



A DENTAL PLAN THAT WILL MAKE YOU SMILE
FOR EMPLOYEES OF

Federal Employees

Dental Plan Choice

Trustmark understands that today's employees demand choice. That's why we offer a dental program that allows you to choose between a basic and deluxe indemnity plan. These choices provide you with the freedom to choose a dental plan that best fits your individual needs. Compare the cost and benefits of each plan, then determine which plan will work best for you and your family.

Indemnity Plans Feature:

- Freedom of choice of dentists, including specialists
- Nationwide coverage
- Benefits underwritten by a financially strong company
- Fast and accurate claims service
- 12-month rate guarantee
- Option of basic plan or a deluxe plan

Indemnity Plans

The indemnity plans are underwritten by Trustmark Insurance Company. These plans pay the indicated percentages of Allowable Charges for covered services that are listed here and described in your Group Certificate. Benefits are paid after any applicable deductible has been met, up to the

Annual Maximum. Allowable Charges are based on charges being made by providers in the area where the dental services are performed.

Prevailing Fee

Benefits are based on the Prevailing Fees (usual and customary rate) for covered services. The Prevailing Fee (usual and customary rate) is based on the general level of charges for similar procedures, services, and supplies made by providers in the area where your dentist practices.

Dual Option Plans

Dual Option provides employees the freedom to choose the dental plan that best suits their individual needs.

The Enrollment Process

Each employee must complete an enrollment card by choosing either to join or waive coverage now.

IMPORTANT:

Coverage for eligible employees will begin August 1, 2006. You must sign up by the Initial Enrollment Deadline, or forfeit the opportunity until the next policy anniversary date.



Provided for Camco Benefit Services Inc.
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