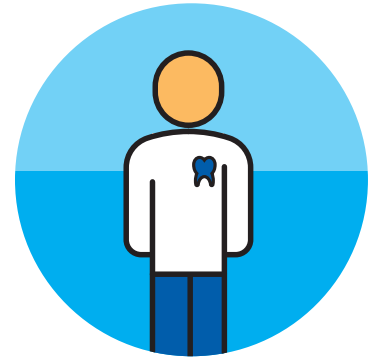




FAQ: Changing Dental Plans



Things to consider when switching

We understand the anxiety that may come with changing dental insurance plans. Will your dentist still be in-network? Will the cost of services increase? We're here to help answer some of your most important questions.

Q Will I pay more for services if my dentist is out-of-network?

A Not necessarily. Our plans offer competitive benefits for members who visit out-of-network dentists. You may even pay less out of pocket if your claim amounts are at or below the reimbursement amount. Here's how it works:

- We base our reimbursement on the price of dental services in your area. Many of our plans cover the amounts charged by 9 out of 10 dentists.
- We research dentists' charges regularly and update our plans to keep up with changes in cost.
- Once you're enrolled in a plan, you can ask your dentist to submit a pretreatment estimate to The Standard.[†] This lets you see how a claim will be processed and what you'll pay.

Q Am I required to use an in-network dentist?

A No. Our plans give you the freedom to receive care from any licensed dental provider. However, your out-of-pocket costs may be 25 percent to 50 percent lower when visiting an in-network dentist because of negotiated fees.

Q Will filing a claim be difficult?

A We try to make it easier by having in-network dental providers file claims for you. If you do need a claim form, visit standard.com and select "Find a Form."

Don't Forget: You Can Search In-Network Providers



Visit [Standard.com](https://standard.com) and select "Find a Dentist" to see if your current provider is in our network.

[†] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.