

BRAND

Brand Services, LLC

 **Starbridge**
Limited-benefit health plan

Health coverage is within your reach.



Benefit Highlights:

- Doctor visits as low as \$10
- Up to \$5,000 Inpatient Care
- Up to \$10,000 Accident Coverage
- Prescription Drug Programs
- CIGNA 24-Hour Employee Assistance ProgramSM

Plans starting at only
\$9.³⁵ a week

Also Available:

- Dental/Vision* Plan
- Short Term Disability Plan

*The vision discount program is not insurance.

Time to enroll is limited. See your Manager today.
Ofrecemos seguro médico. Favor de marcar el 1-800-754-1896.

Who is eligible?

All team members not eligible for major medical coverage are eligible.

When may I enroll?

Within 31 days of eligibility, or during the company's "Open Enrollment" period.

When will my coverage begin?

Your coverage will begin the first of the month following 30 days of employment.



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

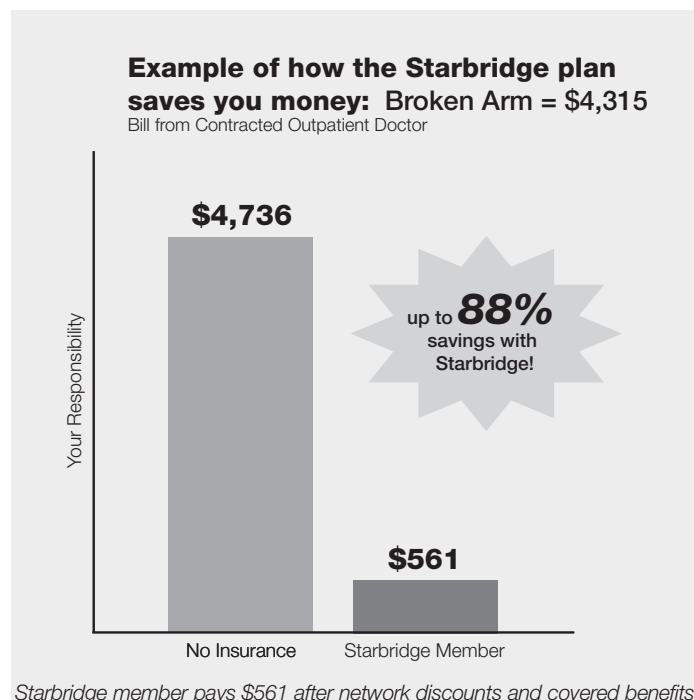
Inpatient benefits cover a portion of the cost of hospital visits if an overnight visit is required. Some plans also offer additional coverage for surgeries and maternity.

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. 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.

Medical Benefits Chart (applies to each covered individual)

	Level 1 <small>(Plan 170)</small>	Level 2 <small>(Plan 171)</small>	Level 3 <small>(Plan 172)</small>
Illness			
Outpatient Care deductible Starbridge pays maximum amount paid by plan	\$50 per coverage year 80% \$1,000 per coverage year	\$100 per coverage year 80% \$1,500 per coverage year	\$150 per coverage year 80% \$2,000 per coverage year
Doctor Office Visits ¹ copay Starbridge pays	\$15 100%	\$10 100%	\$10 100%
Inpatient Care Starbridge pays maximum amount paid by plan	100% \$2,000 per coverage year	100% \$3,000 per coverage year	100% \$5,000 per coverage year
Additional In-Hospital Surgery Starbridge pays maximum amount paid by plan	covered in Inpatient Care	100% \$1,500 per occurrence	100% \$2,500 per occurrence
Additional Maternity Benefit Starbridge pays maximum amount paid by plan	covered in Inpatient Care	100% \$1,500 per occurrence	100% \$2,500 per occurrence
Wellness			
Wellness Benefit ³ copay Starbridge pays number of occurrences maximum amount paid by plan	not covered	\$20 100% 1 per coverage year \$100 per visit	\$20 100% 1 per coverage year \$100 per visit
Pharmacy			
Prescription Benefit copay Starbridge pays maximum amount paid by plan	discount program included ²	discount program included ² \$15/generic, \$30/pref. brand 100% \$300 per coverage year	discount program included ² \$15/generic, \$30/pref. brand 100% \$600 per coverage year
Injury			
Accident Coverage ⁴ 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	\$100 per occurrence 80% 2 per coverage year \$5,000 \$10,000 per coverage year
Accidental Death Benefit Starbridge pays	\$10,000	\$15,000	\$25,000

PLEASE NOTE: If visiting the ER for a true emergency, your benefits will come out of Outpatient, Inpatient, and/or Accident Coverage. If you receive *non-emergency treatment in the Emergency Room*¹ (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 ProgramSM 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.

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

³ Provision varies by state. ⁴ Work related injuries are not covered. The benefits above are provided by policy form SBCII-GMP-02.

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: 8263

Social Security Number: _ _ _ - _ _ - _ _ _ _

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

- Level 1 Plan Level 2 Plan Level 3 Plan

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

- Dental/Vision** Plan Basic Short Term Disability Plan
 Basic and Extended Short Term Disability 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 spouse
 I want to cover myself and child(ren)
 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.

To Enroll.

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.

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.

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 CIGNA Benefit Specialist for help at 1-800-754-1896.

Level 1 Plan



Weekly Rates

Myself only	\$9.35
Myself and spouse	\$20.56
Myself and Child(ren)	\$23.83
Family	\$34.76

*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. Keep in mind, the benefit maximums are more generous in our Level 2 and Level 3 Plans.

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

Level 2 Plan



Weekly Rates

Myself only	\$17.17
Myself and spouse	\$37.77
Myself and Child(ren)	\$43.78
Family	\$63.86

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. Some of the benefit maximums may be lower than those in our Level 3 Plan. 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."

