



BC Life & Health
Insurance Company

SmileNetSM Dental Discount Program

We want to catch you smiling.



BC Life & Health
Insurance Company

for Individuals and Families



HealthyExtensions

This program is provided by BC Life & Health as a service to our members. These services do not constitute benefits under Blue Cross plans and are subject to change or cancellation without notice. Goods and services available through discount programs are not benefits of coverage. BC Life & Health does not endorse or recommend any goods or services provided at a discount by these vendors or practitioners. This program may be changed or withdrawn at any time without notice by the offering vendor or practitioner.

BC Life & Health Insurance Company (BCL&H) is an Independent Licensee of the Blue Cross Association (BCA). The Blue Cross name and symbol are registered service marks of the BCA.

Why Dental Care Should Be a Priority for You ... and Your Family

Good oral health means much more than just healthy teeth these days. In fact, the Surgeon General's Report emphasizes that oral health is important to the overall health and well-being of you and your family.



The report also shares these astonishing facts:

- Oral diseases are progressive and cumulative, and they become more complex over time. They can affect our ability to eat, how we look, and the way we communicate.
- Most adults show signs of periodontal or gingival diseases, and these diseases can affect our ability to work at home, at school, or on the job.
- New research is pointing to associations between chronic oral infections and heart and lung diseases, stroke, low birth weight and premature births. Links between periodontal disease and diabetes have long been noted.

The impact of bad oral health in children is even more substantial:

- Tooth decay is the single most common chronic childhood disease – 5 times more common than asthma and 7 times more common than hay fever.
- Over 50% of 5-to-9-year-old children have at least one cavity or filling, and that proportion increases to 78% among 17-year-olds.
- More than 51 million school hours are lost each year to dental-related illness. Pain and suffering due to untreated diseases can lead to problems in eating, speaking and learning.

In order to be healthy, you and your family need good oral health. And of course you always want to look great, too! Dental care enhances your self-esteem, improves your productivity and increases your overall feeling of contentment. That's why we've created **SmileNetSM**, a Dental discount program that helps you stay healthy ... and keeps those pearly whites sparkling.



Get SmileNet ... and Start Beaming

SmileNet gives you tremendous value at a very low price. **SmileNet is not an insurance plan** – it's a simple, inexpensive Dental program from BC Life & Health Insurance Company that helps you **save 15-50%** on Dental services and provides access to most of the dentists in our Dental PPO network.

If you're a health-conscious person wanting quality Dental care and low Dental care expenses, SmileNet is for you! It's also an ideal option if you don't have Dental coverage through your job or if you find that traditional Dental insurance is too expensive. You can buy SmileNet alone or with one of our Medical plans. If you already have one of our Medical plans (but not our Dental coverage), you can join SmileNet at any time.

Great Services at Great Prices

Here is just a sample of the discounted Dental services you get with SmileNet:

- Comprehensive Evaluations
- Cleanings
- Fillings
- X-rays
- Topical Fluoride
- Oral Hygiene Instructions
- Sealants
- Crowns
- Root Canals
- Partial and Complete Dentures
- Extractions
- Local Anesthesia

SmileNet is a pay-as-you-go discount program that makes Dental care more accessible and more affordable.

SmileNet ... the Dazzling Details

Easy to Use

SmileNet gives you access to most of the dentists from the Blue Cross Dental PPO network, and you get Dental services at Blue Cross-negotiated rates that are 15-50% lower than what you would normally pay. Just verify that the dentist you chose participates in the SmileNet program before you enroll and when making an appointment. **You can get Dental services when you want, as often as you want!**

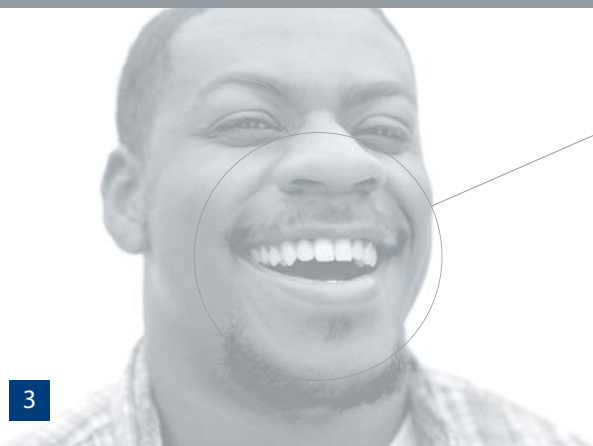
SmileNet is also appealing because there are:

