

American Federation of Government Employees District #11

Dental Highlight Sheet

Low Plan Option (All Locations)

Effective Date: 5/1/2009

Coinsurance	
Type 1	100%
Type 2	80%
Deductible	\$50/Calendar Year Type 2
	Waived Type 1
	No Family Maximum
Maximum (per person)	\$1,500 per calendar year
Max Builder	Included
Allowance	90th U&C
Waiting Period	None

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2
<ul style="list-style-type: none"> • Routine Exam (1 in 6 months) • Bitewing X-rays (1 in 12 months) • Full Mouth/Panoramic X-rays (1 in 5 years) • Periapical X-rays • Cleaning (1 in 6 months) • Fluoride for Children 13 and under (1 per benefit period) • Sealants (age 13 and under) • Space Maintainers 	<ul style="list-style-type: none"> • Restorative Amalgams • Restorative Composites • Denture Repair • Simple Extractions

Bi-Monthly Member Rates – (Standard's Premium + TPA Administrative Expense)

Washington, Oregon, Idaho		
	Total	
Employee (EE)	\$16.50	
EE + Spouse	\$30.00	
EE + Children	\$33.00	
EE + Spouse & Children	\$47.00	
Alaska		
	Total	
Employee (EE)	\$16.50	
EE + Spouse	\$29.50	
EE + Children	\$29.50	
EE + Spouse & Children	\$50.50	
Wyoming, Montana, Colorado		
	Total	
Employee (EE)	\$8.25	
EE + Spouse	\$17.00	
EE + Children	\$21.00	
EE + Spouse & Children	\$29.50	



Standard Insurance Company
Benefit and Cost Summary Highlight Sheet

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High Plan Option (Washington, Oregon, Idaho)

Effective Date: 5/1/2009

Coinsurance	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 No Family Maximum
Maximum (per person)	\$1,500 per calendar year
Max Builder	Included
Allowance	90th U&C
Waiting Period	None

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (1 in 6 months) Bitewing X-rays (1 in 12 months) Full Mouth/Panoramic X-rays (1 in 5 years) Periapical X-rays Cleaning (1 in 6 months) Fluoride for Children 13 and under (1 per benefit period) 	<ul style="list-style-type: none"> Sealants (age 13 and under) Restorative Amalgams Restorative Composites Denture Repair Simple Extractions 	<ul style="list-style-type: none"> Space Maintainers Onlays Crowns (1 in 10 years per tooth) Crown Repair Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years) Complex Extractions Anesthesia

Bi-Monthly Rates – (Standard's Premium + TPA Administrative Expense)

Washington, Oregon, Idaho	
	Total
Employee (EE)	\$26.00
EE + Spouse	\$48.50
EE + Children	\$48.50
EE + Spouse & Children	\$69.50



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High Plan Option (Alaska, Wyoming, Montana, Colorado)

Effective Date: 5/1/2009

Coinsurance	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 No Family Maximum
Maximum (per person)	\$2,000 per calendar year
Max Builder Allowance	Included 90th U&C
Waiting Period	None

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> • Routine Exam (1 in 6 months) • Bitewing X-rays (1 in 12 months) • Full Mouth/Panoramic X-rays (1 in 5 years) • Periapical X-rays • Cleaning (1 in 6 months) • Fluoride for Children 13 and under (1 per benefit period) • Sealants (age 13 and under) • Space Maintainers 	<ul style="list-style-type: none"> • Restorative Amalgams • Restorative Composites • Denture Repair • Simple Extractions • Endodontics (nonsurgical) 	<ul style="list-style-type: none"> • Onlays • Crowns (1 in 10 years per tooth) • Crown Repair • Endodontics (surgical) • Periodontics (nonsurgical) • Periodontics (surgical) • Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years) • Complex Extractions • Anesthesia

Bi-Monthly Rates – (Standard's Premium + TPA Administrative Expense)

Alaska	
	Total
Employee (EE)	\$25.50
EE + Spouse	\$49.00
EE + Children	\$49.00
EE + Spouse & Children	\$78.00
Wyoming, Montana, Colorado	
	Total
Employee (EE)	\$13.00
EE + Spouse	\$26.00
EE + Children	\$30.00
EE + Spouse & Children	\$43.50



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About The Standard

As a leading provider of employee benefits products and services, Standard Insurance Company is dedicated to meeting the unique insurance needs of each customer. More than 29,000 groups trust The Standard for group insurance products and services, and the company covers nearly 7 million employees.

