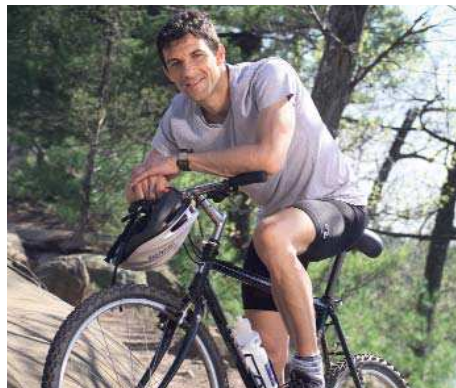


# Health coverage is within your reach.



## Benefit Highlights:

- Doctor visits as low as \$15
- Up to \$3,000 Inpatient Care
- Up to \$5,000 Accident Coverage
- Prescription Drug Programs
- CIGNA 24-Hour Employee Assistance Program<sup>SM</sup>

Plans starting at only  
**\$22.<sup>04</sup>** bi-weekly

## Also Available:

- Dental/Vision\* Plan

\*The vision discount program is not insurance.

Hurry! Open Enrollment Ends November 13, 2009, or you have 90 days from your hire date.

### Who is eligible?

All part-time team members working less than 32 hours per week are eligible.

### When will my coverage begin?

Your coverage will begin the 1st of the month following 90 days.



# Is a Starbridge health plan right for you?

CIGNA's Starbridge limited-benefit health plans are designed to provide affordable health insurance to hard-working people like you. Starbridge plans provide coverage for everyday medical expenses and can help you plan for unexpected expenses due to illnesses and accidents. It is not a major medical plan. Ask yourself the following questions to see if a Starbridge plan is right for you. If you answer "yes" to one or more of these questions, your employer and CIGNA HealthCare are here to help.

<input type="checkbox"/> yes <input type="checkbox"/> no	Do you skip check-ups or visits to the doctor for an illness because you're uninsured?
<input type="checkbox"/> yes <input type="checkbox"/> no	Have you had to take unpaid time off work in the past year due to an illness or health problem?
<input type="checkbox"/> yes <input type="checkbox"/> no	Is it hard for you to find quality health care providers because you don't have an insurance card?
<input type="checkbox"/> yes <input type="checkbox"/> no	Do you buy over-the-counter medicines instead of going to the doctor or filling a prescription?
<input type="checkbox"/> yes <input type="checkbox"/> no	Have you ever relied on help from family, friends or the government to pay for basic medical care?

## There are many ways to save with Starbridge.

### Network Discounts

Our network includes the doctors that have lowered their prices for our members. Using a network provider can save you money because you'll get more services without using up all your benefits (see medical benefits chart). Many providers offer our members discounts of about 30-50% off of their usual charges. Even if you reach the benefit maximums, you'll continue to receive discounted prices from many of our network providers.

### Outpatient Benefits

Starbridge outpatient benefits cover services outside of the hospital—things like doctor's office visits, outpatient surgery, laboratory work, X-rays and urgent care.

For example, with our plans you pay only a copay for each doctor visit. A copay is the up-front cost you pay at the time of service. The plan covers the remainder of the cost, up to a benefit maximum (see medical benefits chart). For all other outpatient services, the plan pays coinsurance, which is a percentage of the covered expenses, and you pay the rest.

