



Teethkeepers

A program brought to you  
by Dominion National

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## Dental & Vision Benefits for Everyone





DOMINION NATIONAL IS A  
**LEADING**  
INSURER AND  
ADMINISTRATOR OF

 +   
DENTAL VISION  
**BENEFITS**

**AMONG OUR OVER 900,000<sup>1</sup>**  
**CUSTOMERS ARE LEADING**



HEALTH  
PLANS



EMPLOYER  
GROUPS



MUNICIPALITIES



ASSOCIATIONS



INDIVIDUALS

<sup>1</sup> Dominion National Internal Performance Report, March 2018.

Dental plans are underwritten by Dominion Dental Services, Inc. in DC, DE, MD, OR, PA and VA. Dental and vision plans are underwritten by Dominion National Insurance Company (DNIC) in GA and NJ. Dominion Dental Services USA, Inc. (DDSUSA) is a licensed administrator of dental and vision benefits. Vision plans are underwritten by Avalon Insurance Company, and administered by DDSUSA, in DC, DE, MD, PA and VA. The Discount Program is offered through DDSUSA in DC, DE, MD, NJ, PA and VA.



PLANS AS  
*unique*  
AS YOU

Dominion National recognizes that you're a unique individual and we've designed plans and programs that work for you. Dental and vision insurance may not be your passion, but it's ours. We seek a better way to serve you through a variety of plans and exceptional service so that you can focus on what makes you extraordinary and fulfilled.

The Teethkeepers program is available to everyone and offers dental and vision benefits directly to individuals who are self-employed, do not have a dental or vision benefit offered by their employer or are looking for additional benefits. Choose the plan that best fits your needs.



# DIVERSE DENTAL OPTIONS TO CHOOSE FROM



## PPO PLAN HIGHLIGHTS

AVAILABLE IN DC, DE, GA, MD, NJ, OR, PA AND VA

Flexibility to use any dentist

Lower out-of-pocket cost when using a network dentist

Plans ranging from \$750 to \$1,500 annual maximum limit (No limit on PPO Preventive)

No waiting periods on PPO Preventive, Basic and Plus



## SELECT PLAN HIGHLIGHTS

AVAILABLE IN DC, DE, MD, PA, VA AND PARTS OF NJ<sup>1</sup>

Must use a participating dentist

Predictable, fixed fees for dental procedures

No waiting periods or deductibles

No annual maximum limit on services

Orthodontic coverage for both children and adults

Discounts on implant services

Extra cleanings for diabetics and expecting mothers available at a copayment



## ELITE EPO PLAN HIGHLIGHTS

AVAILABLE IN DC, MD, PA AND VA

Must use a participating dentist

Predictable, fixed fees for dental procedures

No waiting periods

Annual rollover benefits

Implant coverage

<sup>1</sup> Managed care plan with exclusive network, fixed member copayments, no annual maximum dollar limits, no waiting periods and no deductibles. In New Jersey, the Select Plan is available in Camden, Cumberland and Gloucester counties only.

Enclosed you will find a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document online at [Teethkeepers.com](http://Teethkeepers.com).

# ADULT PLAN HIGHLIGHTS COMPARISON

|   | PPO Preventive    | PPO Basic         | PPO Plus          | PPO Premium       | Select Plan Basic      | Select Plan Premium      | Elite ePPO        |
|---|-------------------|-------------------|-------------------|-------------------|------------------------|--------------------------|-------------------|
| Must use a participating dentist                                |                   |                   |                   |                   | •                      | •                        | •                 |
| Waiting periods   |                   |                   |                   | •                 |                        |                          |                   |
| No charge for routine semiannual cleanings (in-network)         | •                 | •                 | •                 | •                 |                        | •                        | •                 |
| Additional cleaning covered for diabetics and expecting mothers |                   |                   |                   |                   | •                      | •                        |                   |
| Orthodontics (adults and children)                              |                   |                   |                   |                   | •                      | •                        |                   |
| Implant service discounts or coverage                           |                   |                   |                   |                   | •                      | •                        | •                 |
| Fixed fees for dental procedures                                |                   |                   |                   |                   | •                      | •                        | •                 |
| Office visit charge   | N/A               | N/A               | N/A               | N/A               | \$10                   | \$10                     | N/A               |
| Annual maximum  | No limit          | \$1,000           | \$750             | \$1,500           | No limit               | No limit                 | \$1,500           |
| Annual rollover benefits  |                   |                   |                   |                   |                        |                          | •                 |
| Deductibles per adult (x3 adult max)                            | \$50 <sup>1</sup> | \$50 <sup>1</sup> | \$50 <sup>1</sup> | \$50 <sup>2</sup> | None                   | None                     | \$25 <sup>2</sup> |
| Pediatric pairing   | PPO Basic Kids    | PPO Basic Kids    | PPO Basic Kids    | PPO Premium Kids  | Select Plan Basic Kids | Select Plan Premium Kids | PPO Basic Kids    |

Effective January 1, 2014, most Americans must obtain pediatric dental coverage for dependents under the age of 19 that complies with the EHB provisions under the Patient Protection and Affordable Care Act (PPACA). If you do not have this coverage through your health insurance plan, you may enroll your dependent(s) in Dominion's pediatric dental plan to ensure that you are meeting the requirements of PPACA. If you choose to enroll in a Select Plan, Elite ePPO or PPO plan, your dependents under the age of 19 will automatically be enrolled in the pediatric dental plan. For full coverage details regarding Dominion's certified pediatric dental plans, please visit [DominionNational.com/pediatric](http://DominionNational.com/pediatric).

<sup>1</sup> Deductibles apply to all services.

<sup>2</sup> Deductibles apply to basic care and major restorative care.



