

Welcome to AlwaysCare Benefits!

AlwaysCare is dedicated to providing flexible dental benefits with great service. Our goal is to make managing your dental benefits as easy and convenient as possible. Our **Customer Service Team** is available to serve you with extended hours, including Saturdays! We can assist with:

- Explaining Benefits
- Answering Billing/Claim Questions
- Checking Eligibility
- Accessing AlwaysAssist
- Locating Providers
- Ordering ID Cards

After hours? Check out **AlwaysAssist**, our online fully integrated website, 24 hours a day!

- View Benefits and Claims
- Access Dental Health Center
- Print and request ID cards
- Access Dental Cost Estimator
- Search for Providers
- Ask a Dentist

1-888-729-5433, Ext. 2013 • www.AlwaysCareBenefits.com
Monday-Friday 7:30 A.M. to 8:30 P.M. (CST) • Saturday 9:00 A.M. to 3:00 P.M. (CST)

NEW! AlwaysCare Hearing Savings Plan

All enrolled Members have access to the AlwaysCare Hearing Savings Plan at no additional cost!

- 30-60% discounts off major name brand hearing instruments and accessories
- 40% savings on hearing aid batteries shipped directly to Members' homes
- On-call support for Member questions, managed by professional hearing counselors



OUTLINE OF BENEFITS	PLATINUM PLAN				
PARTICIPATING PROVIDER PLAN	Choose any dentist; however, you may select a participating Provider (over 80 in the Baton Rouge area) for discounted fees and no balance billing.				
DEDUCTIBLE	\$50 per calendar year, maximum 3 per family. Applies to Class B & C.				
CARRYOVER BENEFIT	Included				
BENEFIT YEAR MAXIMUM	\$1500 for Class A, B & C.				
COINSURANCE	Plan Pays:	Class A	Class B	Class C	Class D
	In-Network	100%	80%	60%	60%
	Non-Network	100%	80%	60%	60%
CLASS A (no waiting period)	Preventive Services: <ul style="list-style-type: none"> • Routine Exams (2 per 12 months) • Prophylaxis* (2 per 12 months) • Bitewing X-rays (max 4 films) (1 per 12 months) • Emergency Pain • Fluoride Treatment to age 16 (1 per 12 months) • Space Maintainers to age 16 (1 per 24 months) • Full mouth/panoramic X-rays (1 per 24 months) • Sealants to age 16 (permanent molars only, 1 per 36 months) 				
	NEW! • Adjunctive Pre-Diagnostic Oral Cancer Screening (max 1 per 12 months for age 40+)				
CLASS B (no waiting period)	Basic Services: <ul style="list-style-type: none"> • Oral Surgery • Fillings • Crown, Denture, Bridge Repair • Simple Periodontics • Anesthesia • Simple Extractions • Endodontics (root canals) • Surgical Periodontics 				
CLASS C (12 month waiting period for new enrollees and their dependents only)	Major Services: <ul style="list-style-type: none"> • Inlays and Onlays • Crowns, Bridges, Dentures, and Endosteal Implants 				
CLASS D (12 month waiting period for new enrollees and their dependents only)	Orthodontics: <ul style="list-style-type: none"> • Annual Maximum \$750 • Separate Lifetime Maximum \$1500 • Dependent Children to age 19 only 				

*Prophylaxis coverage is enhanced to include one additional cleaning or periodontal maintenance per year if member is in second or third trimester of pregnancy. Written proof must be submitted at the time of the claim.
Dependent children covered through the end of the month they turn 26.

This form is not a contract of insurance. This is a brief description of the plan and should only be used as a guide. It does not contain complete plan details. Terms and conditions including a complete list of benefits, limitations, and exclusions, are defined in the certificate issued following enrollment. If questions arise concerning coverage, the certificate and riders will govern. Underwritten by National Guardian Life Insurance Company (NGL)** and administered by AlwaysCare Benefits, Inc. (a Starmount Life Insurance company).
**NGL is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life. CBR PL 0510

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- 40% savings on hearing aid batteries shipped directly to Members' homes
- On-call support for Member questions, managed by professional hearing counselors