### Inpatient (Hospital) Benefits

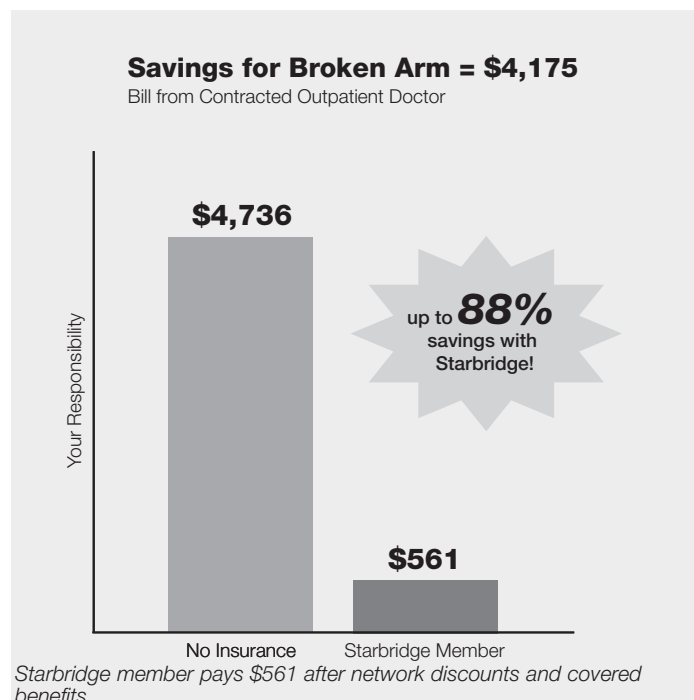
Inpatient benefits cover a portion of the cost of hospital visits if an overnight visit is required. Some plans also offer additional coverage for surgeries and maternity.

### Prescription Drug Programs

Starbridge offers a variety of prescription drug programs to meet your budget. All of our plans feature a prescription discount program that offers an average of 15% off of brand name drugs and 40% off of generics. Some of our plans also offer prescription benefits that are similar to the coverage for doctor visits—you simply pay a low copay at the pharmacy until you reach the benefit maximum.

### Wellness Benefits

Starbridge wellness benefits are designed to help you stay healthy and prevent serious illnesses. Some of our plans cover wellness services (after you pay a \$20 copay) which can include childhood immunizations, annual wellness exams and many types of screenings. Provision varies by state.



*Amounts reflected serve as an example only and may not accurately reflect your plan. Starbridge is a sickness & accident plan that covers everyday medical expenses. It is not a major medical plan and is not designed to cover major health problems like heart disease or cancer.*

# STEP 1: Choose the plan that's right for you.

Please refer to the medical chart at the back of this brochure for more detailed information.

Because these are limited-benefit plans, it's best to choose the highest level of coverage that you can afford. If you're having trouble matching your budget with your health plan needs, you may find the following guidelines useful, or you can contact a Starbridge Benefits Specialist for help at 1-800-754-1896.

## Level 1 Plan



### Bi-Weekly Rates

Myself only . . . . .	\$22.04
Myself and 1 dependent . . . . .	\$54.04
Family . . . . .	\$81.62

*Stay healthy and active.  
Plan for the unexpected.*

If you're healthy and active and have a limited budget, this plan is your most affordable option.

*"Even after I reach my benefit maximum, I still pay less at the doctor because CIGNA negotiates great discounts for me."*

## Level 2 Plan



### Bi-Weekly Rates

Myself only . . . . .	\$43.92
Myself and 1 dependent . . . . .	\$107.68
Family . . . . .	\$162.64

*Discover the security that comes with  
health coverage. Feel better about life.*

If you're fairly healthy but looking for more than basic coverage, Starbridge Level 2 Plan is a reasonable option. Prescription and Wellness benefits are included in this plan.

*"Starbridge helps me with everyday medical expenses like prescriptions and doctor visits—plus it helps me budget for them."*

## STEP 2: Choose an additional plan option.



### Dental/Vision Plan Bi-Weekly Rates\*

Myself only . . . . .	\$8.50
Myself and 1 dependent . .	\$16.40
Family . . . . .	\$24.30

\*The vision discount program is not insurance.

## Dental/Vision Plan

### Dental

It's more than just a pretty face: good health starts with your teeth and gums. If you think going to the dentist isn't really important, think again. Your dental health impacts the rest of your body in serious ways. Research shows that gum disease, an infection of your gums, puts you at risk for conditions such as heart disease, stroke, diabetes and pregnancy complications. And because gum disease is usually painless in the early stages, you may not even know that you have it. That's why going to the dentist is just as important as getting a check-up at the doctor's office.

