SML DENTAL DISCOUNT MEMBERSHIP PROGRAM

Sample Guide
v10.26
Endorsed By

SAVE ON DENTAL CARE: Smile with confidence.

A simple way to access discounted dental care at participating providers.

For just **$10** each month, the entire family is included!

Available in all states **except**

AK, CT, IA, MA, RI, UT, VT, and WA and to residents of Vermont.

THIS IS NOT INSURANCE.

Ready to make dental care more affordable?

See why members enroll.

SAVE AT PARTICIPATING PROVIDERS

Typical savings of **15%-50%*** per visit in most instances.

*Actual costs and savings may vary by provider, service, and geographic location.

CARE FOR EVERYDAY NEEDS

Save on cleanings, x-rays, fillings, root canals, crowns and more.

USE IT AGAIN AND AGAIN

No annual limits on usage.

SUPPORT FOR SPECIALTY CARE

Save on orthodontics and periodontics where available.

It's a discount program, not insurance.

You pay the provider at the time of service and receive a discount.

This plan is NOT insurance. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. Discounts on hospital services are not available in Maryland. The plan provides discounts at participating providers for services. The plan does not make payments directly to providers. The plan member is obligated to pay for all services but will receive a discount from participating providers. The range of discounts will vary depending on the type of provider and services. The Discount Plan Organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a list of participating providers visit www.findbestbenefits.com and enter promo code 725324. **You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid**. Such refunds are issued within 30 days of request.

Aetna Dental Access® Disclosure: The discount program provides access to the Aetna Dental Access network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the discount program. Neither ALIC nor any of its affiliates is an affiliate, agent representative, or employee of the discount program. Dental providers are independent contractors and not employees or agents of ALIC or its affliates. ALIC does not provide dental care or treatment and is not responsible for outcomes.

See how the savings can add up!

Sample savings* based on national Fair Health averages.

	Average Price (without Program)	You Pay (with Program)	Savings per visit
Cleaning (Prophylaxis) Adult	$111	$67	$44
Cleaning (Prophylaxis) Child	$86	$52	$34
Complete X-rays	$165	$99	$66
Root Canal (Anterior)	$951	$571	$380
Complete Upper Denture	$1616	$970	$646

*Actual costs and savings may vary by provider, service, an geographic location. We use the national average of Fair Health data to determine the average costs, as shown in the chart.

THIS IS NOT INSURANCE.

No annual limits on usage.

Use your membership in 4 easy steps!

Keep your discount card ready before you make an appointment.

1.

Choose a Participating Provider*

2.

Locate the dental network logo on your membership card. Give this network name (Aetna Dental Access®) to your provider when making your appointment.

3.

At your appointment, simply present your membership card before getting treatment to be assured that the proper discount is applied.

4.

Payment is due at the time of service. There are no forms to complete, and no limit to the number of visits. Provider lists and fees may change at any time.

No forms to complete.

No annual limit on visits

Confirm participation when scheduling

*While the provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment. **If you or the providers have questions, contact Customer Service at the number listed on your membership card.**

THIS IS NOT INSURANCE.

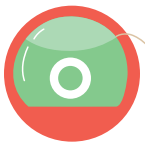
Small habits.
A stronger smile.

Daily dental care is one of the simplest ways to protect your comfort, confidence, and overall well-being.

Your smile works hard every day: when you eat, speak, laugh and connect. A consistent routine can help protect teeth and gums, catch concerns early, and keep minor issues from becoming bigger interruptions.

Everyday Smile Checklist

Brush twice daily with fluoride toothpaste.



Clean between teeth once a day.

Schedule routine checkups and professional cleanings.

Choose water and limit frequent sugary snack and drinks.

Don't ignore tenderness, sensitivity, bleeding gums, or tooth pain.

Make dental care part of your feel-good routine.

With the SML Dental Discount Membership Program, it's easier to take meaningful steps toward the healthy smile you deserve.

Your oral health is part of your whole health!

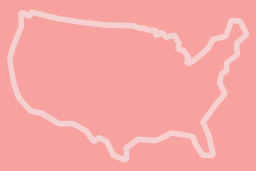
Caring for your teeth and gums can help you feel better every day while supporting your overall well-being.

Prioritize the care that helps you keep moving, eating, smiling, and living well.

- Enjoy Meals more comfortably
- Speak, smile, and connect with confidence
- Help prevent tooth and gum pain from interrupting your day
- Stay proactive about gum health, especially if you manage diabetes.

Give your smile the attention it deserves

Know before you enroll!



Availability.

