

SML DENTAL DISCOUNT PROGRAM

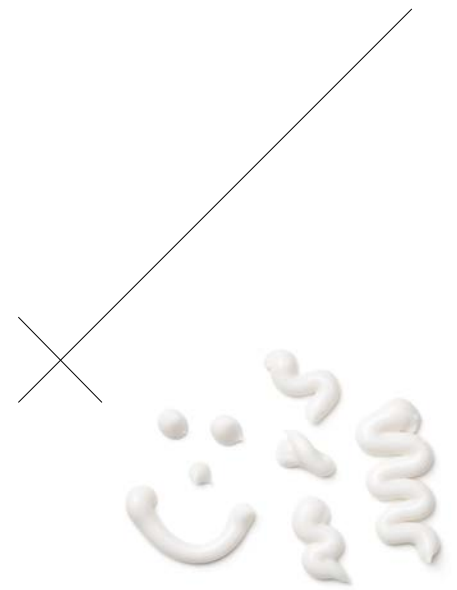
SML Dental Discount
Sample v0525



Healthy Teeth, Happy Wallet: Dental Discounts Await!

YOUR PATH TO AFFORDABLE DENTAL CARE STARTS HERE!

Welcome to the SML Dental Discount Subscription Program



The SML Dental Discount Program offers an opportunity for individuals and families to save on dental care expenses. This program provides discounts on a wide range of dental services at participating providers across the nation. It's important to note that this is a *discount program*, not insurance.



Sample Savings

SERVICE PROCEDURE	AVG. PRICE	YOU PAY ¹	SAVINGS
Cleaning (Prophylaxis) - Adult	\$111	\$67	\$44
Cleaning (Prophylaxis) - Child	\$86	\$52	\$34
Complete X-Rays	\$165	\$99	\$66
Root Canal (Anterior)	\$951	\$571	\$380
Complete Upper Denture	\$1616	\$970	\$646

¹Actual costs and savings may vary by provider, service and geographic location. We use the national average of Fair Health data to determine the average costs, as shown on the chart.



Gallagher Affinity Insurance Services Inc., Aetna Dental Access®, HealthyAmerica and H A Partners, Inc. are separate legal entities and have sole financial responsibility for their own products.

Network powered by:

Aetna Dental Access®

The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent representative, or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

DENTAL DISCOUNT SERVICES

For a full list of the terms and conditions, see pages 6-7.

Description of Service	Service Details
Typical Savings	Save 15% to 50%* per visit in most instances at any of the many available dental practice locations nationwide. (*Actual costs and savings may vary by provider, service, and geographic location.)
Sample of Available Services	Services include cleanings, X-rays, fillings, root canals and crowns.
Specialty Services	Members can also save on specialty care services including orthodontics and periodontics where available.
Network	Network services powered by Aetna Dental Access®

Eligibility & Other Information	Details
State Availability	This benefit is not available in AK, CT, IA, MA, RI, UT, VT, and WA, nor to residents of Vermont.
Participating Providers	To Locate a participating provider, visit www.findbestbenefits.com and enter promo code: 725324 . While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.
Paying Providers	Discounts are available at participating providers*; you pay the discounted rate directly to the provider at the time of service.
Usage Limits	No annual limits on usage.

Discount Dental Disclosure

This plan is NOT insurance. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. Discounts on hospital services are not available in Maryland. The plan provides discounts at participating providers for services. The plan does not make payments directly to providers. The plan member is obligated to pay for all services but will receive a discount from participating providers. The range of discounts will vary depending on the type of provider and services. The Discount Plan Organization Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a list of participating providers visit www.findbestbenefits.com and enter promo code 725324. **You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.** Such refunds are issued within 30 days of request.

*The discount program provides access to the Aetna Dental Access® network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent representative, or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.



IMPORTANCE OF ORAL HEALTH

WHY REGULAR CHECK-UPS MATTER

Maintaining good dental and oral health is a crucial aspect of overall well-being. Your mouth serves as a gateway to the rest of your body, and neglecting oral hygiene can lead to a variety of health issues. Regular dental check-ups play a significant role in preventing these problems and ensuring that your teeth and gums remain healthy and strong.

Why Oral Health Matters

PREVENTION OF TOOTH DECAY AND GUM DISEASE

Tooth decay and gum disease are two of the most common oral health problems. Regular dental check-ups help in the early detection and prevention of these issues. Dentists can spot early signs of decay and provide treatment before it evolves into something more serious. Additionally, professional cleanings remove plaque and tartar that regular brushing and flossing may miss, reducing the risk of gum disease.