OUTLINE OF BENEFITS	SILVER PLAN								
PARTICIPATING PROVIDER PLAN	<ul style="list-style-type: none"> • In-Network only • Members may only use participating Providers. 								
CARRYOVER BENEFIT	Not Included								
COINSURANCE	<table border="1"> <tr> <td>Plan Pays:</td> <td>Class A</td> <td>Class B</td> <td>Class C</td> </tr> <tr> <td>In-Network</td> <td>80%</td> <td>60%</td> <td>30%</td> </tr> </table> <p>*A schedule of co-pay amounts will be published each year no later than January 1st.</p>	Plan Pays:	Class A	Class B	Class C	In-Network	80%	60%	30%
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CLASS A (no waiting period)	<p>Preventive Services:</p> <ul style="list-style-type: none"> • Routine Exams (2 per 12 months) • Bitewing X-rays (max 4 films) (1 per 12 months) • Sealants to age 16 (permanent molars only, 1 per 36 months) NEW! • Adjunctive Pre-Diagnostic Oral Cancer Screening (max 1 per 12 months for age 40+) • Fluoride Treatment to age 16 (1 per 12 months) • Space Maintainers to age 16 (1 per 24 months) • Prophylaxis* (2 per 12 months) 								
CLASS B (no waiting period)	<p>Basic Services:</p> <ul style="list-style-type: none"> • Anesthesia • Oral Surgery • Emergency pain • Full mouth/panoramic X-rays (1 per 24 months) • Simple Extractions • Crown, Denture, Bridge Repair • Fillings 								
CLASS C (no waiting period)	<p>Major Services:</p> <ul style="list-style-type: none"> • Simple Periodontics • Endodontics (root canals) • Inlays and Onlays • Surgical Periodontics • Crowns, Bridges and Dentures 								

*Prophylaxis coverage is enhanced to include one additional cleaning or periodontal maintenance per year if member is in second or third trimester of pregnancy. Written proof must be submitted at the time of the claim.
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CBR SL 0510

Did you know?

Hearing loss affects more than **32 million Americans**, and 65% are **younger than 65**.¹

Studies have linked **untreated hearing loss** to a wide range of **physical and emotional conditions** including:

Stress, fatigue, depression, reduced alertness, reduced job performance and diminished psychological and overall health.²

90 to 95% of people with hearing loss can be helped with hearing aids and their quality of life significantly improved.²

¹ (National Institutes of Health, 2009)

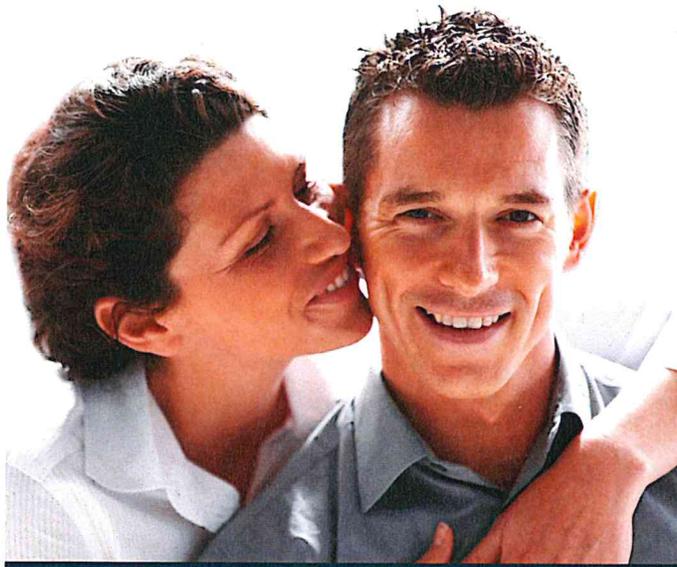
² (Better Hearing Institute, Your Guide to Better Hearing)

Hearing Savings Plan

AlwaysCare is committed to your overall wellness and has partnered with EPIC Hearing Healthcare to offer hearing benefits and services often not covered by health plans.

Benefits To You and Your Family

- Available at no cost to you or your family with enrollment in any AlwaysCare group or individual product
- 30-60% discounts off major name brand hearing instruments and accessories
- 40% savings on hearing aid batteries shipped directly to your home
- On-call support for your questions, managed by professional hearing counselors



Hearing Device Cost Comparisons

The EPIC process provides extensive diagnostic information to assure appropriate therapy and treatment. This translates into favorable prices and lower costs for you. The example below illustrates the potential cost savings and price advantages of the AlwaysCare Hearing Savings Plan for hearing aids.

Average price for two hearing aids	
Standard retail price for two (2) hearing aids	\$4,000-\$7,000
Typical Discounted Price	\$3,000-\$5,000
Hearing Savings Plan Price	\$2,400-\$3,600



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Offered through:

