

Now Available to Full-Time Employees of Splendora Independent School District:

Dental insurance with affordable group rates

Simplify your dental care and save.

Trips to the dentist are a little less upsetting when you know how much you'll pay ahead of time. And easier, too, with no claim forms or deductibles.

Here's how this important coverage works.

You choose your primary-care dentist when you enroll. To find a participating dentist, visit http://ldc.lfg.com and select "Find a Dentist".

- If you need to visit your dentist after your coverage begins, but before receiving your Dental ID card, please call 888-877-7828 to arrange your care. To expedite the call, please provide the following:
 - The exact spelling of your first and last name, submitted at the time of enrollment;
 - Date of Birth.
- To access your dental health information online, click REGISTER NOW and follow the prompts to complete your registration. You will need your Member ID Number* which is located on your Dental ID Card. You can also print a Dental ID Card from this website.
- *Note, the Member ID Number contains nine digits. Please use all proceeding zeros when entering your Member ID.

A complete Summary of Benefits is included on the next few pages.

Here's how little you pay with group rates.

As an employee, you can take advantage of this dental insurance plan and you can add loved ones to the plan for just a little more.

Your employer contributes 39% toward the cost of your coverage and 0% toward the cost of your dependents' coverage. Your estimated cost is itemized below.

Coverage	Monthly Premium
Employee only	\$11.14
Employee & spouse	\$21.72
Employee & child/children	\$23.50
Employee & family	\$33.98

The Lincoln DentalConnect® DHMO Program:

- Covers most preventive and diagnostic care services at no charge
- Also covers a wide variety of specialty services - lowering your out-of-pocket costs with no deductibles or maximums
- Features group rates for employees
- Lets you choose a participating dentist from a regional network
- Saves you time and hassle with no waiting periods and no claim forms

No money is due at enrollment. Your premium simply comes out of your paycheck.

It's easy to find a dentist in your area.

- Visit Idc.Ifg.com
- You can search by:
- Location
- Dentist name or office name
- Distance you are willing to travel
- Specialty, language and more

Your search will automatically provide up to 10 dentists that most closely match your criteria. If your search does not locate the dentist you prefer, you can nominate one—just click the **Find a form** link and complete the form.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

Lincoln DentalConnect® DHMO (policy series TX-EOC 08 2010) is underwritten in Texas by National Pacific Dental, Inc., Houston, TX. National Pacific Dental is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

LCN-3365859-121020