PREVENTING BAD BREATH

Chronic bad breath, or halitosis, can be embarrassing and may indicate underlying dental issues. Routine dental care can help identify the cause of bad breath, whether it's due to gum disease, cavities, or another condition, and provide solutions to address it.

MAINTAINING OVERALL HEALTH

Poor oral health is linked to several systemic conditions, including heart disease, diabetes, and respiratory infections. Bacteria from the mouth can enter the bloodstream and affect other parts of the body. Regular dental visits help manage these risks by keeping oral bacteria in check and identifying any potential problems early on. During routine check-ups, dentists also perform oral cancer screenings.

PRESERVING NATURAL TEETH

Regular check-ups and cleanings help maintain your natural teeth for as long as possible. This is important not only for aesthetic reasons but also for maintaining proper nutrition and digestion, as natural teeth perform these functions more effectively than artificial replacements.

Investing time in regular dental check-ups is essential for maintaining optimal oral health and preventing a host of related health issues. By prioritizing your dental care, you not only protect your smile but also contribute to your overall well-being. Remember, a healthy mouth is a key component of a healthy body, so make those dental appointments a regular part of your healthcare routine.



HOW TO ENROLL IN SML DENTAL DISCOUNT SERVICES

Embarking on your hassle-free dental journey with SML Dental Discounts is a straightforward process designed to provide you with personalized and accessible dental services. By choosing to enroll, you are opting for a seamless dental experience that prioritizes your oral health and overall well-being. This option grants you access to any of the many available dental practices nationwide. This journey not only ensures peace of mind but also empowers you to take charge of your oral health with confidence and ease. Let's get started!

COMPLETE SIMPLE ENROLLMENT ONLINE

Complete the simple enrollment yourself at:

<https://enroll.benboost.com>

IMPORTANT PHONE #s

Questions on Program

Call this number: **866-438-4274**

Enroll with Agent Assistance

Call this number: **866-438-4274**

Enrollment is straightforward. Fill out the enrollment application, provide your payment details, and you'll receive a verification email. After reviewing, accepting, and e-signing the application, your enrollment is complete! It's as easy as that.

Important Notice: While agents can help you with the initial steps of enrollment, you are required to complete the verification and e-signature on your own. Make sure to use a good email address as this is how you receive your email verification link and all fulfillment materials.

Terms and Conditions & Disclosures - SML Dental Discounts

This plan is not insurance. This is your agreement as Cardholder with Gallagher Affinity Insurance Services, Inc. (a “discount plan organization,” “DPO”). It is effective on the date of acceptance of Cardholder’s application for enrollment in the SML Dental Discount (“Program”) and for the period of your plan.

DPO shall provide Cardholder with a listing of participating providers. Cardholder shall excuse DPO from any liability for errors in such listings. Providers are subject to change without notice. Cardholder is responsible for choice of provider, verification that the provider is a current participant and for payment for goods and services. No portion of any provider’s fee will be reimbursed or otherwise paid by DPO. Cardholder is solely responsible for payment. Savings are based on the provider’s usual fees or on national or regional fees for the service or product. Actual savings will vary depending upon your location and the specific products or services purchased. Providers may offer certain products or services to the general public at prices lower than the Program price. In that event, members will always be charged the lower price. **This is a discount program and not insurance.** Program discounts cannot be used in conjunction with any other network based program.

Participating providers are solely responsible for the quality of service or product purchased by Cardholder and DPO disclaims any liability with respect to such matters. DPO reserves the right to modify any benefits, including provider networks, included in Your Program. If your state requires that we notify you of changes to your benefits, DPO will do so. Payment of membership fee is made by the billing source authorized by you in accordance with the payment terms to which you agreed. DPO reserves the right to increase or decrease the membership fee for each renewal membership term effective upon renewal of your membership. To change your method of payment, call the customer service number shown on the membership I.D. card. Membership is not transferable. For individual memberships, only you may use the membership. If you have an individual plus one membership, only you plus one other individual may use the membership. For family memberships, only you and anyone living in your household may use the membership. Should a single member wish to add family members on a family plan, call the customer service number shown on the membership I.D. Card.

General Complaint Procedure. Complaints of any nature may be filed with Gallagher Affinity Insurance Services, Inc. the discount plan organization at 2850 W. Golf Road, Rolling Meadows, IL 60008. Complaints will be acknowledged in writing within 5 business days and will be resolved in writing to you within 30 calendar days. Should you remain dissatisfied with the results from your complaint with the discount plan organization, you may contact the Commissioner of Insurance, Division of Insurance, the insurance department, or other agency which regulates this product in your state. Contact us at 1-866-215-1376 to obtain state complaint contact information.

