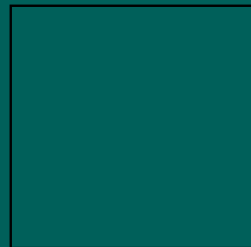
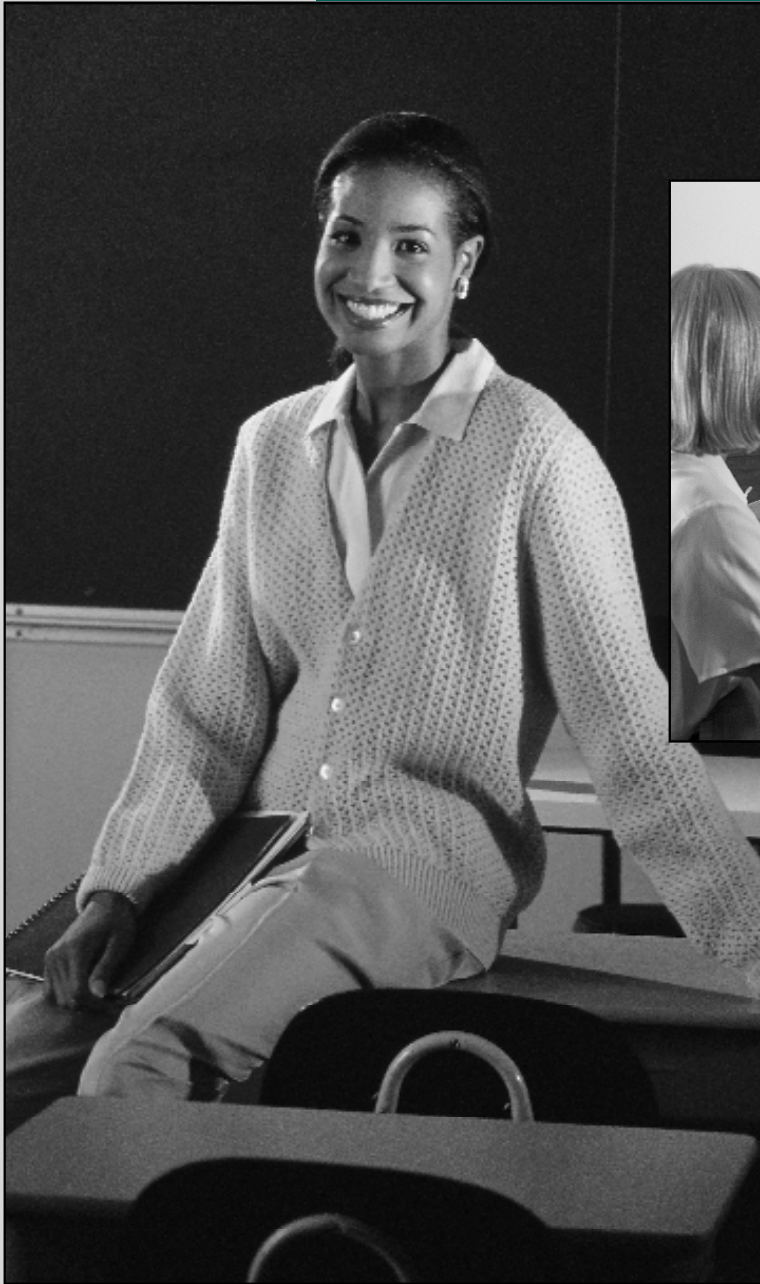




Small Group Dental Insurance

With Network Access



small group dental

Coverage to Make your Employees Smile

Important Protection

It's a commonly known fact that oral health impacts total-body health. A healthy mouth can impact a healthy body, resulting in healthier, more productive employees. Promoting oral health to your employees by providing dental insurance may result in decreased time off due to sickness, and satisfied employees with a complete benefit package.

Freedom of Choice

We've created various dental coverage options to accommodate different dental coverage needs. Our program offers advantages that you can't find just anywhere, including access to an extensive network of dental providers. Your employees can benefit from lower out-of-pocket costs when their dental services are delivered by a participating provider, but they retain the flexibility to seek services from any provider they choose.

