

Illinois Educators Risk Management Program (IERMP)

Dental Highlight Sheet



| | |
|-------------------------------|--|
| Plan Benefit | |
| Type 1 | 100% |
| Type 2 | 80% |
| Type 3 | 50% |
| Deductible | \$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family |
| Maximum (per person) | \$1,200 per calendar year |
| Allowance | 90th U&C |
| Waiting Period | None |
| Annual Open Enrollment | None |

Orthodontia Summary - Child Only Coverage

| | |
|--------------------------------------|---------|
| Allowance | U&C |
| Plan Benefit | 50% |
| Lifetime Maximum (per person) | \$1,250 |
| 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 (2 in 12 months) Bitewing X-rays (1 in 12 months) Full Mouth/Panoramic X-rays (1 in 5 years) Periapical X-rays Cleaning (2 in 12 months) Fluoride for Children 15 and under (1 in 12 months) Sealants (age 15 and under) Space Maintainers | <ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Simple Extractions | <ul style="list-style-type: none"> Onlays Crowns (1 in 8 years per tooth) Crown Repair Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 8 years) Complex Extractions Anesthesia |

Monthly Rates

| | |
|-----------------------------------|----------|
| Employee Only (EE) | \$30.64 |
| EE + Spouse | \$62.24 |
| EE + Children | \$74.52 |
| EE + Spouse & Children | \$116.72 |

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 27,100 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 by calling **1-800-547-9515**. Our customer service representatives are available Monday through Thursday from 5:00 a.m. until 10:00 p.m. Pacific Time and until 4:30 p.m. Pacific Time on Friday. For plan information any time, access our automated voice response system or go online to standard.com.

Dental Network Information

Employees and dependents have access to an extensive nationwide network of member dentists. The cost-saving benefits of visiting a network 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 network is available. To find member dentists in your area, visit: <http://www.standard.com/dental> and click on "Find a Dentist."

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.

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.

Civil Union

Illinois law grants parties to a Civil Union the same benefits, protections and responsibilities that flow from marriage under state law. Illinois also recognizes a marriage between persons of the same sex, a Civil Union, or a substantially similar legal relationship other than common law marriage legally entered into in another jurisdiction. However, Insureds should note that some or all of the benefits, protections and responsibilities related to health insurance that are available to married persons under federal law may not be available to parties to a Civil Union.

Usual and Customary (U&C) Disclosure

Usual and Customary ("U&C") describes those dental charges that we have determined to be the usual and customary charge for a given dental procedure within a particular ZIP code area. U&C levels are based on experience from the Company and an independent outside source of claim charge information. First, all ZIP codes are grouped into one of 25 groups based on relative Type I charges and another group for Type II charges. The charge experience for the 25 Type I or Type II groups is pooled for credibility. From these groups, U&C percentiles are calculated for each procedure (for example, 75th U&C is exactly the charge such that 75% of all charges for a given procedure are less than it). Once U&C's are calculated for each procedure and grouping, the values are blended with like data from the independent external data source using a 60/40 blend, 60% Company data and 40% external source data. U&C charge levels are adjusted in this manner twice a year.