# PLAN COMPARISON - ADULTS (AGE 19 & OVER)

| Procedures and Covered Services | PPO Preventive <sup>1</sup> |                | PPO Basic <sup>1</sup> |                     |                     |                     |            |                | PPO Plus <sup>1</sup> |                | PPO Premium <sup>1</sup> |                | Select Plan Basic <sup>6</sup> | Select Plan Premium <sup>6</sup> | Elite ePPO Basic <sup>6</sup> |
|---------------------------------|-----------------------------|----------------|------------------------|---------------------|---------------------|---------------------|------------|----------------|-----------------------|----------------|--------------------------|----------------|--------------------------------|----------------------------------|-------------------------------|
|                                 | In-Network                  | Out-of-Network | In-Network             |                     | Out-of-Network      |                     | In-Network | Out-of-Network | In-Network            | Out-of-Network | In-Network               | Out-of-Network | In-Network                     | In-Network                       | In-Network                    |
|                                 |                             |                | Year 1 <sup>3</sup>    | Year 2 <sup>3</sup> | Year 3 <sup>3</sup> | Year 1 <sup>3</sup> |            |                |                       |                |                          |                |                                |                                  |                               |
| Diagnostic and Preventive Care  | 100%                        | 80%            | 100%                   | 100%                | 100%                | 90%                 | 90%        | 100%           | 100%                  | 100%           | 90%                      | 90%            | 90-100%                        | 100%                             | 100%                          |
| Oral Exams                      | 100%                        | 80%            | 100%                   | 100%                | 100%                | 90%                 | 90%        | 100%           | 100%                  | 100%           | 90%                      | 90%            | 100%                           | 100%                             | 100%                          |
| Bitewing X-Rays                 | 100%                        | 80%            | 100%                   | 100%                | 100%                | 90%                 | 90%        | 100%           | 100%                  | 100%           | 90%                      | 90%            | 100%                           | 100%                             | 100%                          |
| Teeth cleanings (two per year)  | 100%                        | 80%            | 100%                   | 100%                | 100%                | 90%                 | 90%        | 100%           | 100%                  | 100%           | 90%                      | 90%            | 90%                            | 100%                             | 100%                          |
| Basic Care                      | 0%                          | 0%             | 50%                    | 60%                 | 80%                 | 30%                 | 50%        | 50%            | 40%                   | 80%            | 70%                      | 70%            | 70-85%                         | 75-85%                           | 80-90%                        |
| Full and panoramic X-rays       | 100% (Class I)              | 80% (Class I)  | 50%                    | 60%                 | 80%                 | 30%                 | 50%        | 70%            | 90% (Class I)         | 100% (Class I) | 90% (Class I)            | 90% (Class I)  | 85%                            | 85%                              | 100% (Class I)                |
| Amalgam fillings (silver)       | 0%                          | 0%             | 50%                    | 60%                 | 80%                 | 30%                 | 50%        | 70%            | 40%                   | 80%            | 70%                      | 80%            | 85%                            | 85%                              | 90%                           |
| Composite fillings (white)      | 0%                          | 0%             | 50%                    | 60%                 | 80%                 | 30%                 | 50%        | 70%            | 40%                   | 80%            | 70%                      | 70%            | 75%                            | 75%                              | 90%                           |
| Extraction, erupted tooth       | 0%                          | 0%             | 50%                    | 60%                 | 80%                 | 30%                 | 50%        | 70%            | 40%                   | 80%            | 70%                      | 70%            | 75%                            | 75%                              | 80%                           |
| Major Restorative Care          | 0%                          | 0%             | 15%                    | 25%                 | 50%                 | 10%                 | 20%        | 40%            | 0%                    | 50%            | 40%                      | 60-70%         | 60-70%                         | 60-70%                           | 60-80%                        |
| Prosthetics                     |                             |                |                        |                     |                     |                     |            |                |                       |                |                          |                |                                |                                  |                               |
| Crowns                          | 0%                          | 0%             | 15%                    | 25%                 | 50%                 | 10%                 | 20%        | 40%            | 0%                    | 50%            | 40%                      | 60%            | 60%                            | 60%                              | 60%                           |
| Bridges                         | 0%                          | 0%             | 15%                    | 25%                 | 50%                 | 10%                 | 20%        | 40%            | 0%                    | 50%            | 40%                      | 65%            | 65%                            | 60%                              | 60%                           |
| Dentures                        | 0%                          | 0%             | 15%                    | 25%                 | 50%                 | 10%                 | 20%        | 40%            | 0%                    | 50%            | 40%                      | 70%            | 70%                            | 75%                              | 75%                           |
| Relining of dentures            | 0%                          | 0%             | 15%                    | 25%                 | 50%                 | 10%                 | 20%        | 40%            | 0%                    | 50%            | 40%                      | 65%            | 70%                            | 70%                              | 80%                           |
| Periodontics                    | 0%                          | 0%             | 15%                    | 25%                 | 50%                 | 10%                 | 20%        | 40%            | 50% (Class II)        | 50%            | 40%                      | 70%            | 70%                            | 70%                              | 70%                           |
| Endodontics                     | 0%                          | 0%             | 15%                    | 25%                 | 50%                 | 10%                 | 20%        | 40%            | 0%                    | 50%            | 40%                      | 70%            | 70%                            | 70%                              | 50%                           |
| Oral Surgery                    | 0%                          | 0%             | 15%                    | 25%                 | 50%                 | 10%                 | 20%        | 40%            | 0%                    | 50%            | 40%                      | 70%            | 70%                            | 70%                              | 70%                           |
| Orthodontics (adults/children)  | 0%                          | 0%             | 0%                     | 0%                  | 0%                  | 0%                  | 0%         | 0%             | 0%                    | 0%             | 0%                       | 45%            | 45%                            | 45%                              | 0%                            |

| Benefit Features  |  |
|-------------------|--|
| Office Visit      | None   |
| Deductibles       | \$50 per adult (adult max \$150) <sup>2</sup>  |
| Annual Maximums   | No limit   |
| Waiting Periods   | None   |
| Receive Care From | Elite PPO network dentist (DC, DE, MD, PA, VA),<br>Choice PPO network dentist (GA, NJ, OR) or any licensed dentist |

**In the event of ambiguity, or conflict between this summary and the plan document, the plan document shall control.**

- In Georgia, out-of-network coinsurances will be the same as the in-network coinsurances. When using an out-of-network provider, members may incur any charges exceeding the allowed amount.
- Deductibles apply to all services.
- Year 1 benefits apply during the subscriber's first 12 months of continuous coverage. Year 2 benefits apply during the subscriber's second 12 months of continuous coverage. Year 3 benefits apply during the subscriber's third 12 months of continuous coverage.
- Deductibles apply to basic care and major restorative care.
- There are no waiting periods for diagnostic and preventive care. To be eligible for basic care, you must have completed 6 (six) months of continuous coverage. To be eligible for major restorative care, you must have completed 12 (twelve) months of continuous coverage. Waiting period credit will be given for the length of time an insured was covered under each benefit classification under the current employer's prior dental coverage.
- Based on the Context4Healthcare's 80th percentile. Coverage for orthodontia is based on the 80th percentile of Dominion's out-of-network claims data for D8080 and D8090 (excluding Invisalign) from 2015 to 2018. Based on zip 223. A specific fee schedule applies and will be sent with your membership card. To view the Description of Benefits and Member Copayments, go to Teethkeepers.com. To view copy schedules for the pediatric plans, go to DominionNational.com/pediatric.