- No annual deductibles, maximums or copays
- No waiting periods
- No claims or paperwork

Easy to Afford

Dues are only **\$80 per year** for a single membership and **\$120 per year** for a family membership (with a one-time \$20 administration fee for either choice). To make things even easier, the cost is the same for all ages.

These low dues will quickly pay for themselves when you start saving 15-50% on your Dental services!



Q&As

1. What is a Dental discount program?

A Dental discount program is designed for individuals, couples and families looking to save money when going to the dentist. The dentists who participate in our SmileNet Dental discount program have agreed to accept a lower fee than they would normally charge (the fee is due when services are received). The SmileNet Dental discount program comes with a membership card.

2. How is this Dental discount program different from traditional Dental insurance?

SmileNet is different from traditional Dental insurance in several ways. First, it's easy to enroll and there are no waiting periods or health questionnaires. Also, our discount program does not deny enrollment based on any pre-existing conditions you may have. Other unique features about this discount program are no claim forms, no annual deductibles and no annual out-of-pocket maximums – you can use the program as much and as often as needed. You pay the full, discounted cost of services provided.

3. What do I pay and to whom?

You pay:

- Your annual Dental discount program membership fee (\$80 a year for a single membership; \$120 a year for a family membership). This membership fee (along with a one-time \$20 administration fee) is paid to BC Life & Health Insurance Company.
- Fees for services (such as cleanings, X-rays and root canals) are paid directly to the participating SmileNet dentist at the time you receive the services.

4. When does my SmileNet program begin?

Most memberships start on the first of the month after we receive the application and administrative and membership fees. You'll receive your membership card in the mail in a couple of weeks.

5. Do I have to use a specific dentist?

With SmileNet, you may choose a dentist from our Blue Cross Dental PPO network after you have verified that the dentist participates in the SmileNet Program. And you don't have to stick with the first one you see.

6. Can I make monthly payments on my membership fee?

No. You will need to pay your membership dues in full to join SmileNet, and then we'll send you a bill once each year to keep your membership active. Billing you annually instead of monthly allows us to keep our administration costs down, which helps keep SmileNet affordable for you!



Finding a Dentist

To find a dentist or to see if the one you want participates in the SmileNet discount program, simply go to www.bluecrossca.com, click on the **Provider Finder** link and select the **Dental PPO network** option. You can then call your dentist's office and ask if they participate in the Blue Cross SmileNet discount program.

HealthyExtensions ... Another Bright Benefit

SmileNet helps even more with your overall health by giving you access to information about 10-50% discounts on health/wellness products and services offered by independent vendors including:

- Gym memberships
- Health and nutritional supplements
- Vision, hearing and dental services (like teeth whitening with BriteSmile)
- Yoga, massage therapy and hypnotherapy
- All-inclusive Club Med vacations
- Smoking, alcohol and weight loss programs

To find out more, SmileNet members can go to www.bluecrossca.com and click on **Healthy Living**, then on **HealthyExtensions**.

Terms and Conditions

What You Should Know About the SmileNet Program:

