



Member Dental & Vision Program

Smile. We've Got You Covered.





DOMINION NATIONAL IS A
LEADING
INSURER AND
ADMINISTRATOR OF

 + 
DENTAL VISION
BENEFITS

AMONG OUR OVER 900,000¹
CUSTOMERS ARE LEADING



HEALTH
PLANS



EMPLOYER
GROUPS



MUNICIPALITIES



ASSOCIATIONS



INDIVIDUALS

¹ Dominion National Internal Performance Report, 2019.

Dominion National is the brand name for the Dominion group of companies. Dental plans are underwritten by Dominion Dental Services, Inc. (DDSI). Dominion Dental Services USA, Inc. (DDSUSA) is a licensed administrator of dental and vision benefits. Vision plans are underwritten by Avalon Insurance Company, and administered by DDSUSA, in DC, DE, MD, PA and VA. Vision Plans are underwritten by DDSI in all other states where Dominion National operates. The Discount Program is offered through DDSUSA.

PLANS AS
unique
AS YOU

Dominion National recognizes that you're a unique individual and we've designed plans and programs that work for you. Dental and vision insurance may not be your passion, but it's ours. We seek a better way to serve you through a variety of plans and exceptional service so that you can focus on what makes you extraordinary and fulfilled.

This exclusive program is made available¹ to you and your family through your membership and offers dental and vision benefits directly to individuals who are self-employed, do not have a dental or vision benefit offered by their employer or union or are looking for additional benefits. Choose the plan that best fits your needs.

¹ This program is available only to members of qualified associational groups. Qualified associational groups must be located in DC, DE, MD, PA or VA, but individual members of those groups may reside elsewhere. Any reference to geographic availability of plans relates to the residence of individual members and is predicated on their associational group qualifying for this program.



DIVERSE DENTAL OPTIONS TO CHOOSE FROM



PPO PLAN HIGHLIGHTS AVAILABLE IN ALL STATES

Flexibility to use any dentist

Lower out-of-pocket cost when using a network dentist

Extra cleaning for diabetics and expecting mothers

No waiting periods on Basic option

Plans ranging from \$1,000 to \$1,500 annual maximum limits



SELECT PLAN¹ HIGHLIGHTS AVAILABLE IN DC, DE, MD, PA, VA AND PARTS OF NJ

Must use a participating dentist

Predictable, fixed fees for dental procedures

No waiting periods or deductibles

No annual maximum limit on services

Orthodontic coverage for both children and adults

Discounts on implant services

Extra cleanings for diabetics and expecting mothers available at a copayment



ELITE EPPO PLAN HIGHLIGHTS AVAILABLE IN DC, MD, PA AND VA

Must use a participating dentist

Predictable, fixed fees for dental procedures

No waiting periods

Annual rollover benefits

Implant coverage

Extra cleanings for diabetics and expecting mothers available at a copayment

¹ Managed care plan with exclusive network, fixed member copayments, no annual maximum dollar limits, no waiting periods and no deductibles. Select Plan limited in NJ to individuals who reside in Camden, Cumberland or Gloucester County.

Enclosed you will find a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document online at eDental.DominionNational.com.

DOMINION PLAN HIGHLIGHTS COMPARISON

	Choice PPO Basic	Choice PPO Premium	Select Plan Premium	Elite ePPO Basic
Must use a participating dentist			•	•
Waiting periods		•		
No charge for routine semiannual cleanings	•	•	•	•
Additional cleaning covered for diabetics and expecting mothers	•	•	•	•
Orthodontics (adults and children)			•	
Implant service discounts or coverage			•	•
Fixed fees for dental procedures			•	•
Office visit charge	N/A	N/A	\$10	N/A
Annual maximum	\$1,000	\$1,500	No limit	\$1,500
Annual rollover benefits				•
Deductibles per member (x3 family max)	\$50 ¹	\$50 ²	None	\$25 ²

DOMINION NATIONAL MEMBERS HAVE ACCESS TO ROBUST DENTAL NETWORKS.



In fact, 98% of Dominion members have access to two dentists within 10 miles.³

1 Deductibles apply to all services.

2 Deductibles apply to basic care and major restorative care.

3 Dominion National Network Analysis Report, 2019. Mid-Atlantic includes D.C., Delaware, Maryland, New Jersey, Pennsylvania and Virginia. Participating dentists are subject to change.