# MONTHLY RATES - EFFECTIVE 1/1/19-12/1/19

Rates are valid through December 2019. You will receive a notice if there is a change to the plan rates or covered benefits prior to January 2020.

| PPO PER ADULT (Age)                         | 1        | 2        | 3        | 4        | 5        | 6        | 7        | 8        | 9*        | 10*        | 11*        |
|---|----------|----------|----------|----------|----------|----------|----------|----------|-----------|------------|------------|
| PPO Preventive (19-29)                      | \$8.75   | \$12.07  | \$8.70   | \$8.64   | \$8.50   | \$7.79   | \$8.42   | \$8.36   | \$10.55   | \$10.60    | \$12.90    |
| PPO Preventive (30-45)                      | \$9.82   | \$13.55  | \$9.77   | \$9.70   | \$9.54   | \$8.75   | \$9.45   | \$9.39   | \$11.84   | \$11.90    | \$14.48    |
| PPO Preventive (46+)                        | \$10.96  | \$15.12  | \$10.91  | \$10.83  | \$10.65  | \$9.76   | \$10.55  | \$10.48  | \$13.22   | \$13.28    | \$16.16    |
| PPO Basic (19-29)                           | \$17.42  | \$22.02  | \$18.79  | \$17.01  | \$17.13  | \$15.32  | \$18.03  | \$17.59  | \$20.72   | \$19.79    | \$24.43    |
| PPO Basic (30-45)                           | \$19.97  | \$25.24  | \$21.54  | \$19.50  | \$19.64  | \$17.57  | \$20.67  | \$20.17  | \$23.75   | \$22.70    | \$28.01    |
| PPO Basic (46+)                             | \$23.12  | \$29.21  | \$24.93  | \$22.57  | \$22.73  | \$20.34  | \$23.93  | \$23.34  | \$27.49   | \$26.27    | \$32.42    |
| PPO Plus (19-29)                            | \$14.22  | \$17.70  | \$14.85  | \$13.53  | \$13.73  | \$12.30  | \$14.33  | \$13.99  | \$16.64   | \$15.29    | \$20.07    |
| PPO Plus (30-45)                            | \$16.30  | \$20.29  | \$17.03  | \$15.52  | \$15.75  | \$14.11  | \$16.43  | \$16.03  | \$19.08   | \$17.53    | \$23.01    |
| PPO Plus (46+)                              | \$18.87  | \$23.49  | \$19.71  | \$17.96  | \$18.23  | \$16.33  | \$19.01  | \$18.56  | \$22.08   | \$20.29    | \$26.63    |
| PPO Premium (19-29)                         | \$21.64  | \$28.08  | \$21.98  | \$19.84  | \$21.24  | \$18.87  | \$23.35  | \$22.76  | \$26.12   | \$25.21    | \$31.24    |
| PPO Premium (30-45)                         | \$24.81  | \$32.20  | \$25.20  | \$22.74  | \$24.35  | \$21.63  | \$26.77  | \$26.09  | \$29.94   | \$28.91    | \$35.82    |
| PPO Premium (46+)                           | \$28.71  | \$37.26  | \$29.17  | \$26.32  | \$28.19  | \$25.04  | \$30.98  | \$30.20  | \$34.66   | \$33.46    | \$41.46    |
| <b>PPO PER CHILD (Under Age 19)</b>         | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9*</b> | <b>10*</b> | <b>11*</b> |
| PPO Basic Kids                              | \$18.95  | \$23.95  | \$17.95  | \$15.95  | \$18.45  | \$15.95  | \$19.45  | \$18.95  | \$21.95   | \$21.95    | \$26.95    |
| PPO Premium Kids                            | \$22.95  | \$30.95  | \$21.95  | \$19.95  | \$23.45  | \$20.45  | \$23.45  | \$22.95  | \$27.95   | \$26.95    | \$32.45    |
| <b>SELECT PLAN PER ADULT (Age)</b>          | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b>  | <b>10</b>  | <b>11</b>  |
| Select Plan Basic (19-29)                   | \$13.34  | \$18.94  | \$11.73  | \$9.15   | \$10.67  | \$8.57   | \$13.82  | \$12.99  | \$12.54   | -          | -          |
| Select Plan Basic (30-45)                   | \$15.30  | \$21.71  | \$13.45  | \$10.49  | \$12.24  | \$9.83   | \$15.84  | \$14.89  | \$14.38   | -          | -          |
| Select Plan Basic (46+)                     | \$17.70  | \$25.13  | \$15.57  | \$12.15  | \$14.16  | \$11.37  | \$18.34  | \$17.23  | \$16.65   | -          | -          |
| Select Plan Premium (19-29)                 | \$16.80  | \$25.87  | \$14.88  | \$11.84  | \$13.39  | \$10.62  | \$17.57  | \$16.60  | \$16.14   | -          | -          |
| Select Plan Premium (30-45)                 | \$19.26  | \$29.66  | \$17.05  | \$13.57  | \$15.35  | \$12.18  | \$20.14  | \$19.03  | \$18.50   | -          | -          |
| Select Plan Premium (46+)                   | \$22.29  | \$34.33  | \$19.74  | \$15.71  | \$17.77  | \$14.10  | \$23.32  | \$22.03  | \$21.42   | -          | -          |
| <b>SELECT PLAN PER CHILD (Under Age 19)</b> | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b>  | <b>10</b>  | <b>11</b>  |
| Select Plan Basic Kids                      | \$15.45  | \$15.65  | \$12.11  | \$10.31  | \$11.95  | \$10.20  | \$17.45  | \$16.95  | \$15.45   | -          | -          |
| Select Plan Premium Kids                    | \$21.95  | \$23.95  | \$16.61  | \$14.81  | \$16.70  | \$14.95  | \$22.45  | \$21.95  | \$20.95   | -          | -          |
| <b>Elite ePPO PER ADULT (AGE)</b>           | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b>  | <b>10</b>  | <b>11</b>  |
| Elite ePPO Basic (19-29)                    | \$19.27  | -        | \$20.37  | \$18.42  | \$18.75  | \$16.69  | \$20.22  | \$19.72  | -         | -          | -          |
| Elite ePPO Basic (30-45)                    | \$22.09  | -        | \$23.36  | \$21.11  | \$21.50  | \$19.13  | \$23.18  | \$22.61  | -         | -          | -          |
| Elite ePPO Basic (46+)                      | \$25.57  | -        | \$27.04  | \$24.44  | \$24.89  | \$22.15  | \$26.83  | \$26.17  | -         | -          | -          |
| <b>Elite ePPO PER CHILD (Under Age 19)</b>  | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b>  | <b>10</b>  | <b>11</b>  |
| PPO Basic Kids                              | \$18.95  | -        | \$17.95  | \$15.95  | \$18.45  | \$15.95  | \$19.45  | \$18.95  | -         | -          | -          |

