

Group Dental Insurance From The Standard

Flexible Plans, Backed By A Powerful Network

Standard Insurance Company
The Standard Life Insurance Company of New York



Standard Insurance Company is licensed to issue insurance in all states except New York.
The Standard Life Insurance Company of New York is licensed to issue insurance in only the state of New York.

The Value Of A Great Smile



Dental health is an important part of your employees' overall well-being. Visiting a dentist regularly not only prevents and treats tooth decay and gum disease – it's also essential to promoting overall health. Without dental benefits, people are:



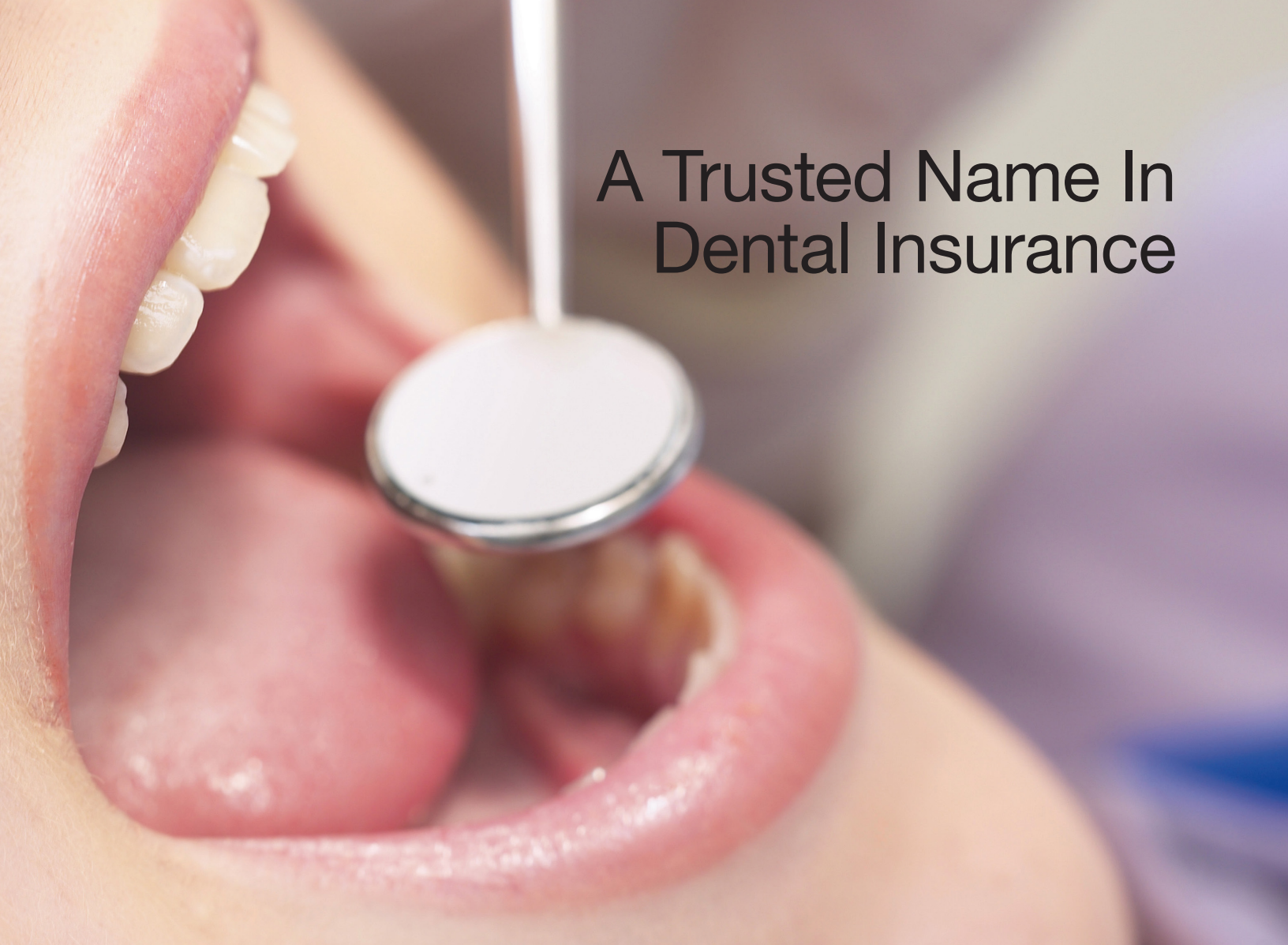
Source: National Association of Dental Plans, http://www.nadp.org/Dental_Benefits_Basics/Dental_BB_1.aspx, (accessed Mar. 14, 2014)

Like medical benefits, dental insurance can help keep your workforce healthy and productive. With Group Dental insurance from The Standard, you can add this critical benefit to your compensation package.