### Big savings on visits to the dentist...all for just a few dollars a week.

Starbridge offers a Dental Plan that is available to you as an additional plan option. You'll save on annual cleanings, fillings and even major procedures such as root canals. We'll send you a list of dentists in our network and you can start saving on your very first visit. Don't wait—your health may depend on it!

### Example of How the Dental Plan Works For illustrative purposes only. Actual fee schedules vary by location.

Periodic Oral Exam	Average Cost	\$36
	<b>CIGNA Network Discount*</b>	-\$12
	Dental Plan reimburses you	-\$17 (see chart below)
	<b>You Pay</b>	<b>\$7</b>

\* For a complete list of participating network dentists visit [www.starbridge.com](http://www.starbridge.com)

### This is how much you'll be reimbursed for each procedure:

Dental Plan Reimbursement Chart \$25 per person annual deductible		
Maximum Covered Charge	Maximum Covered Charge	Maximum Covered Charge
<b>Oral Examination</b>	<b>X-Ray and Pathology</b>	<b>Prophylaxis and Fluoride</b>
D0120 Periodic Oral Exam* \$17	D0210 Entire Dental Series (Intraoral) Including Bitewings** \$40	D1110 Prophylaxis for age 14 and over* \$30
D0140 Limited Oral Exam/Problem Focused \$27	D0220 Single Film - Initial \$7	D1120 Prophylaxis for age under 14* \$20
D0150 Comprehensive Oral Exam † \$27	D0230 Single Film - Each Additional \$7	D1203 Topical Application of Fluoride, Child* \$12
D9110 Emergency - Palliative Treatment \$38	D0240 Intra-Oral Occlusal Film** \$10	D1204 Topical Application of Fluoride, Adult* \$12
<b>Amalgam Restoration for Primary/Permanent Teeth</b>	D0250 Extraoral - First Film \$11	D1351 Sealant, Per Tooth \$16
D2140 Amalgam Filling - 1 Surface \$35	D0260 Extraoral - Each Additional \$9	<b>Periodontics</b>
D2150 Amalgam Filling - 2 Surfaces \$45	D0270 Bitewing Film, One* \$8	D4341 Scaling and Root Planing, Per Quadrant \$72
D2160 Amalgam Filling - 3 Surfaces \$56	D0272 Bitewing Films, Two* \$12	D4355 Full Mouth Debridement to Enable Comprehensive Periodontal Evaluation \$50
D2161 Amalgam Filling - 4 or more Surfaces \$64	D0274 Bitewing Films, Four* \$17	D4910 Periodontal Maintenance \$53
<b>Synthetic Restorations</b>	<b>Extractions</b>	<b>Endodontics (excluding final restoration)</b>
D2330 Composite Resin - 1 Surface \$42	D7140 Extraction-Erupted tooth or exposed root \$39	D3220 Therapeutic Pulpotomy \$20
D2331 Composite Resin - 2 Surfaces \$55	D7220 Removal Impacted Tooth - Soft Tissue \$45	D3310 Root Canal - Anterior \$125
D2332 Composite Resin - 3 Surfaces \$67	D7230 Removal Impacted Tooth - Partially Bony \$70	D3320 Root Canal - Bicuspid \$135
D2335 Composite Resin - 4 or more Surfaces \$69	D7240 Removal Impacted Tooth - Completely Bony \$85	D3330 Root Canal - Molar \$140
D2390 Composite Resin Crown, Anterior \$77	D7241 Removal Impacted Tooth - Completely Bony w/Unusual Surgical Complications \$85	
D2391 Composite Resin - 1 Surface Posterior \$50	D7250 Removal Residual Tooth Roots \$30	
D2392 Composite Resin - 2 Surfaces Posterior \$68	D7510 Incision & Drainage of Abscess \$45	
D2393 Composite Resin - 3 Surfaces Posterior \$85	D9220 General Anesthesia \$52	
		<b>FOOTNOTES</b>
		* Limited to once every 6 months
		† Limited to once every 12 months
		** Limited to once every 3 years

### Vision Discount Program\*

You and your covered family members receive a membership in the CIGNA Vision Network Savings Program.