## How to Calculate Your Monthly Rates

- Determine your rating region based on your county or state of residence. See Region Legend on page 8.
- Locate your monthly premium in the chart by referencing the rating region, your plan choice and your age band (range). This is your monthly rate if you are the only subscriber.
- For each dependent, repeat step 2. You will only be charged for up to three child dependents. Add up each family member's rate to determine your total monthly premium.
- Example: A family of four living in Virginia, with two adults in the 30-45 age band and two children under age 19 enrolling in the PPO Basic plan:
  - Richmond City is in Region 8.
  - PPO Basic monthly rate in Region 8 in the 30-45 age band = \$20.17.
  - Primary Subscriber (Adult 1) and Adult Dependent (Adult 2) = (2 x \$20.17 = \$40.34) + Dependent Child 1 and Dependent Child 2 = (2 x \$18.95 = \$37.90). \$40.34 + \$37.90 = \$78.24.

\* PPO plans in regions 9, 10 and 11 are only available on the Choice PPO network.

# RATING REGIONS

| Region Legend |  |
|---------------|--|
| Region 1      | DC   |
| Region 2      | DE   |
| Region 3      | MD counties: Montgomery, Prince George's   |
| Region 4      | MD counties: Allegany, Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Howard, Kent, Queen Anne's, St. Mary's, Somerset, Talbot, Washington, Wicomico, Worcester   |
| Region 5      | PA counties: Adams <sup>2</sup> , Berks, Bucks, Centre, Chester, Columbia, Cumberland <sup>2</sup> , Dauphin <sup>2</sup> , Delaware, Franklin <sup>2</sup> , Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Schuylkill, Snyder, Union, York <sup>2</sup>  |
| Region 6      | PA counties: Allegheny, Armstrong, Beaver, Bedford, Blair, Bradford, Butler, Cambria, Cameron, Carbon, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Fayette, Forrest, Greene, Huntingdon, Indiana, Jefferson, Lackawanna, Lawrence, Luzerne, Lycoming, McKean, Mercer, Monroe, Pike, Potter, Somerset, Sullivan, Susquehanna, Tioga, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming   |
| Region 7      | VA counties: Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Fauquier, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford, Warren   |
| Region 8      | VA counties: Accomack, Albemarle, Alleghany, Amelia, Amherst, Appomattox, Augusta, Bath, Bland <sup>1</sup> , Botetourt, Brunswick, Buchanan <sup>1</sup> , Buckingham, Buena Vista City, Caroline, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Colonial Heights City, Covington City, Craig, Culpeper, Cumberland, Dinwiddie, Emporia City, Essex, Fluvanna, Franklin City, Frederick, Giles <sup>2</sup> , Gloucester, Goochland, Greene, Greensville, Halifax, Hanover, Henrico, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lexington City, Louisa, Lunenburg, Lynchburg City, Madison, Mathews, Mecklenburg, Middlesex, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Nottoway, Orange, Page, Petersburg City, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Rappahannock, Richmond, Richmond City, Rockbridge, Rockingham, Shenandoah, Southampton, Staunton City, Suffolk City, Surry, Sussex, Virginia Beach City, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, York |
| Region 9      | NJ counties: Atlantic <sup>1</sup> , Bergen <sup>1</sup> , Burlington <sup>1</sup> , Camden, Cape May <sup>1</sup> , Cumberland, Essex <sup>1</sup> , Gloucester, Hudson <sup>1</sup> , Hunterdon <sup>1</sup> , Mercer <sup>1</sup> , Middlesex <sup>1</sup> , Monmouth <sup>1</sup> , Morris <sup>1</sup> , Ocean <sup>1</sup> , Passaic <sup>1</sup> , Salem <sup>1</sup> , Somerset <sup>1</sup> , Sussex <sup>1</sup> , Union <sup>1</sup> , Warren <sup>1</sup>  |
| Region 10     | GA: All counties <sup>1</sup>  |
| Region 11     | OR: All counties <sup>1</sup>  |

1 Select Plan is not available.

2 PPO/ePPO Plan is not available.



# ENROLL IN THE VISION PLAN



## VISION PLAN 6030 HIGHLIGHTS

AVAILABLE IN DC, DE, GA, MD, NJ, PA AND VA

\$10 copay on annual in-network eye exams and lenses

You may use any licensed vision provider or choose from over 60,000 participating providers nationwide including Wal-Mart, Pearle Vision, Sears Optical, J.C. Penney, For Eyes Optical, Hour Eyes and Target Optical, along with independent optometrists, ophthalmologists and opticians<sup>1</sup>

No annual charge in-network for eyeglass frames up to \$120 or contact lenses up to \$100

15% discount off LASIK standard prices; 5% discount off promotional pricing

Smart Buyer Program: A helpful guide for purchasing eyewear:

- o Use Vision Benefit Maximizer® to find a provider by location and frame inventory at \$0 out-of-pocket cost
- o Find out which frames looks best by face shape, hair color, skin tone and more!

| Vision Plan 6030 At A Glance  |       |                 |  |         |
|---|-------|-----------------|--|---------|
| Benefit Summary   | Copay | Frequency       | Maximum Allowances: Preferred Provider     |         |
| Exam  | \$10  | 12 Months       |  |         |
| Lenses  | \$10  | 12 Months       | Frame                                      | \$120   |
| Frames  | None  | 12 Months       | Contact Lenses (instead of glasses)        | \$100   |
| Contact Lenses (instead of glasses)   | None  | 12 Months       |  |         |
| Lenses Benefit Options (in-network) (in addition to lenses copayment above) |       |                 | Maximum Allowances: Non-Preferred Provider |         |
| UV Coating  |       | \$12            | Exam                                       | \$32    |
| Tint  |       | \$10            | Frames                                     | \$60    |
| Scratch Resistance  |       | \$10            | Single Vision Lenses                       | \$24    |
| Polycarbonate   |       | \$25            | Bifocal Lenses                             | \$36    |
| Anti-Reflective   |       | \$40            | Trifocal Lenses                            | \$46    |
| Standard Progressive  |       | \$50            | Contact Lenses                             | \$75    |
| Other Add Ons   |       | Retail Discount | Monthly Premium                            |         |
|   |       |                 | Subscriber                                 | \$8.99  |
|   |       |                 | Subscriber + 1                             | \$15.57 |
|   |       |                 | Subscriber + 2 or More                     | \$22.54 |

<sup>1</sup> Dominion National Internal Performance Report, March 2018. Participating providers are subject to change. All other brand names, product names or trademarks belongs to their respective holders.