Founded in Portland, Oregon, in 1906, The Standard has built a national reputation for delivering quality insurance products, personalized service and strong financial performance. The Standard wrote its first group insurance policy in 1951, and it remains in force today as a testament to the company's commitment to building successful long-term relationships.

Customer Service

Your local Standard Insurance Company Employee Benefits Sales and Service Office will provide most of the ongoing service for your plan and can be reached at 800.633.8575 during normal business hours. We will assign your company a service representative who will provide regular contact and address questions and concerns related to the plan or the services we provide.

We also make it easy for covered employees and dentists to contact us to confirm eligibility or request claims information. Our customer service representatives are available Monday through Friday from 6:00 a.m. until 5:00 p.m. Pacific Time. An interactive voice response system for eligibility and claim information is accessible from 5:00 a.m. to midnight Pacific Time, Monday through Thursday, and from 5:00 a.m. to 5:30 p.m. on Friday.

Max Builder

This dental plan includes a valuable feature that allows qualifying plan participants to carryover part of their unused annual maximum. A participant earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. Employees and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan participant doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

Benefit Threshold: \$750
Dental benefits received for the year cannot exceed this amount

Annual Carryover Amount: \$400
Max Builder amount is added to the following year's maximum

Maximum Carryover: \$1,200
Maximum possible accumulation for Max Builder

PPO Information

Employees and dependents have access to an extensive nationwide network of member dentists. The cost-saving benefits of visiting a PPO member dentist are automatically available to all employees and dependents who are covered by any of The Standard's dental plans and who live in areas where the nationwide PPO is available. To find member dentists in your area, visit: http://www.standard.com/services/ppo_providers.html. The plan you belong to is PPO - Nationwide.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.



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TheStandard®
Positively different.

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Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

Camco Benefits – Broker and Third Party Administrator (TPA)

Please direct all questions to Camco Benefits. The customer service number is (360) 491-8886

Standard's Dental Premium

Total Member Cost will be assessed on a bi-weekly basis. This total member cost will be Standard's Premium combined with Camco Benefit's TPA Administrative Expense. Please refer below for a list of each rate from Standard Insurance per tier by state.

<u>Low Plan Option for Washington, Oregon, Idaho</u>	Standard's Rate
Employee (EE)	\$14.92
EE + Spouse	\$26.86
EE + Children	\$30.48
EE + Spouse and Children	\$43.08
<u>Low Plan Option for Alaska</u>	Standard's Rate
Employee (EE)	\$14.08
EE + Spouse	\$27.30
EE + Children	\$27.30
EE + Spouse and Children	\$48.28
<u>Low Plan Option for Wyoming, Montana, Colorado</u>	Standard's Rate
Employee (EE)	\$7.68
EE + Spouse	\$15.36
EE + Children	\$19.20
EE + Spouse and Children	\$26.86
<u>High Plan Option for Washington, Oregon, Idaho</u>	Standard's Rate
Employee (EE)	\$23.46
EE + Spouse	\$44.78
EE + Children	\$44.78
EE + Spouse and Children	\$65.48
<u>High Plan Option for Alaska</u>	Standard's Rate
Employee (EE)	\$23.46
EE + Spouse	\$44.36
EE + Children	\$44.36
EE + Spouse and Children	\$72.08
<u>High Plan Option for Wyoming, Montana, Colorado</u>	Standard's Rate
Employee (EE)	\$11.94
EE + Spouse	\$23.46
EE + Children	\$27.30
EE + Spouse and Children	\$39.24

This form is a benefit highlight, not a certificate of insurance.



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