- Save up to 40% on frames
- Save \$5 off routine exams and \$10 off contact lens exams

\*The vision discount program is not insurance.

Questions? Call a Starbridge Benefits Specialist: 1-800-754-1896 • [www.starbridge.com](http://www.starbridge.com)



# Choose Starbridge for value and peace-of-mind.

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*I was injured playing a sport and it turned out to be a broken arm. I went straight to the emergency room and showed them my Starbridge ID card. The doctor was great and I felt better knowing that I had insurance coverage. Thanks to Starbridge, I didn't have to stress about big bills or lots of time off work. I saved a lot of money and was back on the job in no time! I only had to pay about \$500, much better than the \$4,500 total bill I would have been responsible for without insurance.*



*I was paying \$100 for a doctor's visit when I was uninsured. Now that I have Starbridge, I pay just a copay. For my plan, it's \$20. Starbridge pays the rest, up to a benefit maximum. Even after I reach my benefit maximum, I can still pay less at the doctor because Starbridge negotiates great discounts for me.*



*I had to take my kids to the doctor four times last year...and I saved \$320 thanks to Starbridge! Plus I paid less for prescriptions and other services throughout the year. I feel good just knowing that I can provide for my family and make sure that they stay healthy.*

***Turn this page for Step 3 to enroll!***

Questions? Call a Starbridge Benefits Specialist: 1-800-754-1896 • [www.starbridge.com](http://www.starbridge.com)

## STEP 3: Enroll Now.



Thanks to our easy enrollment process, you can sign up for your Starbridge plan day or night.  
**Please have the following information ready when you enroll:**

**Group Number: 3289**

**Social Security Number:** \_ \_ \_ - \_ \_ - \_ \_ \_

**Which medical plan do you want?** You'll need to select one of the following:

☐ Level 1 Plan

☐ Level 2 Plan

**Which Supplemental Plan do you want?** Please check all you want.

☐ Dental/Vision\*\* Plan

\*\*The vision discount program is not insurance.

**Who do you want to cover?** Be ready to identify one of these options:

☐ I want to cover myself only

☐ I want to cover myself and 1 dependent

☐ I want to cover my family

*Note: If you choose to cover yourself and one dependent or your family in a plan, please enroll online or call during business hours, 5:00 am – 6:00 pm MST so that dependent information can be collected. This will ensure your claims are paid in a timely and accurate manner.*

**Confirmation Number:** \_\_\_\_\_ Please take a moment to write down your confirmation number.

Once enrolled, you will receive two packets in the mail. The first packet will include your ID cards and instructions on how to get started with your new health plan. The next packet will include a copy of the benefits you signed up for and how they work.

## Two Ways to Enroll.

### 1. Enroll by telephone at 1-800-754-1896.

Call our automated system 24 hours a day, or if you'd like to speak to a live representative, call during business hours, 5:00 am – 6:00 pm MST.

### 2. Enroll online at [www.starbridge.com](http://www.starbridge.com) and click "Enroll Now."

It's fast and easy. You can access our website 24 hours a day.

**Authorization:** I confirm that I authorize my employer to deduct or reduce my pay for any contributions required by the plan.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a crime and maybe subject to fines and confinement in prison.

**Declination Notice:** Failure to elect coverage (for yourself and/or any of your dependents) during the Open Enrollment Period may result in no coverage until the next Open Enrollment Period. It may not be necessary to wait for the next Open Enrollment Period if you qualify as a Special Enrollee.