PLAN COMPARISON

Procedures and Covered Services	Choice PPO Basic						Choice PPO Premium		Select Plan Premium ¹	Elite ePPO Basic ¹
	In- Network			Out-of-Network			In- Network	Out-of-Network		
	Year 1 ²	Year 2 ²	Year 3 ²	Year 1 ²	Year 2 ²	Year 3 ²				
Diagnostic and Preventive Care	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%
Oral Exams	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%
Bitewing X-Rays	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%
Teeth cleanings (two per year)	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%
Topical flouride for children	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%
Basic Care	50%	60%	80%	30%	50%	70%	80%	70%	75-85%	80-90%
Full and panoramic X-rays	50%	60%	80%	30%	50%	70%	100% (Class I)	90% (Class I)	85%	100% (Class I)
Amalgam fillings (silver)	50%	60%	80%	30%	50%	70%	80%	70%	85%	90%
Composite fillings (white)	50%	60%	80%	30%	50%	70%	80%	70%	75%	90%
Extraction, erupted tooth	50%	60%	80%	30%	50%	70%	80%	70%	75%	80%
Major Restorative Care	15%	25%	50%	10%	20%	40%	50%	40%	60-70%	60-80%
Prosthetics										
Crowns	15%	25%	50%	10%	20%	40%	50%	40%	60%	60%
Bridges	15%	25%	50%	10%	20%	40%	50%	40%	65%	60%
Dentures	15%	25%	50%	10%	20%	40%	50%	40%	70%	75%
Relining of dentures	15%	25%	50%	10%	20%	40%	50%	40%	70%	80%
Periodontics (root planing and therapy)	15%	25%	50%	10%	20%	40%	50%	40%	70%	70%
Endodontics (root canals)	15%	25%	50%	10%	20%	40%	50%	40%	70%	50%
Oral Surgery (extraction of impacted teeth)	15%	25%	50%	10%	20%	40%	50%	40%	70%	70%
Orthodontics (adults and children)	0%	0%	0%	0%	0%	0%	0%	0%	45%	0%
Benefit Features										
Office Visit	None						None		\$10	None
Deductibles	\$50 per member (max per family \$150) ³						\$50 per member (max per family \$150) ⁴		None	\$25 per member (max per family \$75) ⁴
Annual Maximums	\$1,000 per insured person						\$1,500 per insured person		None	\$1,500 per insured person
Waiting Periods	None						Yes ⁵		None	None
Receive Care From	Choice PPO network dentist or any licensed dentist						Choice PPO network dentist or any licensed dentist		Select Plan Network Dentist	Elite ePPO network dentist

In the event of ambiguity, or conflict between this summary and the plan document, the plan document shall control.

- 1 Based on the Context4Healthcare's 80th percentile. Coverage for orthodontia is based on the 80th percentile of Dominion's out-of-network claims data for D8080 and D8090 (excluding Invisalign) from 2015 to 2018. Based on zip 223. A specific fee schedule applies and will be sent with your membership card. To view the Description of Member Fees, go to eDental.DominionNational.com.
- 2 Year 1 benefits apply during the subscriber's first 12 months of continuous coverage. Year 2 benefits apply during the subscriber's second 12 months of continuous coverage. Year 3 benefits apply during the subscriber's third 12 months of continuous coverage.
- 3 Deductibles apply to all services.
- 4 Deductibles apply to basic care and major restorative care.
- 5 There are no waiting periods for diagnostic and preventive care or basic care. To be eligible for major restorative care, you must have completed 6 (six) months of continuous coverage. Waiting period credit will be given for the length of time an insured was covered under each benefit classification under the current employer's prior dental coverage.

MONTHLY RATES - EFFECTIVE 1/1/20 - 12/1/20

Rates are valid through December 2020. You will receive a notice if there is a change to the plan rates or covered benefits prior to January 2021.

Choice PPO Basic	1	2	3	4	5	6	7	8
Subscriber	\$17.80	\$19.41	\$19.47	\$21.05	\$21.31	\$21.55	\$22.63	\$23.97
Subscriber + 1 Dependent	\$33.28	\$36.30	\$36.41	\$39.36	\$39.85	\$40.30	\$42.32	\$44.82
Family	\$51.97	\$56.68	\$56.85	\$61.47	\$62.22	\$62.93	\$66.08	\$69.98
Choice PPO Premium	1	2	3	4	5	6	7	8
Subscriber	\$23.34	\$25.75	\$25.85	\$28.21	\$28.60	\$28.96	\$30.58	\$32.58
Subscriber + 1 Dependent	\$43.65	\$48.16	\$48.33	\$52.76	\$53.48	\$54.16	\$57.18	\$60.93
Family	\$68.16	\$75.20	\$75.47	\$82.38	\$83.51	\$84.57	\$89.29	\$95.14
SELECT PLAN Premium	1	2	3	4	5	6	7	8
Subscriber	\$13.76	\$14.77	\$14.81	\$15.79	\$15.95	\$16.11	-	\$17.61
Subscriber + 1 Dependent	\$25.74	\$27.62	\$27.69	\$29.53	\$29.83	\$30.12	-	\$32.94
Family	\$40.19	\$43.12	\$43.23	\$46.11	\$46.58	\$47.03	-	\$51.43
Elite ePPO Basic	1	2	3	4	5	6	7	8
Subscriber	\$14.53	\$15.64	\$15.68	\$16.76	\$16.94	\$17.11	-	-
Subscriber + 1 Dependent	\$27.17	\$29.24	\$29.32	\$31.35	\$31.68	\$31.99	-	-
Family	\$42.43	\$45.66	\$45.78	\$48.95	\$49.46	\$49.95	-	-
Discount Program	1	2	3	4	5	6	7	8
Subscriber	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	-	-
Subscriber + 1 Dependent	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	-	-
Family	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	-	-

