



Local Government Voluntary Insurance Coverages

Dental – Vision

Group 2500

Administered by

Southland National Insurance Corporation

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www.southlandnationallghip.com

GENERAL INFORMATION

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VOLUNTARY COVERAGES

The Local Government Health Insurance Plan (LGHIP) Voluntary Insurance Coverage(s) offers two plans. Claims administration is provided through the Southland National Insurance Company.

An eligible employee or retiree may enroll during the special one-time open enrollment or annual open enrollment or within 30 days from the initial date of employment by submitting an enrollment form to your payroll clerk. Once the form has been approved by the SEIB, coverage in the LGHIP Voluntary Insurance coverage(s) you select will begin no later than the first day of the second month after enrollment. Participants must remain in the LGHIP Voluntary Insurance Coverage(s) for at least twelve months. If enrollment is effective on any day other than January 1, coverage will remain in effect through the end of the next full Plan Year.

Eligible participants may enroll for either individual or family coverage. Members enrolled for family coverage cannot change to individual coverage outside of the open enrollment period unless **all** dependent(s) become ineligible due to age, death or divorce.

Dental Plan

The plan covers diagnostic and preventative services, as well as basic and major dental services.

Diagnostic and preventative services are not subject to a deductible and are covered at 100% (based on reasonable and customary charges) -- oral examinations, cleaning of teeth, fluoride applications for insured children to age 19, space maintainers, x-rays, and emergency office visits.

Routine cleaning visits are limited to two times per plan year. Basic and major services are covered at 80% for individual coverage and 60% for family coverage with a \$25 deductible for family coverage (based on reasonable and customary charges) -- fillings, general anesthetics, oral surgery not covered under a Group Medical Program, periodontics, endodontics, dentures, bridgework, and crowns.

The family coverage deductible for basic and major services is applied per person, per plan year with a maximum of three (3) per family.

The dental plan administered by Southland National will offer a dental network program known as "DentaNet". Under the DentaNet program members have the opportunity to use network dentists and save money. However, members enrolled in the dental plan still have the freedom to use any dentist.

All dental services are subject to a maximum of \$1,250 per year for individual coverage and \$1,000 per-person-per-year for family coverage. Dental coverage does not cover pre-existing dentures or bridgework; neither does it provide orthodontia benefits. **The dental coverage does not cover the replacement of natural teeth removed before a member's coverage is effective. This plan does not cover temporary partials, implants and temporary crowns.**

Vision Care Plan

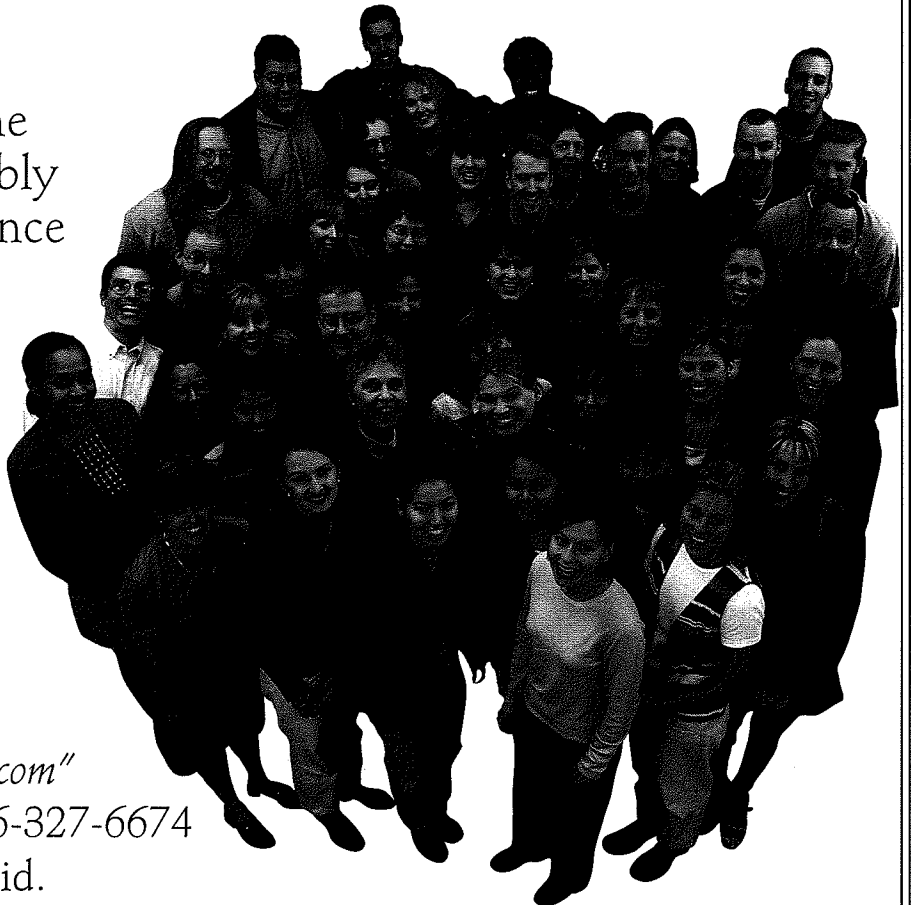
This plan provides coverage for one examination in any plan year (actual charges up to \$40), one new prescription or replacement prescription for lenses per plan year (up to \$50 for single vision, \$75 for bifocals, \$100 for Trifocals, \$125 for Lenticular), one new prescription or replacement of contacts per plan year (up to \$100 for contact lenses), and one new or replacement set of frames per plan year (up to \$60). The policy will pay for either glasses or contacts, but not both in any plan year. **This vision care plan is not a network plan; therefore, members are able to utilize any eyecare professional and receive the same level of benefits.**