# Medical Benefits Chart (applies to each covered individual)

	Level 1 (Plan T30)	Level 2 (Plan T31)
<b>Illness</b>		
<b>Outpatient Care</b> deductible Starbridge pays maximum amount paid by plan	\$100 per coverage year 80% \$1,000 per coverage year	\$100 per coverage year 80% \$1,250 per coverage year
<b>Doctor Office Visits</b> <sup>1</sup> copay Starbridge pays	\$15 100%	\$15 100%
<b>Inpatient Care</b> Starbridge pays maximum amount paid by plan	100% \$2,000 per coverage year	100% \$3,000 per coverage year
<b>Additional In-Hospital Surgery</b> Starbridge pays maximum amount paid by plan	covered in Inpatient Care	100% \$1,500 per occurrence
<b>Additional Maternity Benefit</b> Starbridge pays maximum amount paid by plan	covered in Inpatient Care	100% \$1,500 per occurrence
<b>Wellness</b>		
<b>Wellness Benefit</b> <sup>3</sup> copay Starbridge pays number of occurrences maximum amount paid by plan	not covered	\$20 100% 1 per coverage year \$100 per coverage year
<b>Pharmacy</b>		
<b>Prescription Benefit</b> copay Starbridge pays maximum amount paid by plan	discount program included <sup>2</sup>	discount program included <sup>2</sup> \$15/generic, \$30/pref. brand 100% \$300 per coverage year
<b>Injury</b>		
<b>Accident Coverage</b> <sup>4</sup> deductible Starbridge pays number of occurrences maximum per occurrence maximum amount paid by plan	\$50 per occurrence 80% 2 per coverage year \$1,000 \$2,000 per coverage year	\$50 per occurrence 80% 2 per coverage year \$2,500 \$5,000 per coverage year
<b>Accidental Death Benefit</b> Starbridge pays	\$10,000	\$15,000

**PLEASE NOTE:** If visiting the ER for a true emergency, your benefits may come out of Outpatient, Inpatient, and/or Accident Coverage. If you receive *non-emergency treatment in the Emergency Room*<sup>1</sup> (care you could receive in a doctor's office), your coverage is reduced to: \$100 deductible per occurrence, the plan pays 50% of total bill with a \$500 maximum per year. You will be responsible for the remaining balance.

## More valuable services that are included in your plan:

### Online Tools

CIGNA provides a variety of online tools available only to our members. You'll be able to locate network doctors or pharmacies that provide discounts to our members. You can also track the status of claims that have been submitted.

### CIGNA 24-Hour EAP

The CIGNA 24-Hour Employee Assistance Program<sup>SM</sup> is available day or night for helpful information on a range of health topics. The EAP Program includes access to: a 24-hour nurse line, mental health assistance (includes 3 in-person consultations per year per condition), and a health information library.

### Healthy Rewards®

Healthy Rewards® offers you discounts on health products and services such as: weight loss programs, vitamins, and dental products. You'll receive discounts of up to 60% on brand names like Weight Watchers, Jenny Craig® and much more.

*Healthy Rewards® is not available in all states, and is not insurance.*

<sup>1</sup> The total amount Starbridge pays will count toward your Outpatient Care Maximum. <sup>2</sup> The prescription discount program is not insurance.

<sup>3</sup> Child immunizations, for covered dependents from date of birth through six years of age, are not subject to the Wellness benefit copay.

<sup>4</sup> Work related injuries are not covered. The benefits above are provided by policy form SBCII-GMP-02.

Questions? Call a Starbridge Benefits Specialist: 1-800-754-1896 • [www.starbridge.com](http://www.starbridge.com)

## SPECIAL ENROLLMENT

**Special Enrollee** means an Employee or Dependent who:

1. Was covered under a previously declined health benefit coverage under the plan or self-funded employer health benefit plan at the time the individual was eligible to enroll;
2. Declined enrollment in writing, at the time, but has experienced one of the initial eligibility for enrollment, stating that coverage under another health benefit plan or self-funded employer health benefit plan was the reason for declining enrollment; following events:
3. Has lost coverage under the other health benefit plan or self-funded employer health benefit plan as a result of (a) the termination of employment; (b) a reduction in the number of hours of employment; (c) the termination of the other plan's coverage; (d) the termination of contributions toward the premium made by the employer; or (e) the death of a spouse or divorce; and
4. Requests enrollment not later than the 31st day after the date coverage under the other health benefit plan or self-funded employer health benefit plan terminates.