Why Shenandoah Life

Small business is our business. Shenandoah Life has been serving clients for 90 years. We recognize the challenges of small businesses. We strive to offer competitive products and exceptional support to our customers. Each department is focused on providing the best possible customer service, in a timely fashion and friendly manner.

Multiple Plan Selections

Choose one of our conveniently pre-packaged insurance plans to match your benefit needs. The chart below lists each benefit included in all five plans. The ability to choose from a variety of plans makes this dental insurance even more appealing.

FLEXIBLE BENEFIT SCHEDULES

	A	B	C	D	E
Annual Deductible (Waived for Type I Preventive Services)	\$50	\$50	\$25	\$50	\$50
Annual Maximum for Types I, II, III	\$1,000	\$1,000	\$1,000	\$1,200	\$1,200
Type I Preventive Services Coinsurance	100%				
Type II Basic Services Coinsurance	80%				
Type III Major Services Coinsurance	N/A	50%			
Type III Waiting Period (months)	N/A	12			
Lifetime Orthodontia Benefit	N/A				\$750
Orthodontia Coinsurance	N/A				50%
Orthodontia Waiting Period (months)	N/A				24

Easy to Qualify for Coverage

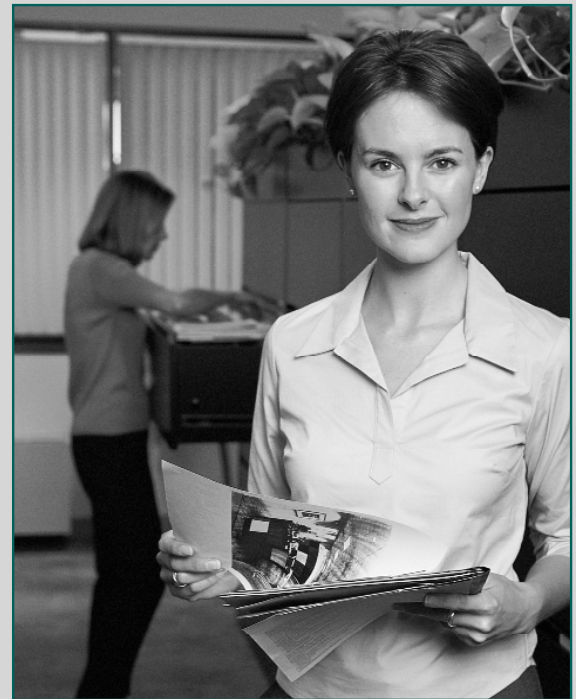
- Eligible Group Size: 2 – 9 active full-time employees (not available in West Virginia)
- Minimum Participation: For groups with 2 – 5 eligible employees, all must participate. For groups with 6 – 9 eligible employees, all must participate in an employer paid plan and all but 1 must participate if employees contribute. (In Michigan, 5 eligible employees must participate.)
- Minimum Work Requirement for Eligibility: 30 hours per week
- Family Businesses: If one family, by blood or marriage, comprises more than 50% of a prospective group, special consideration must be given and Shenandoah Life reserves the right to decline coverage.

Coordination of Benefits

Benefits under this plan will be coordinated with all valid group insurance coverage in place so total benefits from all sources will not exceed expenses incurred.



benefits



About Shenandoah Life

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Shenandoah Life Insurance Company has been serving the needs of our customers for 90 years. We are a well-respected mutual company licensed in 31 states and the District of Columbia. While size alone is not a guarantee of financial stability, we now have more than \$1.7 billion in assets and \$13.8 billion of insurance in force (source: 2005 audited annual financial statements).

As of February, 2006, Shenandoah Life is rated A - (Excellent) by A.M. Best, a rating that is assigned to companies which have, on balance, excellent financial strength, operating performance and market profile when compared to the standards established by the A.M. Best Company. These companies, in the opinion of A.M. Best, have a strong ability to meet their ongoing obligations to policyholders.



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