Not available in AK, CT, IA, MA, RI, UT, VT, and WA, nor to residents of Vermont.

Confirm your provider.

Provider lists and participation can change. Confirm participation and the discount before receiving care.

Not insurance.

This plan is NOT insurance. This program provides discounts at participating providers. It does not make payments directly to providers, and members pay the provider for services.

Refund Window.

You may cancel within 30 days of the effective date for a full refund of fees paid.

Important.

Discounts vary by provider, service and location.

See full terms and conditions. (pgs 10-11)

How to locate participating providers!

Find a participating provider using the search tool.

2 Ways to Search

1 Go to your Member Portal

Login to: **https://members.haahub.com**

Register with Member ID, Last Name and Date of Birth.

SCAN QR CODE TO GO TO MEMBER PORTAL

2 Use the Search Link

www.findbestbenefits.com

Use the Promo Code

725324

SCAN QR CODE TO GO TO PROVIDER SEARCH TOOL

THIS IS NOT INSURANCE.

Important Disclosures - SML Dental Discount Membership

This plan is not insurance. This is your agreement as Cardholder with Gallagher Affinity Insurance Services, Inc. (a "discount plan organization," "DPO"). It is effective on the date of acceptance of Cardholder's application for enrollment in the SML Dental Discount ("Program") and for the period of your plan.

DPO shall provide Cardholder with a listing of participating providers. Cardholder shall excuse DPO from any liability for errors in such listings. Providers are subject to change without notice. Cardholder is responsible for choice of provider, verification that the provider is a current participant and for payment for goods and services. No portion of any provider's fee will be reimbursed or otherwise paid by DPO. Cardholder is solely responsible for payment. Savings are based on the provider's usual fees or on national or regional fees for the service or product. Actual savings will vary depending upon your location and the specific products or services purchased. Providers may offer certain products or services to the general public at prices lower than the Program price. In that event, members will always be charged the lower price. **This is a discount program and not insurance**. Program discounts cannot be used in conjunction with any other network based program.

Participating providers are solely responsible for the quality of service or product purchased by Cardholder and DPO disclaims any liability with respect to such matters. DPO reserves the right to modify any benefits, including provider networks, included in Your Program. If your state requires that we notify you of changes to your benefits, DPO will do so.

Payment of membership fee is made by the billing source authorized by you in accordance with the payment terms to which you agreed. DPO reserves the right to increase or decrease the membership fee for each renewal membership term effective upon renewal of your membership. To change your method of payment, call the customer service number shown on the membership I.D. card. Membership is not transferable. For individual memberships, only you may use the membership. If you have an individual plus one membership, only you plus one other individual may use the membership. For family memberships, only you and anyone living in your household may use the membership. Should a single member wish to add family members on a family plan, call the customer service number shown on the membership I.D. Card.

General Complaint Procedure. Complaints of any nature may be filed with Gallagher Affinity Insurance Services, Inc. the discount plan organization at 2850 W. Golf Road, Rolling Meadows, IL 60008. Complaints will be acknowledged in writing within 5 business days and will be resolved in writing to you within 30 calendar days. Should you remain dissatisfied with the results from your complaint with the discount plan organization, you may contact the Commissioner of Insurance, Division of Insurance, the insurance department, or other agency which regulates this product in your state. Contact us at 1-866-215-1376 to obtain state complaint contact information.

Termination and Cancellation. You may terminate this at any time by logging in to benefitboost.com and submitting a cancellation request on the Contact Us page, calling us at the 866-438-4274, or you may notify us in writing at Member Services, 409 W Vickery Blvd, Fort Worth, TX 76104. Your cancellation will be effective promptly upon the receipt of your cancellation notice and you will no longer be billed for your membership. DPO reserves the right to terminate your membership at any time for any reason.

All Members: **You have the right to cancel this plan within 30 days after the effective date for a full refund of fees paid.**

Annual Members Only: After the first 30 days, if a membership is canceled by You or DPO for any reason other than nonpayment of fees, You are eligible for a pro-rata refund of membership fees.

Governing Law and Arbitration. This agreement and its interpretation and enforcement shall be governed and controlled by the laws of the State of Illinois. Any dispute arising from or related to this agreement shall be resolved by binding, non-appealable private arbitration conducted in accordance with the Rules of American Arbitration Association in Chicago, Illinois, unless required by a member's individual state laws to resolve in a different location. This provision shall survive the termination of this agreement and its interpretation shall be subject to the Federal Arbitration Act.