Please note the benefits are licensed vision products, but they are not pediatric vision essential health benefits offered by a stand-alone vision plan under the Affordable Care Act.

Enclosed you will find a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document online at [Teethkeepers.com](http://Teethkeepers.com).

# DISCOUNT DENTAL PROGRAM<sup>1</sup>



## DISCOUNT PROGRAM HIGHLIGHTS

AVAILABLE IN DC, DE, MD, PA, VA AND PARTS OF NJ<sup>2</sup>

Must use a participating dentist

Predictable, fixed fees for dental procedures

No waiting periods or deductibles

No annual maximum limit on services

Orthodontic coverage for both children and adults

Discounts on implant services

Extra cleanings for diabetics and expecting mothers available at a fee

| Discount Program Features                                       |          |
|---|----------|
| Must use a participating dentist                                | •        |
| Waiting periods   | None     |
| No charge for routine annual cleanings                          | •        |
| Additional cleaning covered for diabetics and expecting mothers | •        |
| Orthodontics (adults and children)                              | •        |
| Implant service discounts                                       | •        |
| Fixed fees for dental procedures                                | •        |
| Office visit charge   | \$15     |
| Annual maximum  | No limit |
| Annual rollover benefits  | N/A      |
| Deductibles per adult (x3 adult max)                            | None     |
| Pediatric pairing   | N/A      |

| Discount Program Monthly Rates |         |
|--------------------------------|---------|
| Subscriber                     | \$7.50  |
| Subscriber + 1 or More         | \$10.00 |

| Procedures and Discounted Services <sup>3</sup> |         |
|---|---------|
| Diagnostic and Preventive Care                  | 65-100% |
| Oral Exams                                      | 100%    |
| Bitewing X-Rays                                 | 65%     |
| Teeth cleanings (one per year)                  | 100%    |
| Basic Care                                      | 60-70%  |
| Full and panoramic X-rays                       | 65%     |
| Amalgam fillings (silver)                       | 70%     |
| Composite fillings (white)                      | 60%     |
| Extraction, erupted tooth                       | 65%     |
| Major Restorative Care                          | 50-65%  |
| Prosthetics                                     |         |
| Crowns  | 50%     |
| Bridges   | 55%     |
| Dentures  | 60%     |
| Relining of dentures                            | 55%     |
| Periodontics                                    | 60%     |
| Endodontics                                     | 65%     |
| Oral Surgery                                    | 60%     |
| Orthodontics (adults/children)                  | 45%     |

- 1 This is not an insurance plan. It is a reduced fee-for-service program designed specifically for individuals. Members pay a predetermined reduced fee for listed services provided by contracted providers. Dominion does not pay providers for services provided by contracted providers. The Discount Program provides discounted fees for children; however, it does not include an EHB compliant pediatric plan.
- 2 In New Jersey, the Discount Program is available in Camden, Cumberland and Gloucester counties only.
- 3 Based on the Context4Healthcare's 80th percentile. Coverage for orthodontia is based on the 80th percentile of Dominion's out-of-network claims data for D8080 and D8090 (excluding Invisalign) from 2015 to 2018. Based on zip 223. A specific fee schedule applies and will be sent with your membership card. To view the Description of Member Fees, go to Teethkeepers.com.

## WHO IS ELIGIBLE FOR THE DENTAL & VISION PLAN?

You and your dependents are eligible. Dependents include your spouse and unmarried children up to age 26, regardless of student status. Dependents are covered up to the child's birthday unless otherwise indicated in the plan document.

## HOW DO I JOIN THE DENTAL & VISION PLAN?

There are two ways for you to enroll.

1. Go to Teethkeepers.com, which contains detailed plan comparisons and FAQs to assist you. Select your state and county to view the plans available to you. This will also allow you to begin the online enrollment process.
2. You may also fill out the hard copy Enrollment Card by selecting a dental and/or vision plan or the discount program and/or vision plan. Be sure to list all dependents you want covered. Additional dependents can be listed on the back of the Enrollment Card, if necessary. There is a minimum participation requirement of one year.
  - If you choose a Select Plan, please select a dentist and fill in the Dental Office Name & Code # box. You may find this information by going online to Teethkeepers.com/find-dentist. On the website the Code # is listed as "Facility #". You may also select a dentist later; however, you must make a selection prior to receiving care.
  - Sign and date the appropriate section of the Enrollment Card.
  - To pay by debit to your checking account or credit card, please fill out the Payment Authorization Card.
  - When you choose the monthly payment option, future monthly installments will be debited directly from your account. You will not receive monthly bills. Please attach a voided check to the Payment Authorization Card.
  - Return the completed Enrollment Card, Payment Authorization Card (if applicable) or payment (if applicable) to:

**DC, DE, MD, OR, PA, VA:**  
Dominion National  
P.O. Box 75314  
Charlotte, NC 28275-5314

**GA, NJ:**  
Dominion National Insurance Company  
P.O. Box 75950  
Baltimore, MD 21275-5950

## WHAT HAPPENS AFTER I ENROLL?

When you enroll, a Membership ID card and detailed coverage information will be sent to you on or before your first day of eligibility. Once you are a member, you can create online accounts where you can find a dentist and view ID cards and plan information.

**Member Portal:** <https://DominionMembers.com>

**Go Mobile Communication Service:** Register by calling 888.596.0716 or texting "DN GO" to 73529

**MyDominion Mobile App:** Download at [DominionNational.com/mobile](http://DominionNational.com/mobile)

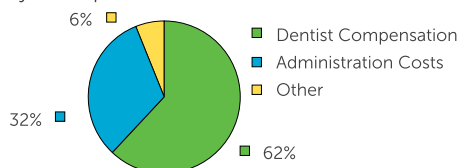
## MARYLAND PREMIUM DISTRIBUTION CHART

The following explanation as required by the Maryland Insurance Administration.

### PPO & Select Plan

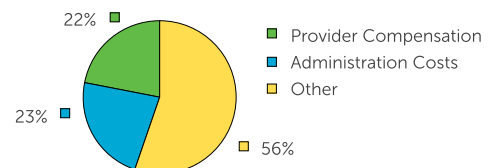
Dominion is licensed as a Dental Plan Organization (DPO) in the State of Maryland. PPO dentists are paid through the traditional discounted fee-for-service model. Select Plan network dentists are paid through a combination of member copayments and capitation dollars (predetermined monthly payments per member).

This chart shows how premium dollars were distributed in 2017 between dentist compensation and administration costs.