RATING REGIONS

Region Legend	
Region 1	PA counties: Allegheny, Armstrong ¹ , Beaver, Bedford, Blair, Bradford ¹ , Butler, Cambria, Cameron, Carbon ¹ , Clarion, Clearfield ¹ , Clinton, Crawford ¹ , Elk ¹ , Erie, Fayette, Forrest ¹ , Greene, Huntingdon ¹ , Indiana, Jefferson ¹ , Lackawanna, Lawrence, Luzerne, Lycoming, McKean ¹ , Mercer, Monroe, Pike ¹ , Potter ¹ , Somerset ¹ , Sullivan ¹ , Susquehanna ¹ , Tioga ¹ , Venango, Warren ¹ , Washington, Wayne ¹ , Westmoreland, Wyoming ¹
Region 2	PA counties: Adams ² , Berks, Bucks, Centre, Chester, Columbia ¹ , Cumberland ² , Dauphin ² , Delaware, Franklin ² , Fulton ¹ , Juniata ¹ , Lancaster, Lebanon, Lehigh, Mifflin, Montgomery, Montour ¹ , Northampton, Northumberland ¹ , Perry ¹ , Philadelphia, Schuylkill, Snyder ¹ , Union ¹ , York ² Additional States: KY ^{1,2} , NE ^{1,2} , OH ^{1,2} , OK ^{1,2} , UT ^{1,2} , WV ^{1,2}
Region 3	MD counties: Allegany, Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Howard, Kent, Queen Anne's, St. Mary's, Somerset, Talbot, Washington, Wicomico, Worcester Additional States: AL ^{1,2} , IN ^{1,2} , MT ^{1,2} , TN ^{1,2}
Region 4	VA counties: Accomack, Albemarle, Amelia, Augusta, Bedford, Bedford City, Bland ² , Botetourt, Bristol City ² , Brunswick, Buchanan ² , Buckingham, Buena Vista City, Campbell ² , Caroline, Charles City, Charlottesville City, Chesapeake City, Chesterfield, Colonial Heights City, Craig, Culpeper, Cumberland, Danville City ² , Dickenson ² , Dinwiddie, Emporia City, Essex, Fluvanna, Franklin ² , Franklin City, Frederick, Galax City ² , Giles ² , Gloucester, Goochland, Grayson ² , Greene, Greensville, Halifax, Hampton City, Hanover, Harrisonburg City ² , Henrico, Henry ² , Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee ² , Louisa, Lunenburg, Madison, Martinsville City ² , Mathews, Mecklenburg, Middlesex, Montgomery ² , Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City ² , Nottoway, Orange, Page, Petersburg City, Pittsylvania ² , Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Pulaski ² , Radford City ² , Rappahannock, Richmond, Richmond City, Roanoke ² , Roanoke City ² , Rockingham, Russell ² , Salem City ² , Scott ² , Shenandoah, Smyth ² , Southampton, Staunton City, Suffolk City, Surry, Sussex, Tazewell ² , Virginia Beach City, Washington ² , Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise ² , Wythe ² , York Additional States: AR ^{1,2} , AZ ^{1,2} , FL ^{1,2} , GA ^{1,2} , IA ^{1,2} , IL ^{1,2} , KS ^{1,2} , MI ^{1,2} , MO ^{1,2} , MS ^{1,2} , ND ^{1,2} , NJ ^{1,2} , NM ^{1,2} , RI ^{1,2} , SD ^{1,2} , TX ^{1,2}
Region 5	MD counties: Montgomery, Prince George's Additional States: ID ^{1,2} , LA ^{1,2} , NH ^{1,2} , NV ^{1,2} , NY ^{1,2}
Region 6	DC VA counties: Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Fauquier, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford, Warren Additional State: SC ^{1,2}
Region 7	States: CA ^{1,2} , HI ^{1,2} , OR ^{1,2} , VT ^{1,2} , WY ^{1,2}
Region 8	DE Additional States: AK ^{1,2} , CO ^{1,2} , CT ^{1,2} , MA ^{1,2} , ME ^{1,2} , MN ^{1,2} , NC ^{1,2} , WA ^{1,2} , WI ^{1,2}

1 Select Plan is not available except in NJ where it is limited to individuals who reside in Camden, Cumberland or Gloucester County.