Level 3 Plan



Weekly Rates

Myself only	\$26.20
Myself and spouse	\$57.63
Myself and Child(ren)	\$66.80
Family	\$97.45

*Take charge of your health.
Provide for your family.*

More benefits, more peace-of-mind. This is the plan that gives you the most coverage for your money. It is slightly more expensive than our Level 1 and Level 2 Plans. Prescription and Wellness Benefits are included in this plan.

"I feel good just knowing that I can provide for my family and make sure that they stay healthy."

STEP 2: Choose an additional plan option(s).



Dental/Vision Plan Weekly Rates*

Myself only	\$4.44
Myself and spouse	\$8.63
Myself and Child(ren)	\$7.94
Family	\$13.26

*The vision discount program is not insurance.

A.) 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
	CIGNA Network Discount*	-\$12
	Dental Plan reimburses you	-\$17 (see chart below)
	You Pay	\$7

* For a complete list of participating network dentists visit www.starbridgechoices.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
Oral Examination	X-Ray and Pathology	Prophylaxis and Fluoride
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
Amalgam Restoration for Primary/Permanent Teeth	D0250 Extraoral - First Film \$11	D1351 Sealant, Per Tooth \$16
D2140 Amalgam Filling - 1 Surface \$35	D0260 Extraoral - Each Additional \$9	Periodontics
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
Synthetic Restorations	Extractions	Endodontics (excluding final restoration)
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	
		FOOTNOTES
		* 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.



**Short Term Disability Plan
Weekly Rates**

Basic Coverage:

Myself only \$4.57

Extended Coverage:

Myself only \$9.14

B.) Short Term Disability Plan

(Available for full-time employees only)

Basic Coverage pays you while you are off-the-job due to an illness, maternity or non-job related accident. It pays \$250 per week, up to 13 weeks. Benefits start the first day you are disabled from an accident and can't work. For a covered disabling illness, benefits start the eighth day you can't work. You are covered for Total Disability due to pregnancy only if the Total Disability starts after you've been insured without a break for nine months. Benefits are limited to a maximum of six weeks for any one pregnancy without complications, and there is no waiting period before benefits begin. If you enroll in Basic Coverage and want Extended Coverage as well, it begins paying after Week 13 at \$1,000 per month for a maximum of 18 months. Not available to residents in CA, NY, NJ, HI, RI, or PR.

Pre-existing condition limitations apply.

Turn this page for Step 3 to enroll!

Questions? Call a CIGNA Benefits Specialist: 1-800-754-1896 • www.starbridgechoices.com

SPECIAL ENROLLMENT

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, placement for adoption, or Qualified Medical Child Support Order you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

Loss of coverage (non-COBRA) that can qualify for Special Enrollment includes, but is not limited to:

Loss of eligibility for coverage as a result of legal separation, divorce, cessation of dependent status (such as attaining the maximum age to be eligible as a dependent child under the plan), death of an employee, termination of employment, reduction in the number of hours of employment, and any loss of eligibility for coverage when a plan no longer offers any benefits to the class of similarly situated individuals that includes the individual.

To request special enrollment or obtain more information, contact a Customer Service representative at 1-800-754-1896. Representatives are available Monday through Friday, 5 AM to 6 PM, Mountain Standard time.

LIMITATION FOR PRE-EXISTING CONDITION¹ – 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 LIMITATIONS¹ – 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. Treatment of mental or nervous disorders, alcoholism, or any form of substance abuse;
13. Intentionally self-inflicted injury or suicide attempt;
14. Dental care and treatment, except that required by injury and rendered within 6 months of the injury;
15. Treatment which is experimental or investigational;
16. Any expense incurred after the date the policy terminates.

DEFINITION OF DEPENDENT¹ – Your Dependent is:

1. Your spouse,
2. Your unmarried children under 19 years old, and
3. Your unmarried children who are 19 years old through 25 years old if the child is attending an accredited school full time and is dependent on you for support.

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.

SHORT TERM DISABILITY EXCLUSIONS

This is subject to:

1. Your being under the regular care of a Physician;
2. No benefit is payable for the Elimination Period;
3. Benefits will stop when the Maximum Benefit Period is reached or when You cease to be totally disabled:
4. The Weekly Benefit is made up of 7 daily segments;
5. A period of less than a full week will be calculated on a daily basis.

Successive Disabilities

If You are totally disabled at different times, while the policy is in force, from the same or a related condition, all of those times will be treated as on continuous period of Total Disability. This is the case unless there is a lapse of 6 months between disabilities. If there is, then the subsequent Total Disability will be deemed not to be related to the prior one and will be considered a new period of Total Disability. All disabilities due to the same pregnancy are considered as one period of Total Disability.

Benefit Limitations

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

1. Injury or Sickness arising out of or in the course of employment; or which is compensable under any Workers' Compensation or Occupational Disease Act or Law.
2. Declared or undeclared war; or any act of war; or participation in a riot or civil disturbance;
3. The Insured Person's commission of a felony;
4. Any period of disability during which the Insured Person is not under the regular care of a Physician;
5. Mental or nervous disorders, alcoholism, or any form of substance abuse;
6. Intentionally self-inflicted Injury or suicide attempt while sane or insane.

Benefits for this coverage shall not be payable for a Pre-Existing Condition. A condition for which an Insured Person has been medically diagnosed, treated by, or sought advice from, or consulted with, a Physician during 6 months before he became Insured is a Pre-Existing Condition. This provision will cease to apply to any disability resulting from a Pre-Existing Condition after a period of 12 continuous months of coverage.

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 Your written request to have Your insurance terminated.
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

- ¹ This provision or limitation varies by state.