### Vision

This chart shows how premium dollars were distributed in 2017 between provider compensation and administration costs.





# DOMINION<sup>®</sup> NATIONAL

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With a strict commitment to quality care, adherence to the highest ethical standards and constant attention to administrative responsiveness, speed and accuracy...

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WE WORK  
FOR YOUR  
*Benefit*<sup>®</sup>

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251 18th Street South, Suite 900  
Arlington, VA 22202  
888.681.5100

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**IMPORTANT NOTICE:**

This is a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document online at [Teethkeepers.com](http://Teethkeepers.com).

**Select Plan, Discount Program<sup>1</sup>, PPO and ePPO Exclusions**

1. Services which are covered under Medicare, worker's compensation, employer's liability laws, or the Pennsylvania Motor Vehicle Financial Responsibility Law (Pennsylvania policyholders only).
2. Services which, in the opinion of the attending dentist, are not necessary for the patient's dental health.
3. Reconstructive, plastic, cosmetic, elective or aesthetic dentistry.
4. Oral surgery requiring the setting of fractures or dislocations.
5. Services with respect to malignancies, cysts or neoplasms, hereditary, congenital, anodontic, mandibular prognathism or development malformations where, in the opinion of the Participating Dentist, such services should not be performed in a dental office.
6. Dispensing of drugs.
7. Hospitalization for any dental procedure.
8. Treatment required for conditions resulting from major disaster, epidemic, war, acts of war, whether declared or undeclared, or while on active duty as a member of the armed forces of any nation.
9. Replacement due to loss or theft of prosthetic appliance.
10. Procedures not listed as covered benefits under this program.
11. Services related to the treatment of TMD (Temporomandibular Disorder).
12. Elective surgery including, but not limited to, extraction of non-pathologic, asymptomatic impacted teeth.
13. Services and treatment provided without charge or for which there would be no charge in the absence of insurance.
14. Any service or supply rendered to replace a tooth lost prior to the effective date of coverage. This exclusion expires after 36 months of Member's continuous coverage under the program.
15. Services and treatment for which Member is eligible for coverage under his or her hospital, medical/surgical or major medical plan.
16. Procedures that in the opinion of Dominion National are experimental or investigative in nature because they do not meet professionally recognized standards of dental practice and/or have not been shown to be consistently effective for the diagnosis or treatment of the Member's condition.

**Select Plan and Discount Program<sup>1</sup> Exclusions**

1. Services related to procedures that are of such a degree of complexity as to not be normally performed by a Participating General Dentist. Above copayments do not apply when performed by a Participating Specialist (with the exception of orthodontics). Participating Specialists, if available, have entered into an agreement with Dominion National to provide dental services to members at a 25% reduction from their Usual, Customary, and Reasonable (UCR) fees. In Delaware, Participating Specialists will provide a reduction from their UCR that will vary between specialists.
2. The Invisalign system and similar specialized braces are not a covered benefit. Patient copayments will apply to the routine orthodontic appliance portion of services only. Additional costs incurred will become the patient's responsibility.
3. Services obtained outside of the dental office in which enrolled and that are not preauthorized by such office or Dominion National (with the exception of out-of-area emergency dental services).

**PPO and ePPO Exclusions**

1. Diagnosis or treatment of temporomandibular joint (TMJ) syndromes, problems and/or occlusal disharmony.
2. Treatment of cleft palate, anodontia, malignancies or neoplasms.
3. Maryland policyholders only: Any bill, or demand for payment, for a dental service that the appropriate regulatory board determines was provided as a result of a prohibited referral. "Prohibited referral" means a referral prohibited by Section 1-302 of the Maryland Health Occupations Article.

**PPO Exclusions**

1. Implant removal or the replacement of dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function.

2. Implants; replacement of lost, stolen or damaged prosthetic or orthodontic appliances; athletic mouthguards; precision or semi-precision attachments; denture duplication; periodontal splinting of teeth.

**Select Plan and Discount Program<sup>1</sup> Limitations**

1. Two (2) evaluations are covered per calendar year including a maximum of one (1) comprehensive evaluation.
2. One (1) problem focused exam is covered per calendar year.
3. Select Plan - two (2) teeth cleanings (prophylaxis) are covered per calendar year. Discount Program - one (1) teeth cleaning (prophylaxis) is covered per calendar year.
4. One (1) topical fluoride or fluoride varnish is covered per calendar year.
5. Two (2) bitewing x-rays are covered per calendar year.
6. One (1) set of full mouth x-rays or panoramic film is covered every three (3) years.
7. One (1) sealant or preventative resin restoration per tooth is covered per lifetime, up to age 16 (limited to permanent 1<sup>st</sup> and 2<sup>nd</sup> molars).
8. Replacement of a filling is covered if it is more than two (2) years from the date of original placement.
9. Replacement of a bridge, crown or denture is covered if it is more than seven (7) years from the date of original placement.
10. Crown and bridge fees apply to treatment involving five or fewer units when presented in a single treatment plan. Additional crown or bridge units, beginning with the sixth unit, are available at the provider's Usual, Customary, and Reasonable (UCR) fee, minus 25%.
11. Relining and rebasing of dentures is covered once every 24 months.
12. Retreatment of root canal is covered if it is more than two (2) years from the original treatment.
13. Root planing or scaling is covered once every 24 months per quadrant.
14. Full mouth debridement is covered once per lifetime.
15. Procedure Code D4381 is limited to one (1) benefit per tooth for three teeth per quadrant or a total of 12 teeth for all four quadrants per twelve (12) months. Must have pocket depths of five (5) millimeters or greater.
16. Periodontal surgery of any type, including any associated material, is covered once every 36 months per quadrant or surgical site.
17. Periodontal maintenance after active therapy is covered twice per calendar year, within 24 months after definitive periodontal therapy.

**Select Plan and PPO Limitations**

1. Coronectomy - intentional partial tooth removal, once per lifetime
2. Scaling in presence of generalized moderate or severe gingival inflammation - full mouth, after oral evaluation and in lieu of a covered D1110, limited to once per two years
3. Scaling and debridement in the presence of inflammation or mucositis of a single implant, including cleaning of the implant surfaces, without flap entry and closure once per two years
4. Teledentistry, synchronous (D9995) or asynchronous (D9996), limited to two per calendar year (when available)

**PPO and ePPO Limitations**

Plan will pay either the Participating Dentist's negotiated fee or the Maximum Allowable Charge (subject to benefit coverage percentage) for dental procedures and services as shown below, after any required Annual Deductible.