1. As a member of the SmileNet program, you are responsible for verifying with the contracted dentist if he or she is participating in the program. This should be done at the time you schedule an appointment. The SmileNet membership card should be shown to the dental office staff when you arrive for your appointment.
2. The discount is available on all services that the contracted general dentist has currently agreed to as part of his or her participation in the discount program. Not all dental services that a general dentist may provide are available at the discounted rate. Not all dentists are contracted for the same services. Please ask your participating dentist if the services you require are part of the discount program.
3. Services performed by a non-contracted dentist will not be provided at the SmileNet discounted rate.
4. The discount is also available at contracted dental specialty offices including oral surgery, endodontics, periodontics, pedodontics and prosthodontics. This program does not include discounts for orthodontic or cosmetic services.
5. SmileNet members are responsible for payment of the reduced fees directly to the contracted dentist for services provided. It is important to discuss the fees prior to the services being rendered. There is no reimbursement by the program for the services you receive under this program. ***This is not an insurance plan.***
6. The contracted dentist providing services to a SmileNet member does so as an independent contractor with BC Life & Health Insurance Company (BCL&H), and BCL&H shall not be liable for any claim or demand on account of damages arising out of or in any manner connected with any injuries suffered by a SmileNet member while receiving care from the contracted dentist.
7. Your participation in the program is good for 12 months. You may renew the terms of the program upon receipt of notification and payment to BCL&H prior to the end of the 12-month period.
8. The provisions and terms shall be governed by and interpreted in accordance with the laws of California.
9. The program is subject to amendment or modification with 30-day prior notification
10. No refunds, cancellations or changes (such as adding or deleting a family member) will be allowed in the first 12 months, except in the case of death.



How to Enroll

In this brochure, you'll find everything you need to enroll in SmileNet.

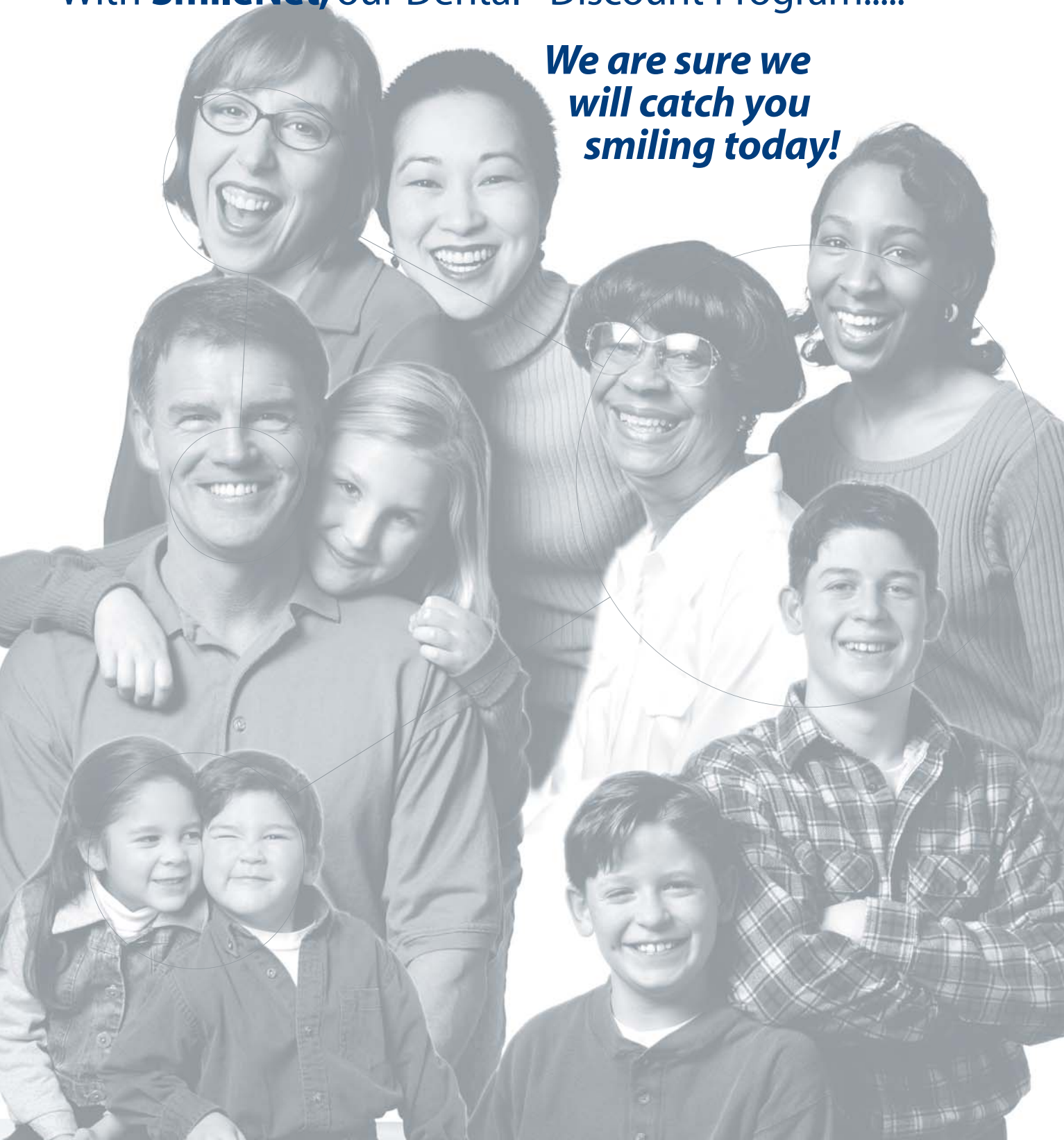
Just follow these simple steps:

