>Preventive 100%</td>
</tr>
<tr>
<td>Class B</td>
<td>Basic 50%</td>
</tr>
</tbody>
</table>

<table>
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<tr>
<th>Benefit Year Maximums:</th>
<th>(Class A &amp; B benefits apply toward the annual benefit maximum)</th>
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<tbody>
<tr>
<td>$1,000</td>
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Freedom of Choice
We offer a national network of participating vision providers. Our provider panel includes independent optometrists and ophthalmologists, as well as regional and national retail chains (including Walmart Vision Center, Sam’s Club Optical, Costco†, Pearle Vision, Target, Sears, JCPenney and Visionworks). Also, you may choose different providers for vision exam and materials purchases.

Additional Savings!
Save on additional pairs of glasses, contact lenses and more! Our Value Added or Service Plus providers offer special negotiated fees and discounts for extra purchases of lenses and coatings, frames, contact lenses and other products.

More About Your Plan

Plus, Receive More Benefits At No Additional Cost to You!*

- Hearing Savings Plan 30-60% discounts on major name brand hearing instruments and accessories.
- Pharmacy Discount Card Save up to 75% on generic and name-brand prescriptions and more.

*The Hearing Savings Plan and Pharmacy Discount Card are not insurance nor are they intended to replace insurance. These programs are VOID WHERE PROHIBITED BY LAW.

1. Starmount internal data (2017). Access points are sites where network dentists see patients. Some dentists may be available at more than one access point.

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