Governing Law and Arbitration for Montana and Oklahoma Residents. Your membership is governed and controlled by the laws of your state. Any dispute arising from or related to Your membership shall be resolved by a voluntary private arbitration conducted in accordance with the Rules of the American Arbitration Association in your state. This provision shall survive the termination of Your membership and shall be subject to the Federal Arbitration Act.

South Dakota Residents. If you cancel the program you are not obligated to make further payments for the program, nor are you entitled to any program benefits for any period of time after the last month for which payment has been made.

Important Disclosures - SML Dental Discount Membership

Dental Discount Disclosure:

This plan is NOT insurance. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. Discounts on hospital services are not available in Maryland. The plan provides discounts at participating providers for services. The plan does not make payments directly to providers. The plan member is obligated to pay for all services but will receive a discount from participating providers. The range of discounts will vary depending on the type of provider and services. The Discount Plan Organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a list of participating providers visit www.findbestbenefits.com and enter promo code 725324. **You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid**. Such refunds are issued within 30 days of request.

Benefit Boost Subscription Notice:

Please read this guide carefully. This is not insurance. This is a brief description of a dental discount program powered by the Aetna Dental Access® Network and is not an insurance contract and is not an insurance contract. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. Furthermore, this is not a Medicare prescription drug plan. Not all services are available in all states. Gallagher Affinity Insurance Services, Inc., a discount plan organization "DPO", administers the SML Dental Discount Program.

Pricing and Subscription Details:

Any quoted prices or information regarding the Benefit Boost Subscription membership dues are non-binding and may change with a thirty (30) day notice. Notifications can be sent via mail to your most recent mailing address or through email to your last registered email address. It is your responsibility to monitor the transactions on your account each month and to cancel with the Third Party billing Administrator (TPA) when you wish. Each month, we cover the cost of the membership services on your behalf, regardless of whether you utilize them. For details on refunds, please refer to our Refund Policy. The TPA for Benefit Boost holds SOC 1, SOC 2, and PCI-DSS certifications. Please note that on your bank or credit card statements, the billing descriptor will appear as UBAGAP8664384274, where the number 8664384274 corresponds to our phone number.

Refund & Cancellation Policy:

We offer a refund policy on all Benefit Boost Subscription programs. If you are not satisfied, you may cancel, and a refund will be issued if the cancellation occurs within the first thirty (30) days. We want you to be 100% satisfied with your Benefit Boost benefits and services.

To Cancel:

Contact the TPA:
HealthyAmerica / H A Partners, Inc.
409 W Vickery Blvd, Ft Worth TX 76104
1-866-438-4274

Cancellation Methods:

Email: info@healthyamericaassociation.com
Phone: 1-866-438-4274 (M-Thurs 8 am-5 pm or Fri 8 am-1:30 pm CST)
Online Form: https://healthyamericaassociation.com/billing.html
Member Portal: https://members.haahub.com
Fax: 1-817-335-1270

Please do not cancel through your agent. Canceling directly with the TPA will ensure that your cancellation is processed correctly. Once a cancellation request is made, our team will send a confirmation cancellation notice by email. While we believe that you will be pleased with your overall membership product, we cannot warrant or guarantee the performance of any service. Services and product costs are subject to change. For billing, customer service, fulfillment, or membership questions, contact 866-438-4274.

Important Disclaimer Regarding Third-Party Liability Waiver:

Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI) and HAA

HealthyAmerica, H A Partners, Inc. and Healthy America Association (HAA) facilitate access to discounted dental services through the SML Dental Discount program but are not dental service providers themselves and do not offer dental care or advice. They do not assume liability for the quality, suitability, or availability of services obtained through the program, as all dental services are provided by independent practitioners. Additionally, HealthyAmerica, H A Partners, Inc. and HAA do not guarantee the participating of any specific provider in the network or the availability of services at any time. It is the responsibility of program members to verify provider participating and confirm specific discount rates before receiving services. By enrolling in the program, members acknowledge and agree to these terms.

HOW TO ENROLL.

SML Dental Discount

SCAN QR CODE

ENROLL NOW

or

1. Or go to https://enroll.haahub.com
2. Select SML DENTAL DISCOUNT for the plan choice
3. Complete Application & E-Sign
4. Get Welcome Email, login to Member Portal, get your member guide and the link to **download the SML Dental Discount ID Card and participating providers**.

BBB ACCREDITED BUSINESS

BENEFITBOOST A Strategy to Boost Your Healthcare

Healthy America | 409 W Vickery Blvd, Fort Worth TX 76104 | 866-438-4274 | info@healthyamericaassociation.com | healthyamericaassociation.com