1. Two evaluations per Calendar Year including a maximum of one comprehensive evaluation per 36 months
2. One emergency or problem focused exam (D0140) per Calendar Year
3. Two prophylaxis (cleaning, scaling and polishing teeth) per Calendar Year
4. One topical fluoride per Calendar Year, to age 16
5. Bitewing x-rays, 2 per Calendar Year
6. Periapical x-rays

<sup>1</sup> This is not an insurance plan. It is a reduced fee-for-service program designed specifically for individuals. Members pay a predetermined reduced fee for listed services provided by contracted providers. Dominion does not pay contracted providers for services.

**IMPORTANT NOTICE:**

This is a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document online at [Teethkeepers.com](http://Teethkeepers.com).

7. One diagnostic x-ray, full or panoramic per 60 months
  8. Emergency palliative treatment (only if no services other than exam and x-rays were performed on the same date of service)
  9. One sealant per tooth per lifetime, to age 16 (limited to permanent 1st and 2nd molars)
  10. Simple extraction of teeth
  11. Amalgam and composite fillings (restorations of mesiolingual, distolingual, mesiobuccal, and distobuccal surfaces considered single surface restorations), per tooth, per surface every 24 months
  12. Pin retention of fillings (multiple pins on the same tooth are allowable as one pin)
  13. Antibiotic injections administered by a dentist
  14. Space maintainers to preserve space between teeth for premature loss of a primary tooth (does not include use for orthodontic treatment)
  15. Oral surgery, including postoperative care for: a. Removal of teeth, including impacted teeth; b. Extraction of tooth root; c. Alveolectomy, alveoplasty, and frenectomy; d. Excision of periocoronary gingiva, exostosis, or hyperplastic tissue, and excision of oral tissue for biopsy; e. Reimplantation or transplantation of a natural tooth; and f. Excision of a tumor or cyst and incision and drainage of an abscess or cyst
  16. Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: a. Root canal therapy (not covered if pulp chamber was opened before effective date of coverage); b. Pulpotomy; c. Apicoectomy and d. Retrograde fillings, per root per lifetime
  17. Periodontic services, limited to: a. Two periodontal cleanings following surgery per Calendar Year (D4341 is not considered surgery); b. One root scaling and planing per quadrant of mouth per 24 months from age 21; c. Occlusal adjustment performed with covered surgery; d. Gingivectomy and gingival curettage; e. Osseous surgery including flap entry and closure; f. One pedicle or free soft tissue graft per site per lifetime; g. One appliance (night guards) per 5 years within 6 months of osseous surgery; and h. One full mouth debridement per lifetime
  18. One study model per 36 months
  19. Crown build-up for non-vital teeth
  20. Recementing bridges, inlays, onlays and crowns after first 12 months and per 12 months per tooth thereafter
  21. One repair of dentures or fixed bridgework per 24 months
  22. General anesthesia and analgesic, including intravenous sedation, in conjunction with covered oral surgery, periodontal surgery
  23. Restoration services, limited to: a. Cast metal, resin-based, gold or porcelain/ceramic inlay, onlay, and crown for tooth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling; one per 60 months from the original date of placement, per permanent tooth, per patient; b. Replacement of existing inlay, onlay, or crown, after 7 years of the restoration initially placed or last replaced (will not apply if replacement is necessary due to the extraction of functioning natural teeth after the effective date of coverage); c. Stainless steel crowns up to age 14 (one per tooth per lifetime) and d. Post and core in addition to crown when separate from crown for endodontically treated teeth, with a good prognosis endodontically and periodontally
  24. Prosthetic services, limited to: a. Initial placement of dentures or fixed bridgework (including acid etch metal bridges); b. Replacement of dentures or fixed bridgework that cannot be repaired after 7 years from the date of last placement; c. Addition of teeth to existing partial denture; and d. One relining or rebasing of existing removable dentures per 24 months (only after 24 months from date of last placement, unless an immediate prosthesis replacing at least 3 teeth
  25. Orthodontia for adults is not covered.
3. Services and treatment provided without charge or for which there would be no charge in the absence of insurance. DOES NOT APPLY TO MEDICAID.
  4. Services not listed as covered.
  5. Hospitalization for any vision procedure.
  6. Services and treatment for which Member is eligible for coverage under his or her hospital, medical/surgical or major medical plan.
  7. Orthoptic or vision training and any associated supplemental testing.
  8. Plano lenses.
  9. Two pair of glasses, in lieu of bifocals or trifocals.
  10. Medical or surgical treatment of the eyes.
  11. Any eye examination, or any corrective eyewear, required by an employer as a condition of employment.
  12. Customization of bifocal lenses to a progressive or no-line lens.
  13. Photo-chromatic lenses.
  14. Sub-normal vision aids or non-prescription lenses.
  15. Services rendered or materials purchased outside the U.S. or Canada, unless: a) the Member resides in the U.S. or Canada; and b) the charges are incurred while on a business or pleasure trip.
  16. Charges in excess of the usual and customary charge for the service or materials.
  17. Charges incurred after: a) the Policy ends; or b) the Member's coverage under the Policy ends, except as stated in the Policy. Maryland policyholders only: Also subject to the Extension of Benefits provision.
  18. Experimental or non-conventional treatment or device as determined by treating provider.
  19. Spectacle lens treatments or "add-ons," except solid tints (#1 & #2), and oversize lenses.
  20. High Index lenses of any material type.
  21. Lost or broken materials, except when replaced at normal intervals when services are available.
  22. Maryland policyholders only: Any bill, or demand for payment, for a vision service that the appropriate regulatory board determines was provided as a result of a prohibited referral. "Prohibited referral" means a referral prohibited by Section 1-302 of the Maryland Health Occupations Article.

**Vision Plan Limitations**

Plan will pay for eligible expenses (subject to benefit coverage) incurred by or on behalf of Subscriber and/or their Dependents while covered under the Policy including:

- A. Services: Include, but are not limited to:
1. Vision Examinations - Each Subscriber and eligible Dependent(s) is entitled to a complete analysis of the eyes and related structures to determine vision problems and other abnormalities. Plan will cover such service once every 12 months. Where the vision examination shows new lenses or frames or both are necessary for proper visual health, such materials will be covered, together with certain services as necessary.
  2. Prescribing and ordering proper lenses.
  3. Assisting with selection of frames.
  4. Verifying accuracy of finished lenses.
  5. Proper fitting and adjustments.
- B. Materials:
1. Lenses: Plan will pay for lenses on a new prescription for standard lenses once every 12 months. The lens allowance equals two (2) lenses. If only one (1) lens is needed the allowance will be half (1/2) the lens allowance.
  2. Frames: Plan will pay for frames once every 12 months.
  3. Contact Lenses: Plan will pay for contact lenses once every 12 months.