**Special Enrollee** also includes an Employee or Dependent who:

1. Becomes a dependent, or acquires a dependent, due to marriage and the request for enrollment is made not later than the 31st day after the day of such an event; or
2. Becomes a dependent, or acquires a dependent, due to a birth, adoption or placement for adoption in the Employees home and the request for enrollment is made not later than 31st day after the date of such event.

**Special Enrollee** also includes an Employee or Dependent who:

1. Is employed by an Employer that offers multiple health benefit plans and the individual elects a different health benefit plan during an Open Enrollment Period;
2. Is a spouse for whom a court has ordered coverage under the Insured Person's plan and the request for enrollment of the spouse is made not later than the 31st day after the date the court order is issued;
3. Is a child for whom a court has ordered coverage under the Insured Person's plan and the request for enrollment is made not later than the 31st day after the date the Employer receives the court order; or
4. Is a child of an Insured Person who has lost coverage under Title XIX of the Social Security Act (42 U.S.C Section 1396 et seq.), other than coverage consisting solely of benefits under Section 1928 of that Act (42 U.S.C Section 1396s), or under Chapter 62, Health and Safety Code, and the request for enrollment is made not later than the 31st day after the date on which the child loses coverage.

To request special enrollment or obtain more information, contact a Customer Service representative at the 1-800-754-1896.

**LIMITATION FOR PRE-EXISTING CONDITION** <sup>1</sup> - Pre-Existing Condition means a condition for which a Covered Person has been medically diagnosed, treated by, or sought advice from, or consulted with, a Doctor during the 6 months before his effective date of coverage (or waiting period start date) under this Policy.

Benefits for this coverage shall not be payable for a Pre-Existing Condition as defined herein. This provision will cease to apply to any expenses incurred in connection with a Pre-Existing Condition after 12 months of continuous coverage (or 12 months from your waiting period start date).

The Pre-Existing Condition Limitation above does not apply to newborn or adopted children, or to any pregnancy. Pregnancy, and genetic information with no related treatment, will not be considered Pre-Existing Conditions. Any Pre-Existing Condition limitation can be reduced by that period of time the Covered Person was previously covered for the condition causing claim; provided, such Covered Person:

1. Was validly covered under his prior plan with Creditable Coverage, within 63 days prior to becoming insured under this policy; and
2. Became insured under this policy within 63 days after termination of his prior coverage exclusive of any waiting period.

**BENEFIT LIMITATIONS**<sup>1</sup> - Coverage is not provided for services, supplies or equipment when a charge is not usually made in the absence of insurance.

No coverage is provided for loss caused by or resulting from:

1. Injury or sickness arising out of or in the course of employment;
2. War or act of war
3. Expenses which are not ordered by a Physician;
4. Cosmetic surgery. This does not apply to reconstructive surgery due to:
  - a. trauma, infection, or other disease; or
  - b. congenital disease or anomaly of a covered dependent newborn or adopted infant; or
  - c. surgery on a non-diseased breast to restore and achieve symmetry between two breasts following a mastectomy.
5. Hearing examinations or hearing aids;
6. Vision services and supplies other than for a disease process, radial keratotomy, keratomileusis or excimer laser photo refractive keratectomy or similar type procedures or services;
7. Charges made by a health care provider who is a member of your family or who is living with you;
8. Custodial Care confinement in a Hospital or Skilled Nursing Facility;
9. Home Health Care Services, unless provided in place of a Hospital confinement.
10. Commission of a felony;
11. Manipulations of the musculoskeletal system;
12. Intentionally self-inflicted injury or suicide attempt;
13. Dental care and treatment, except that required by injury and rendered within 6 months of the injury;
14. Treatment which is experimental or investigational;
15. Treatment or service(s) that are not considered Necessary Treatment;
16. Experimental drugs not otherwise approved for any indication by the FDA; or any drug determined to be contraindicated for treatment of the current indication by the FDA;
17. The following infertility treatments are excluded:
  - a. Charges for fertility drugs;
  - b. Charges for in vitro fertilization unless specifically provided or any other assisted reproductive technique;
  - c. Charges for reversal of a tubal ligation, a vasectomy, or any other method of sterilization.
18. Any expense incurred after the date the policy terminates.

