

Starmark Dental Indemnity A Plans

For groups with five or more insured employees

A Great Balance of Choice and Savings

Starmark dental indemnity plans offer exceptional service and freedom of choice with access to Aetna Dental® Administrators participating providers. Members have the freedom to use any licensed dentist; however, when they receive dental care from a participating provider, their out-of-pocket expense will generally be less. Members can choose from more than 79,000 dental practice locations nationwide by visiting www.aetna.com/asa. Choice and savings backed by exceptional service. Now that's something to smile about.

	Indemnity A
Calendar-Year Maximum	
Per person (<i>Select one</i>)	<ul style="list-style-type: none"> • \$2,500 • \$2,000 • \$1,500 • \$1,000
Services and Descriptions*	
Preventive Services	
Routine exams, cleanings, fluoride treatments	<i>Select one</i>
Bitewing x-rays	<ul style="list-style-type: none"> • 100% • 80%
Complete mouth survey or panoramic x-rays	
Sealants	
Basic Services	
Fillings	
Root canal, endodontics ¹	80%
Periodontal maintenance	
Major Services 12-month waiting period	
Periodontal scaling	
Crowns, inlays and onlays	50%
Gingivectomy	
Prosthetics 12-month waiting period	
Fixed bridges	50%
Full and partial dentures	
Optional Orthodontic Expense Benefit 24-month waiting period \$1,000 separate lifetime maximum	
	50%
Calendar-Year Deductible	
<i>Waived for preventive services</i>	
Individual Deductible (<i>Select one</i>)	<ul style="list-style-type: none"> • \$50 • \$100
Family Deductible Maximum	None

When medically necessary, charges for covered services are payable subject to the waiting period, calendar-year deductible, insured percent, and Prevailing Fee. Benefits are paid at the 80th percentile of Prevailing Fees. Plan availability and/or coverage may vary by state.

*The information contained in this plan sheet is a general description of features, benefits, requirements and restrictions of Trustmark Life Insurance Company policy number SDP/1096. Additional restrictions apply. More details are provided at www.starmarkinc.com/starmark/dental and in the Certificate of Insurance, which is the prevailing document and basis for benefit payment.

¹Some endodontic services are covered under Major Services. Refer to the Certificate of Insurance for details.

Starmark is a distinguished leader in small group healthcare benefits. By offering flexible health plans, unparalleled personal service, innovative, paperless employee enrollment, comprehensive health and wellness management tools, nationwide network access, and seamless HRA administration, Starmark is *the* choice to meet the diverse needs of small businesses today.



Plans administered by Starmark are fully insured by Trustmark Life Insurance Company.
400 Field Drive • Lake Forest, Illinois 60045-2581 • www.starmarkinc.com