Source: Centers for Disease Control and Prevention, http://www.cdc.gov/OralHealth/periodontal_disease/index.htm (accessed March 14, 2014)

Source: National Institute of Dental and Craniofacial Research, <https://www.nidcr.nih.gov/DataStatistics/FindDataByTopic/DentalCaries/DentalCariesAdults20to64.htm> (accessed March 14, 2014)



A Trusted Name In Dental Insurance

For 30 years, The Standard[®] has provided Group Dental insurance that helps employees and employers minimize dental coverage costs without sacrificing high-quality care.

Choose us for the strength of our PPO network.

Our Dental insurance relies on the Ameritas participating provider organization (PPO) network – one of the largest dental networks in the nation, with more than 268,000 access points across the country. By visiting a dentist in our vast PPO network, employees can reduce their out-of-pocket expenses and make their maximum go further.

And every three years, providers in our PPO go through a membership screening process, ensuring that your employees have access to the highest-quality dental care possible.




Choose us for the flexibility of our plan designs.

Find the right dental plan for your company. Our plans can be tailored to meet your workforce’s specific needs, helping you balance comprehensive coverage and affordability. Add optional plan enhancements to give your employees even more choice and flexibility.






Dental Plans From The Standard

 <p>Flexibility and comprehensive coverage</p> <p>Optima CareSM is a highly customizable traditional indemnity plan that offers the greatest choice of claim allowances, deductibles, coinsurance options and plan maximums.</p>	 <p>Affordability and value</p> <p>Banner Dental CareSM is a comfortable, lower-cost alternative to Optima Care. It includes the most frequently used dental benefits.</p>
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PolicyLinkSM Dental + Vision Plan
Offer dental and vision benefits to your employees under one plan.¹ Dental and Vision share one plan maximum; employees can apply unused vision benefits towards dental care.

Optional Plan Enhancements

 <p>Max BuilderSM Employees who use less than half of their annual maximum receive an increase in their maximum for the next benefit year. This allows them to save benefits to cover future procedures, potentially reducing out-of-pocket expenses.²</p>	 <p>Max KeeperSM With this option, preventative dental procedures (Type 1) do not count towards an employee’s annual maximum benefit – saving the full benefit amount for services such as fillings, crowns, bridges, root canals and anesthesia.</p>	 <p>LASIK AssistSM Employees receive a benefit, which increases over time, for laser vision correction procedures. The benefit provides a lifetime flat dollar amount per eye for employees and covered dependents age 18 and older.²</p>	 <p>High/Low CareSM With High/Low Care, employers can provide two plans in one policy. Employees choose the level of dental insurance they need, picking from two reimbursement levels and premium options.</p>
 <p>Teeth Whitening Benefit With this benefit, you can help your employees put their best smile forward. They’ll have coverage for teeth whitening every two years, with a choice of either in-office laser bleaching or a custom-made tray for applying a whitening gel at home.</p>			

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y.

1 The Dental portion of this plan must have Type 1, 2 or 3 coverage without limitation (internal max) on Type 3 procedures. Enrollment in the plan requires enrolling in both products. This product is not available with Standard Select or in the state of Washington.

2 Not available with all Group Dental plans. Refer to the Dental proposal.

Choose us for easy plan implementation.

When you choose The Standard, implementation and enrollment is fast and simple. All you need to do is provide us with a census, file feed or enrollment form – whatever format is easiest for you. We do the rest. It really is that simple.

We can also simplify some aspects of plan administration. If you choose, The Standard can provide complete COBRA administration, including notification, enrollment, billing, premium collection, eligibility maintenance, termination and reporting.



Choose us for our local service model.

At The Standard, we believe that customer service is much more than a nice-to-have. When you need help, you can turn to our representatives in our field offices throughout the nation. That's how we keep our service local, even after the sale.

For Dental groups with more than 100 lives, we offer a Performance Guarantee that exceeds the industry standard of 1,000 lives. If we don't meet your overall service expectations, we will refund five percent of the previous quarter's expenses associated with plan administration, excluding commission, premium tax and risk charges.







Standard Insurance Company's first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships. The Standard Life Insurance Company of New York, founded in White Plains, New York, in 2000 is the sister company of Standard Insurance Company, founded in Portland, Oregon, in 1906, a nationally recognized provider of Group Disability, Life, Dental and Vision insurance.

To learn more about Group Dental insurance from The Standard, contact your insurance advisor, call the Employee Benefits Sales and Service Office for your area at 800.633.8575 or visit us at **standard.com**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th floor, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

This policy is for DENTAL insurance only.

9000 Rev. 04-13; dates may vary by state