Plan Limitations: In no event will payment exceed the lesser of:

1. The actual cost of covered services or materials; or
2. The limits of the Policy, shown in this schedule.

**Vision Plan Exclusions**

1. Treatment required for conditions resulting while on active duty as a member of the armed forces of any nation or from war or acts of war, whether declared or undeclared.
2. Services which are covered under Medicare, worker's compensation, employer's liability laws, or the Pennsylvania Motor Vehicle Financial Responsibility Law (Pennsylvania

# DOMINION NATIONAL PAYMENT AUTHORIZATION CARD

## OUR PRE-AUTHORIZED PAYMENT PLAN

Just authorize us to debit your personal checking account or credit card account and we'll do the rest. There will be no more paperwork, no more checks to write and no worries about coverage disruption. It's easy, secure and automatic.

**PAY BY CREDIT CARD DEBIT:**  **AUTOMATIC MONTHLY DEBITS**

Credit Card Number: \_\_\_\_\_ C.C.Verification Code: \_\_\_\_\_

Credit Card Type:  Visa  MasterCard  American Express  Discover

Name as it appears on card: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

**PAY BY CHECKING ACCOUNT DEBIT:**  **AUTOMATIC MONTHLY DEBITS**

Bank Name: \_\_\_\_\_

Bank Routing Number: \_\_\_\_\_

Bank Account Number: \_\_\_\_\_

\* By submitting a check for the first month's premium, you authorize Dominion National to automatically deduct future monthly premium payments from your checking account.

## TERMS AND AUTHORIZATION

**Payment Authorization:** By signing the Payment Authorization form you authorize Dominion National to automatically deduct premium payments from the credit card or checking account noted above. By selecting the Automatic Monthly Debits option you further agree to automatic deductions of future monthly premiums.

**Application Fee:** There is no application fee.

**Pay By Credit Card:** By selecting the Automatic Monthly Debits option you authorize Dominion National to automatically deduct future monthly premium payments from your credit card account.

**Pay By Bank Account Debit:** By selecting the Automatic Monthly Debits and submitting a voided check you authorize Dominion National to automatically deduct future monthly premium payments from your checking account.

**TERMS:** This authorization will remain in effect unless 30 days advance written notice of termination is received by Dominion National. In the event that any electronic debit or transfer is returned, I agree that a \$25.00 returned item fee will be automatically charged to my account.

**AUTHORIZATION:** I authorize Dominion National to automatically deduct the premium from any credit card OR bank account stated above. Members who choose the Automatic Monthly Debits will be debited on or about the 20th of each month (subscribers enrolling in Maryland will be debited on or after the 1st of each month).

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Agent/Broker Use Only

Agent/Broker # 12480 General Agent # \_\_\_\_\_



**Dental/Vision Enrollment Card**
**DENTAL**
**SELECT ONE:**

- I choose the Dominion Discount Program<sup>1</sup>  
 I choose the Dominion Select Plan Basic<sup>2</sup>  
 I choose the Dominion Select Plan Premium<sup>2</sup>  
 I choose the Dominion Elite ePPO<sup>2</sup>  
 I choose the Dominion Elite PPO<sup>2</sup>
- Elite PPO Preventive  
 Elite PPO Basic  
 Elite PPO Plus  
 Elite PPO Premium

**VISION**
**SELECT ONE:**

- 
- I choose the Avalon vision
- <sup>3</sup>
- plan 6030

**Enrollment Information**

|  |   |                      |  |      |
|--|---|----------------------|--|------|
| Last Name  |   | First Name           |  | M.I. |
| Sex  | <input type="checkbox"/> M <input type="checkbox"/> F | Birthdate (MM/DD/YY) |  |      |
| Home Address   |   |                      | Home Phone   |      |
| City   | State   | ZIP                  | Work Phone   |      |
| Email Address*   |   |                      | Cell Phone**   |      |
| * Provide your e-mail address above to consent to electronic distribution (no paper copies) of your benefit plan documents through our secure member portal. You may provide a revised e-mail address, revoke your consent to electronic distribution, or request a paper copy of any electronic documents free of charge by calling 888.518.5338. |   |                      | ** By providing your cell phone number above, you authorize Dominion National to send Short Message Service (SMS) or text message communications directly to your cell phone. You may revoke your consent to receiving text communications at any time by replying "STOP" upon receipt of a message. Message and Data Rates May Apply. |      |

 Does this plan replace other coverage? Dental  Yes  No Vision  Yes  No

**List All Your Eligible Dependents Below**

| Last Name (if different) | First Name | M.I. | Sex (M/F) | Birthdate (MM/DD/YY) |
|--------------------------|------------|------|-----------|----------------------|
| Spouse                   |            |      |           |                      |
| Child                    |            |      |           |                      |
| Child                    |            |      |           |                      |
| Child                    |            |      |           |                      |
| Child                    |            |      |           |                      |
| Child                    |            |      |           |                      |

**SELECT PLAN or DISCOUNT PROGRAM**  
 Provider Selection

 Dental Office Name & Code #  
 (As Indicated on Your Dentist Directory)

If I am enrolling in the Select Plan and I am voluntarily paying 100% of the cost of this plan, without employer contribution, I agree to remain in plan a minimum of twelve (12) months. If I cancel before the end of the 12 month period, I may be responsible for the usual, customary and reasonable charges for services received, reduced by the sum of the subscription dues and copayments paid.

I understand and agree that my signature on this enrollment form serves as my legal commitment to the Plan and its terms. Further, this signature represents my authorization for the release of information regarding services provided to me or my covered dependents by providers of dental and/or vision services. Information will be released to Dominion National, if enrolled in the dental plan and Avalon Insurance Company if enrolled in vision plan, for the purpose of investigation or evaluation of care in connection with a claim or complaint. Authorization will be limited to the term of coverage of this contract. A copy of this form will be made available to subscriber or their authorized representative upon request.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Agent/Broker #

**Earl Hunt #12480**

Coverage Eff. Date

**Dominion National, P.O. Box 75314 Charlotte, NC 28275-5314**

<sup>1</sup> This is a reduced fee-for-service program designed specifically for individuals. It is not an insurance product, regulated by the State Insurance Department, or covered by any state's guarantee fund or corporation.

<sup>2</sup> The dental plans are underwritten by Dominion Dental Services, Inc. d/b/a Dominion National.

<sup>3</sup> The vision plans are underwritten by Avalon Insurance Company and administered by Dominion Dental Services USA, Inc. d/b/a Dominion National.

**Delaware** - Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony. **District of Columbia** - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **Maryland** - Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **Pennsylvania** - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.