



2007 SUPPLEMENT: INTRODUCING SAFEGUARD DENTAL

EFFECTIVE APRIL 1, 2007 SAFEGUARD DENTAL AND VISION REPLACES COMPBENEFITS.

WHY IS ICUBA SWITCHING PROVIDERS?

ICUBA is always looking for ways to ensure that participants are offered the best possible dental and vision benefits at the most competitive price. AON Consulting has extensively reviewed our current provider against other potential bidders and recommended that switching providers from CompBenefits to SafeGuard would provide both financial benefit as well as service enhancement for ICUBA participants. This means a greater amount of dental and vision services can be offered at a significantly lower price. If you would like to learn more about SafeGuard or their services, you can call SafeGuard at (800) 880-1800 or visit their interactive website at www.safeguard.net.

WILL I BE ABLE TO CONTINUE RECEIVING DENTAL SERVICES FROM MY CURRENT PROVIDER?

If your provider has elected to be part of the SafeGuard network, you will be able to continue services under the new Plan provisions. If your provider is not a part of the SafeGuard Network, you may present your provider with a "Network Nomination Card". If that provider elects to join the SafeGuard network, then you will still have access to your regular dentist.

CAN I CONTINUE TO SEE MY PROVIDER IF HE/SHE IS NOT IN THE NETWORK?

You can continue to see your current provider if you elect the PPO Dental Option. If you select the DMO option, you will need to select a provider at the time of enrollment. However, you will have the option of changing your provider at any time, by accessing your account at www.safeguard.net.

I AM IN THE MIDDLE OF EXTENSIVE ORTHODONTIC TREATMENT. WILL SWITCHING PROVIDERS NULLIFY MY EXISTING CONTRACT?

No. Regardless if your provider participates in the SafeGuard network, your current contract will remain valid for the remainder of the treatments. What this will require on the part of the participant is the submission of the Orthodontia contract to SafeGuard for continuation of pre-existing orthodontia.

WHAT ARE THE BENEFITS OF SWITCHING TO SAFEGUARD?

DENTAL

- # A robust network of dentists: SafeGuard is in the process of recruiting the top utilized current providers for ICUBA
- # The SafeGuard interactive website, which allows you to print identification cards and view your current claims and Statement of Benefits at www.safeguard.net.
- # The following are some of the services covered by SafeGuard:
 - Under the DMO, four (4) cleanings per year. The first two (2) are covered at 100%, the second two (2) have a co pay of \$35 for adults and \$25 for children
 - Under the DMO, Teeth Whitening at a cost of \$125 per arch or \$250 for the entire mouth
 - General Anesthesia, IV sedation and Nitrous Oxide are covered benefits
 - Therapeutic injections (alleviating the need to obtain a prescription prior to treatment) are covered benefits
 - Under the DMO, no co-pay for anterior fillings
 - Under the DMO porcelain crowns are covered at similar co-pays to metallic crowns
 - Under the DMO, you may go to a specialist without having to receive preauthorization; Your provider will be able to refer you to a specialist directly from their office
 - Under the PPO, in network dentists accept negotiated fee as payment in full; you do have the ability to receive the same benefit level if you go out of network, but may be balanced billed up to the Usual and Customary amount

VISION

- # Vision enhancements will provide the following:
 - Exams, standard frames and lenses and contacts are all covered benefits
 - Non-standard frames and lenses are covered through a series of allowances in- or out-of-network
 - No need to pre-register – choose any provider from the extensive network and call for an appointment
 - Along with neighborhood providers a larger network of providers has been established including Wal*Mart, Visionworks and Florida Eye Works



2007 SUPPLEMENT: INTRODUCING SAFEGUARD DENTAL

SafeGuard Dental Plan	DMO	PPO In and Out of Network	
Individual Deductible	None	\$50	
Family Deductible	None	\$150	
Deductible waived for Preventive	N/A	Yes	
Annual Maximum	Unlimited	\$1,000	
Preventive			
Comprehensive Oral Exam	No Charge	100%	
Prophylaxis Limit	No Charge 4x Per 12 Months – Cleaning 3 and 4 are at co-pay of \$35.00 (adults) and \$25.00 (children)	100% 4x Per 12 Months	
Bitewings	No Charge	100%	
Fluoride Limit	No Charge 2x per 12 months	100% 2x per 12 months	
Basic			
Restorative Amalgam Fillings	No Charge	80%	
Restorative Resin Fillings (anterior)	No Charge	80%	
Extraction Single tooth	\$5	80%	
Endontics	\$210	80%	
Periodontics	\$110	80%	
Major			
Dentures	\$325	50%	
Crowns Metallic	\$225-\$270*	50%	
Crowns Porcelain	\$245*	50%	
Replacement Limits	1 x per 60 months	1 x per 60 months	
Orthodontics			
Benefit	\$1800 copayment	50%	
Dependent Child Age Limit	None	None	
Adults	Covered	Covered	
Lifetime Maximum	None	\$1,000	
Policy Information			
Pre-determination	None	Recommended for amounts over \$300	
Work in Progress	Covered- Orthodontia requires prior notice	Covered- Orthodontia requires prior notice	
Reasonable and Customary	Scheduled Co-pays	Negotiated Fee	80 th percentage of usual and customary
Waiting Period	None	Major- 12 months	
Monthly Premium			
Employee	\$9.14	\$27.04	
Employee + 1	\$16.00	\$53.84	
Employee + Family	\$25.16	\$90.56	

*An additional charge not to exceed \$150 per unit will be applied to any procedure using noble, high noble or titanium metal. There is a \$75 co-payment per crown/ bridge unit in addition to regular co-payments for porcelain on molars.

For additional Information, call (800) 880-1800 or visit www.safeguard.net

Effective 4/1/2007