- Complete and sign the attached application
- Choose your payment option
- Send the application and payment to your Authorized Independent Agent (see contact information on back of brochure) or:

BC Life & Health Insurance Company
P.O. Box 9051
Oxnard, CA 93031-9051

With **SmileNet**, our Dental Discount Program....

***We are sure we
will catch you
smiling today!***





Choose One: Enroll Change

Application Information: All fields must be completed

PLEASE PRINT

LAST NAME	FIRST NAME	MI	SEX <input type="checkbox"/> M <input type="checkbox"/> F	BIRTHDATE (Mo/Day/Year)	MARITAL STATUS <input type="checkbox"/> S <input type="checkbox"/> M	SOCIAL SECURITY NUMBER
HOME ADDRESS (Must be complete, P.O. Box not acceptable)			BILLING ADDRESS IF DIFFERENT (or P.O. Box)			
CITY	STATE	ZIP CODE	CITY	STATE	ZIP CODE	
HOME PHONE NO. ()			BUSINESS PHONE NO. ()			

Spouse To Be Enrolled

NAME OF SPOUSE	SEX <input type="checkbox"/> M <input type="checkbox"/> F	BIRTHDATE (Mo/Day/Year)	SOCIAL SECURITY NUMBER
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Children To Be Enrolled

NAME (First and Last) 1.	SEX	BIRTHDATE (Mo/Day/Year)	NAME (First and Last) 3.	SEX <input type="checkbox"/> M <input type="checkbox"/> F	BIRTHDATE (Mo/Day/Year)
NAME (First and Last) 2.	SEX	BIRTHDATE (Mo/Day/Year)	NAME (First and Last) 4.	SEX <input type="checkbox"/> M <input type="checkbox"/> F	BIRTHDATE (Mo/Day/Year)

SmileNet Program Fees

Annual Fee: Single \$80 Family \$120	Administrative Fee: \$20 (one time fee for new members)
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Payment Options

Electronic check

NAME ON BANK ACCOUNT	ROUTING NUMBER	ACCOUNT NUMBER	AMOUNT	CHECK NUMBER
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Use the enclosed check as payment. *Please make check payable to BC Life & Health Insurance Company.*

By choosing the electronic check option, I authorize Blue Cross of California to convert my check into an electronic funds transfer. I understand that my bank account will be debited for the amount indicated on the check. I am aware that my check will not be returned. If I pay by electronic or paper check, I understand that I will be sent an invoice prior to my renewal date. No refunds, cancellations or changes (such as adding or deleting a family member) will be allowed in the first 12 months, except in the case of death. I have read and understand the Terms and Conditions of the SmileNetSM program.

Signatures (Required)

SIGNATURE OF APPLICANT/PARENT OR LEGAL GUARDIAN X	TODAY'S DATE	SIGNATURE OF APPLICANT'S SPOUSE X	TODAY'S DATE
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Agent Information

SIGNATURE OF AGENT X	AGENT NAME (PRINT)	AGENT NUMBER
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