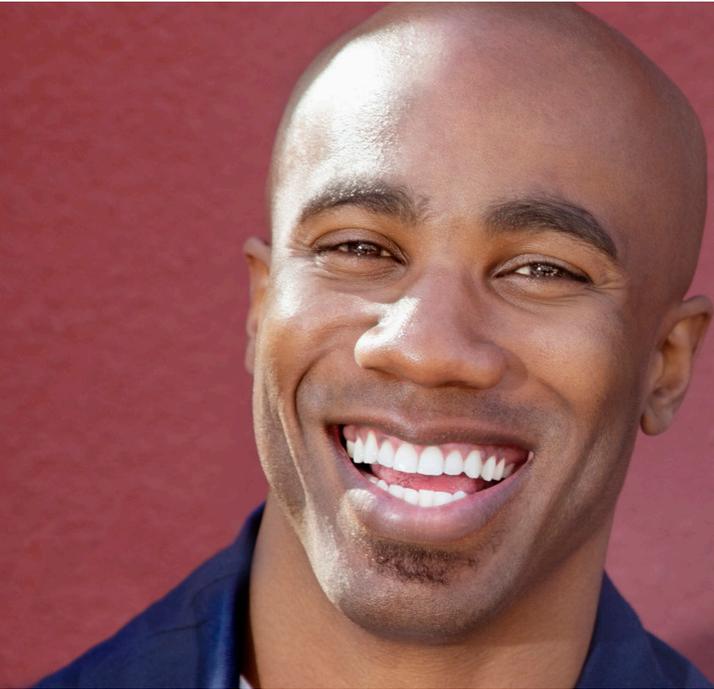


Teeth-Whitening Benefit



Helping Employees Put
Their Best Smile Forward

Teeth whitening helps give employees more confidence in their smiles. With Group Dental insurance from The Standard,[‡] employers have the option to include coverage for this popular cosmetic procedure.

We pay for this benefit as a Type 3 (major) procedure. Because it's part of the overall plan, there's no confusion about the dollar amount covered.

What The Benefit Provides

Members have coverage for teeth whitening every two years. They can choose in-office laser bleaching – or visit their dentist to get a custom-made tray for applying a whitening gel at home.

continued on reverse

Please note: Cosmetic benefits, such as teeth bleaching, in an insurance policy may have income tax implications for both employer groups and plan members. For example, the dollar value of the cosmetic benefit may be considered part of an individual's taxable income. For more information concerning the tax ramifications of cosmetic insurance benefits, please consult a legal or tax advisor.

[‡] 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.

With a Dental plan from The Standard, employers can put professional teeth whitening within reach for their employees. Talk to your sales and service representative to learn more.

Standard Insurance Company

**The Standard Life Insurance
Company of New York**

standard.com

This policy is for DENTAL insurance only.
9000 Rev. 04-13; dates may vary by state

Dental Insurance

Why Offer Whitening?

Teeth whitening is a very popular cosmetic dental procedure, and for good reason – it's an easy way for members to put their best smile forward. That's especially important for groups with employees in customer-facing jobs. Going to the dentist for this type of procedure makes a difference: Results from professional bleaching are more immediate and longer lasting than over-the-counter solutions.

Tooth discoloration happens to everyone, especially as we age. Here are some common causes of yellowing:

Age, combined with normal wear and tear



Stain accumulation from consuming tea, coffee, red wine and other dark beverages and foods



Smoking or chewing tobacco



Learn More

Talk to your sales and service representative to learn more about the benefit that gives everyone something to smile about.

This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

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