**DEFINITION OF DEPENDENT**<sup>1</sup> - The definition of your dependent is your spouse; or your unmarried children and grandchildren through age 25 who are dependents according to the IRS guidelines at the time of application.

Child includes a Covered Insured Person's unmarried natural children, adopted children and, stepchildren under age 25.

Child also includes any other children of any age provided:

1. They are medically certified as disabled and is dependent on the Covered Person; or
2. They are incapable of self support due to a mental retardation or physical handicap and They depend on the Insured Person for support; and
3. They have a parent-child relationship with the Insured Person.
4. If both parents of a child are Insured Persons, the child will be considered a dependent of either parent. The child may not be considered a dependent upon the Covered Person.

**ACCIDENTAL DEATH** - No coverage is provided by death caused by:

1. War or act of war
2. Suicide within 2 years of your effective date,
3. Medical or surgical treatment of sickness of disease, or
4. Flight except as a passenger in a commercial airline.

### DENTAL EXCLUSIONS

Benefits will not be paid for dental expenses arising from or in connection with:

1. Services or supplies for which a charge is not customarily made in the absence of insurance.
2. Injury arising out of or in the course of employment; or which is compensable (in South Dakota, which is paid) under any Workers' Compensation or Occupational Disease Act or Law.
3. Declared or undeclared war, or act of war.
4. A service furnished to a Covered Person for:
  - a. Cosmetic purposes, unless needed as a result of Injury. Facing on crowns, or pontics, posterior to the second bicuspid shall always be considered cosmetic;
  - b. Dental care of a congenital or developmental malformation (unless benefits for orthodontic services are specifically provided in the Schedule of Benefits).
5. Replacement of lost or stolen appliances.
6. Appliances, restorations, or procedures for the purpose of altering vertical dimension, restoring or maintaining occlusion, splinting, or replacing tooth structure lost as a result of abrasion or attrition, or treatment of disturbances of the temporomandibular joint. In Arkansas, treatment for the temporomandibular joint is not excluded.
7. A service not furnished by a Dentist, except:
  - a. That performed by a Dental Hygienist under the supervision of a Dentist;
  - b. X-rays ordered by a Dentist.
8. Intentionally self-inflicted injury or suicide attempt.

### TERMINATION

A Covered Person's coverage will terminate at 12:01 a.m. Standard Time at Your home on the earliest of the following:

1. The date the Policy terminates;
2. The date this Certificate terminates;
3. The date coverage is terminated by Us for all certificate holders in Your state;
4. The date we receive a written request to terminate coverage.
5. The end of the period for which premium is paid, subject to the Grace Period.
6. The date a Covered Person enters the armed forces of any country. Membership in the reserves or in the National Guard is not deemed entry into the armed forces. Active duty service in the reserves or National Guard for a period of 31 consecutive days or more will be deemed entry into the armed forces.
7. With respect to a Dependent spouse, the date the spouse no longer qualifies as a Dependent, unless coverage is continued as stated in the Continuation of Coverage provision.
8. With respect to a Dependent child, the date that child no longer qualifies as a Dependent, unless coverage is continued as stated in the Continuation of Coverage provision.

At least 60 days prior written notice will be given to You if We terminate Your coverage for any reason, except for nonpayment premium.

### FOOTNOTES

- <sup>1</sup> This provision or limitation varies by state.