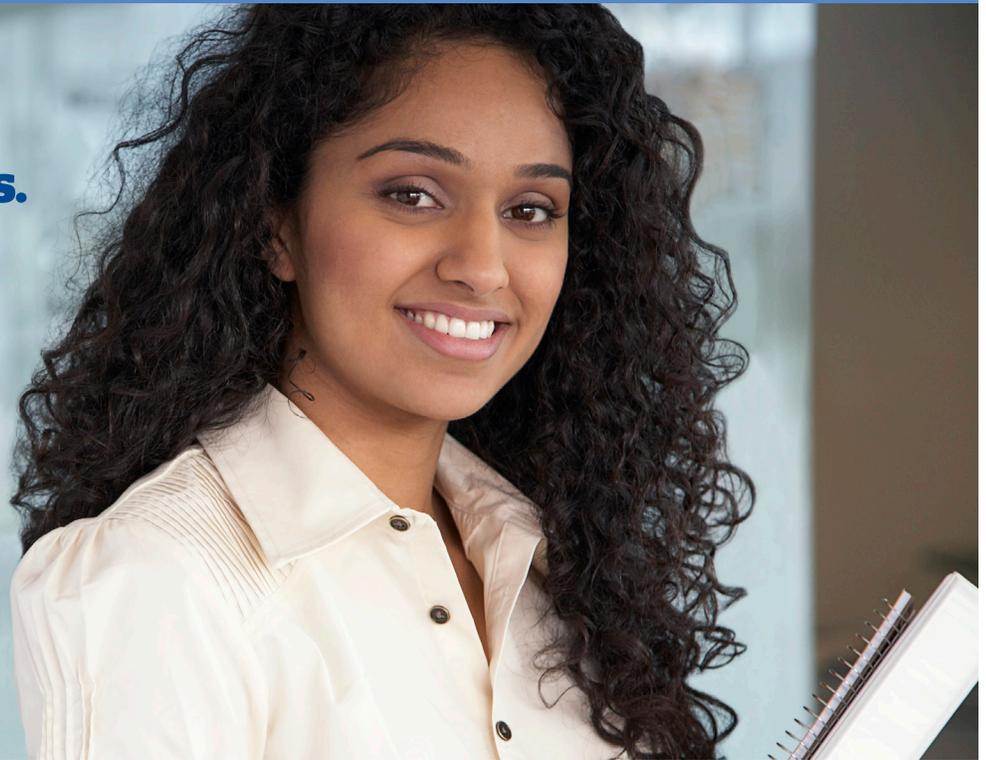


Voluntary Dental/Vision

**Voluntary benefits.
So important.**



Voluntary Dental Plans

As the name implies, voluntary plans offer eligible employees and their dependents the option of participating in the plan or not. Participants enjoy group rates and typically pay most or all of the premium. It's a good way for employers to offer dental benefits with minimal cost to the company.

Our voluntary plans include a wide range of Traditional Indemnity and Dental PPO options. Plus, voluntary plans are offered through a Section 125 plan, where benefits are paid with pretax dollars.

A robust network

Voluntary plans featuring a nationwide PPO network provide solutions at a variety of price points to meet your needs and those of your employees. The PPO dental network provides your employees and their eligible dependents with over 235,000 provider access points. Plan members can find a network provider by visiting our website, www.reliancestandard.com.

While discount levels vary for all dental companies across geographic markets, the national average discount for in-network services through this PPO dental network is typically 25% below the average dentist charges, or 30-60% below the 90th percentile, in a community.

Flexibility means value

All of our Dental PPO or Traditional Indemnity products are flexible, and designed to meet a wide variety of needs. Among our portfolio of products, we can offer you programs that include:

- ▶ Multiple plan design options to custom-fit the budget and service preferences of any employee population
- ▶ Coverage toward Preventive/Type 1 procedures such as routine exams and cleanings, as well as Basic/Type 2 procedures like fillings and simple extractions
- ▶ Major/Type 3 procedure benefits include coverage toward crowns, bridge and denture replacement

Do the math:

Over 143 million Americans have no dental coverage. Those without dental benefits report higher incidences of illness and are:

67% more likely to have heart disease

50% more likely to have osteoporosis

29% more likely to have diabetes

NADP, 2009

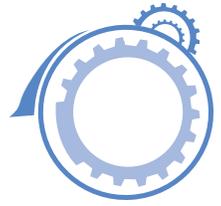
Voluntary benefits. So important.

- ▶ Procedure movement between Type 1, 2 and 3; for example, the employer chooses if X-rays will be in Type 1 or 2, and if endodontic (root canals) and periodontics (gum disease) fall under Type 2 or 3, based on their budgetary objectives
- ▶ Other plan alternatives to help lower costs such as variable coinsurance levels, deductibles, annual maximums and individual procedure placement
- ▶ Orthodontia programs for child and/or adult care
- ▶ Cosmetic-oriented procedures such as teeth whitening and dental implants (optional)
- ▶ Network providers who agree to accept a contracted fee (maximum allowable charge) for covered services as maximum payment; insured members are not balance billed the difference between the contracted fee and the provider's usual and customary charge

Do the math:

More than 164 million work hours are lost each year due to oral disease.

American Dental Association, 2007



Pregnant women who have periodontal disease may be seven times more likely to have a baby that is born prematurely and too small.

American Academy of Periodontology, 2009

Voluntary Vision Plans

Reliance Standard also offers a wide variety of full-service vision plans that include benefits toward comprehensive eye exams and materials such as prescription contact lenses and eyeglasses. We also offer an eye exam-only benefit in conjunction with one of our qualifying dental plans, or a vision plan with benefits for materials only. Choose from two different nationwide vision networks, or no network at all.

Reliance Standard vision programs are available on their own, or in tandem with a Reliance Standard Dental, STD/LTD or Life Insurance program.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

NOTE: The dental PPO is contracted and maintained through an agreement between Reliance Standard Life Insurance Company and Ameritas Life Insurance Corp. In Texas, the PPO network and plans are referred to as the Ameritas Dental Network. Certain plan designs may not be available in all states. This brochure is intended for use by agents and brokers only, and is not intended for distribution to the general public. Coverage is provided by policy form series: REL-9000 Ed. 1-05.

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