Termination and Cancellation. You may terminate this at any time by logging in to benefitboost.com and submitting a cancellation request on the Contact Us page, calling us at the 866-438-4274, or you may notify us in writing at Member Services, 409 W Vickery Blvd, Fort Worth, TX 76104. Your cancellation will be effective promptly upon the receipt of your cancellation notice and you will no longer be billed for your membership. DPO reserves the right to terminate your membership at any time for any reason.

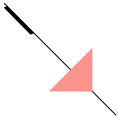
All Members: You have the right to cancel this plan within 30 days after the effective date for a full refund of fees paid.

Annual Members Only: After the first 30 days, if a membership is canceled by You or DPO for any reason other than nonpayment of fees, You are eligible for a pro-rata refund of membership fees.

Governing Law and Arbitration. This agreement and its interpretation and enforcement shall be governed and controlled by the laws of the State of Illinois. Any dispute arising from or related to this agreement shall be resolved by binding, non-appealable private arbitration conducted in accordance with the Rules of American Arbitration Association in Chicago, Illinois, unless required by a member’s individual state laws to resolve in a different location. This provision shall survive the termination of this agreement and its interpretation shall be subject to the Federal Arbitration Act.

Governing Law and Arbitration for Montana and Oklahoma Residents. Your membership is governed and controlled by the laws of your state. Any dispute arising from or related to Your membership shall be resolved by a voluntary private arbitration conducted in accordance with the Rules of the American Arbitration Association in your state. This provision shall survive the termination of Your membership and shall be subject to the Federal Arbitration Act.

South Dakota Residents. If you cancel the program you are not obligated to make further payments for the program, nor are you entitled to any program benefits for any period of time after the last month for which payment has been made.



Dental Discount Disclosure:

This plan is NOT insurance. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. Discounts on hospital services are not available in Maryland. The plan provides discounts at participating providers for services. The plan does not make payments directly to providers. The plan member is obligated to pay for all services but will receive a discount from participating providers. The range of discounts will vary depending on the type of provider and services. The Discount Plan Organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a list of participating providers visit www.findbestbenefits.com and enter promo code 725324. **You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.** Such refunds are issued within 30 days of request.

Benefit Boost Subscription Notice:

Please read this guide carefully. This is not insurance. This is a brief description of a dental discount program powered by the Aetna Dental Access® Network and is not an insurance contract and is not an insurance contract. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. Furthermore, this is not a Medicare prescription drug plan. Not all services are available in all states. Gallagher Affinity Insurance Services, Inc., a discount plan organization “DPO”, administers the SML Dental Discount Program.

Pricing and Subscription Details:

Any quoted prices or information regarding the Benefit Boost Subscription membership dues are non-binding and may change with a thirty (30) day notice. Notifications can be sent via mail to your most recent mailing address or through email to your last registered email address. It is your responsibility to monitor the transactions on your account each month and to cancel with the Third Party billing Administrator (TPA) when you wish. Each month, we cover the cost of the membership services on your behalf, regardless of whether you utilize them. For details on refunds, please refer to our Refund Policy. The TPA for Benefit Boost holds SOC 1, SOC 2, and PCI-DSS certifications. Please note that on your bank or credit card statements, the billing descriptor will appear as UBAGAP8664384274, where the number 8664384274 corresponds to our phone number.

Refund & Cancellation Policy:

We offer a refund policy on all Benefit Boost Subscription programs. If you are not satisfied, you may cancel, and a refund will be issued if the cancellation occurs within the first thirty (30) days. We want you to be 100% satisfied with your Benefit Boost benefits and services.

To Cancel:

Contact the TPA:

HealthyAmerica / H A Partners, Inc.
409 W Vickery Blvd, Ft Worth TX 76104
1-866-438-4274

Cancellation Methods:

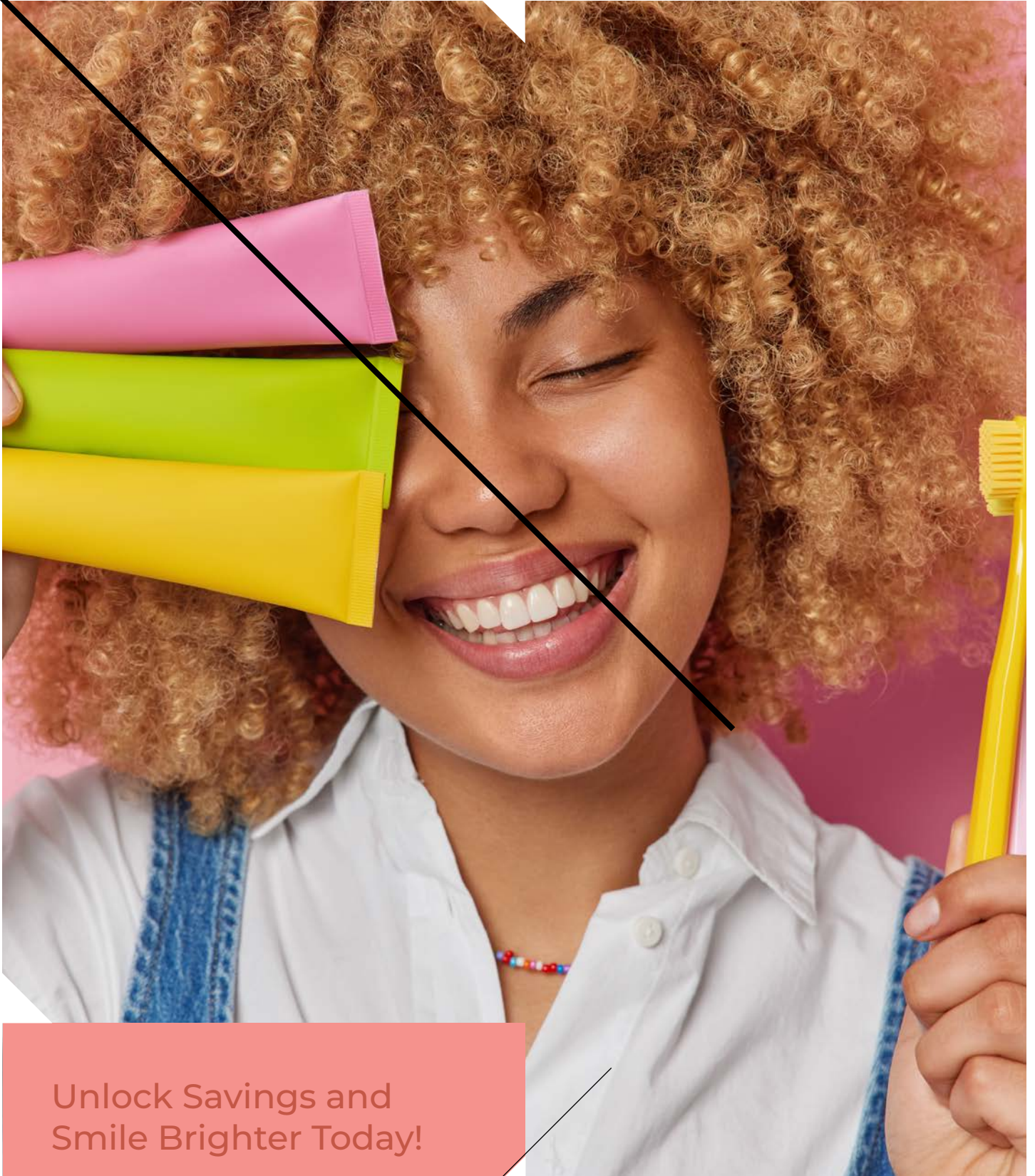
Email: info@benefitboost.com
Phone: 1-866-438-4274 (M-Thurs 8 am-5 pm or Fri 8 am-1:30 pm CST)
Online Form: <https://benefitboost.com/billing.html>
Member Portal: <https://members.benboost.com>
Fax: 1-817-335-1270

Please do not cancel through your agent. Canceling directly with the TPA will ensure that your cancellation is processed correctly. Once a cancellation request is made, our team will send a confirmation cancellation notice by email. While we believe that you will be pleased with your overall membership product, we cannot warrant or guarantee the performance of any service. Services and product costs are subject to change. For billing, customer service, fulfillment, or membership questions, contact 866-438-4274.

Important Disclaimer Regarding Third-Party Liability Waiver:

Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI)

HealthyAmerica and H A Partners, Inc. facilitate access to discounted dental services through the SML Dental Discount program but are not dental service providers themselves and do not offer dental care or advice. They do not assume liability for the quality, suitability, or availability of services obtained through the program, as all dental services are provided by independent practitioners. Additionally, HealthyAmerica and H A Partners, Inc. do not guarantee the participating of any specific provider in the network or the availability of services at any time. It is the responsibility of program members to verify provider participating and confirm specific discount rates before receiving services. By enrolling in the program, members acknowledge and agree to these terms.



Unlock Savings and
Smile Brighter Today!

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