**IMPORTANT: This is a Summary of Benefits.
Members should refer to the LGHIP booklet for detailed
information and limitations.**

QUESTION: *Are you Saving Money?*

If you participate in the Dental Plan, you probably purchased dental insurance to save money.

DentaNet providers are all over the state. To find a participating DentaNet provider in your area, visit "www.southlandnationallghip.com" or call us, toll-free, at 1-866-327-6674 today. You'll be glad you did.



GENERAL INFORMATION

Claims Administrator: The Claims Administrator for the optional plans is Southland National Insurance Corporation - P.O. Box 1250 - Tuscaloosa, Alabama 35403. (1-866-327-6674)

Plan Year: The initial Plan Year will be July 1, 2007 through December 31, 2007. Thereafter, the Plan Year will be January 1 through December 31.

Coordination of Benefits: Benefits are coordinated under the dental and vision plans. Dental benefits will be secondary to all other dental coverages available to a claimant. If an enrolled member is covered under more than one group plan or is entitled to any other source, the total amount that is payable under all plans will not be more than 100% of the maximum allowable expenses.

Dental and Vision excludes expenses for which the individual is not required to make payment, including but not limited to, reductions or readjustments to the charges made by the health care provider.

Insurance Commences: Insurance commences upon the application and final approval by the State Employees' Insurance Board.

I.D. Card: Southland National Insurance Corporation will provide as quickly after enrollment as possible.

Claim Forms: Southland National Insurance Corporation will provide claim forms to the central office of each unit. Claim forms can be downloaded from our website, www.southlandnationallhip.com.

Payment and Claim Filing Limitation: All claims must be submitted in writing and **must be received** by the Plan Administrator **no later than 365 days** following the date covered expenses are incurred. If a claim is not submitted and received by the Claims Administrator within this period, the claim for that benefit will not be paid.

Website Address: www.southlandnationallhip.com

Why You Should Use The "DentaNet" Network of Dentists...

DentaNet, the dental network provided by Southland National offers active and retired local government employees and their families the largest independent statewide network of preferred dentists. Although members can choose any dentist they like, using a DentaNet dentist saves you money.

DentaNet dentists do not balance bill members the difference between the DentaNet negotiated fee schedule and what they normally charge. Additionally, services that require a co-pay, are also based on the DentaNet negotiated fee schedule... so members will save all the way around.

Visit "www.southlandnationallhip.com"
to find a network dentist near you and start saving today.

Note: In order to obtain the DentaNet network savings described above, you must have Dental Plan coverage.