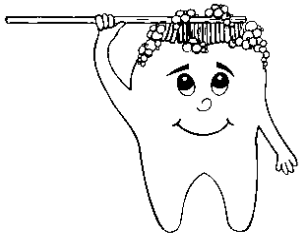


# Select Dental

An Individual Dental Plan

For People Who Prefer To  
Select Their Own Dentist



**The Select Dental Plan  
Is Right for You Because:**

- It is Available to all Individuals and Families
- There is No Age Limit
- It Covers 80% of Preventive and Basic Services (based on prevailing UCR)
- It Covers Major Services after a 12-month waiting period
- Offers up to \$1,000 in benefits each year per person
- Provides your choice of any Dentist in California!

| PLAN DEDUCTIBLE  | PLAN PAYS                  | Select Dental Plan<br>Description of Coverage  | MAXIMUM PAYMENTS WHILE INSURED   |
|--|----------------------------|--|--|
| \$10 Per Visit<br>\$20 Maximum Per Benefit Year  | 80%                        | <b>TYPE 1 - Diagnostic and Preventive Services</b><br><u>Diagnostic</u> : Routine periodic examinations once in a 6-month period.<br><u>Preventive</u> : Dental prophylaxis (teeth cleaning and scaling) once in a 6-month period (including application of topical fluoride for dependent children only.)   | <b>Type 1, Type 2, &amp; Type 3 combined:</b><br><br><b>\$1,000 Per Benefit Year Per Insured</b> |
| \$50 Per Benefit Year<br><br>Limit of 3 Deductibles Per Family   | 80%                        | <b>TYPE 2 Basic Procedures</b><br><b>*3 month waiting period</b><br><u>Radiography</u> : Bitewing x-rays once in a 6-month period. Pano or Full mouth set once in a 36-month period.<br><u>Palliative</u> : Emergency treatment for relief of pain.<br><u>Restorative</u> : Amalgam, synthetic porcelain or plastic fillings.<br>Other: Space maintainer, recementation of crowns          |  |
|  | Year 2 & Thereafter<br>50% | <b>TYPE 3 Major Procedures</b><br><b>**12 month waiting period</b><br><u>Endodontics</u> : Pulpal therapy and root canal.<br><u>Oral Surgery</u> : Extractions and other oral surgery, including pre and post-operative care.<br><u>Periodontics</u> : Treats diseases of the gums.<br><u>Prosthetics</u> : Initial crowns, bridges, partial and complete dentures, prosthetic repair. *** |  |
| <p>Diagnostic x-rays and teeth cleanings as follows: Full mouth x-rays once every 36 months; bitewing x-rays and prophylaxis once every 6 months; and topical fluoride treatment (dependent children only) once every 6 months.<br/> <b>Benefits are based upon reasonable and customary charges for the areas where expenses are incurred.</b><br/>           * There is a <b>3-month Benefit Waiting Period for Type 2 Basic Procedures</b> from the insured person's effective date of coverage.<br/>           ** There is a <b>12-month Benefit Waiting Period for Type 3 Major Procedures</b> from the insured person's effective date of coverage.<br/>           ***There is a <b>24-month Benefit Waiting Period for replacement of Prosthetic Appliances</b> from the insured person's effective date of coverage.</p> |                            |  |  |

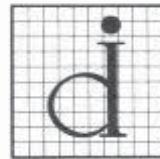
### MONTHLY PREMIUM RATES – Effective 3-1-03

| Area | Zip Codes   | Member Only   | Member + 1 | Member + 2 or More |
|------|---|---------------|------------|--------------------|
| 1    | ALL OTHER CALIFORNIA  | \$40.00       | \$80.00    | \$120.00           |
| 3    | 900, 901, 902, 903, 904, 905, 906, 907, 908, 910, 911, 912, 914, 915, 916 | NOT AVAILABLE |            |                    |

# *Individual Dental Coverage*

*Through a low cost  
Group Association Plan  
Available to Individuals or  
Groups of one or more*

*Underwritten by:*  
**SafeHealth Life Insurance**



*Administered by:*

**Dutcher Insurance Agency, Inc.**  
***Quality Service Since 1970...***

7510 Shoreline Drive Suite A-1  
Stockton, CA 95219  
Toll Free: (800) 350-3989  
Fax: (209) 478-5614

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# **Select Dental**

*For People Who Prefer To  
Select Their Own Dentist*

*Designed for*



***Today's Prevention  
Guarantees Tomorrow's  
Smile***