2 Elite ePPO Plan is not available.

ENROLL IN OUR VISION PLAN



VISION PLAN 6030 HIGHLIGHTS: ALL STATES

\$10 copay on annual in-network eye exams and lenses

You may use any licensed vision provider or choose from over 73,000 participating providers nationwide including Wal-Mart, Pearle Vision, Sears Optical, J.C. Penney, For Eyes Optical, Hour Eyes and Target Optical, along with independent optometrists, ophthalmologists and opticians.¹

No annual charge in-network for eyeglass frames up to \$120 or contact lenses up to \$100

15% discount off LASIK standard prices; 5% discount off promotional pricing

Smart Buyer Program: A helpful guide for purchasing eyewear:

- o Use Vision Benefit Maximizer® to find a provider by location and frame inventory at \$0 out-of-pocket cost
- o Find out which frames looks best by face shape, hair color, skin tone and more!
- o Select lens types and coatings based on prescription, lifestyle and price.

Vision Plan 6030 At A Glance				
Benefit Summary	Copay	Frequency	Maximum Allowances: Preferred Provider	
Exam	\$10	12 Months		
Lenses	\$10	12 Months	Frame	\$120
Frames	None	12 Months	Contact Lenses (instead of glasses)	\$100
Contact Lenses (instead of glasses)	None	12 Months		
Lenses Benefit Options (in-network) (in addition to lenses copayment above)			Maximum Allowances: Non-Preferred Provider	
UV Coating		\$12	Exam	\$32
Tint		\$10	Frames	\$60
Scratch Resistance		\$10	Single Vision Lenses	\$24
Polycarbonate		\$25	Bifocal Lenses	\$36
Anti-Reflective		\$40	Trifocal Lenses	\$46
Standard Progressive		\$50	Contact Lenses	\$75
Other Add Ons		Retail Discount	Monthly Premium	
			Subscriber	\$8.42
			Subscriber + 1	\$14.58
			Subscriber + 2 or More	\$21.10

¹ Dominion National Internal Performance Report, 2019. Participating providers are subject to change. All other brand names, product names or trademarks belongs to their respective holders. Please note the benefits are licensed vision products, but they are not pediatric vision essential health benefits offered by a stand-alone vision plan under the Affordable Care Act.

Enclosed you will find a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document online at eDental.DominionNational.com.

DISCOUNT DENTAL PROGRAM¹

As a lower-cost alternative to a dental insurance plan, Dominion also offers a dental discount program.



DISCOUNT PROGRAM HIGHLIGHTS

AVAILABLE IN DC, DE, MD, PA, VA AND PARTS OF NJ²

Must use a participating dentist

Predictable, fixed fees for dental procedures

No waiting periods or deductibles

No annual maximum limit

Orthodontic discounts for both children and adults

Discounts on implant services

Extra cleanings for diabetics and expecting mothers available at a fee

Discount Program Features	
Must use a participating dentist	•
Waiting periods	None
No charge for routine annual cleanings	•
Additional cleaning covered for diabetics and expecting mothers	•
Orthodontics (adults and children)	•
Implant service discounts	•
Fixed fees for dental procedures	•
Office visit charge	\$15
Annual maximum	No limit
Annual rollover benefits	N/A
Deductibles per member (x3 family max)	None

Discount Program Monthly Rates	
Subscriber	\$7.50
Subscriber + 1 or More	\$10.00

Procedures and Discounted Services ³	
Diagnostic and Preventive Care	65-100%
Oral Exams	100%
Bitewing X-Rays	65%
Teeth cleanings (one per year)	100%
Basic Care	60-70%
Full and panoramic X-rays	65%
Amalgam fillings (silver)	70%
Composite fillings (white)	60%
Extraction, erupted tooth	65%
Major Restorative Care	50-65%
Prosthetics	
Crowns	50%
Bridges	55%
Dentures	60%
Relining of dentures	55%
Periodontics (root planing and therapy)	60%
Endodontics (root canals)	65%
Oral Surgery (extraction of impacted teeth)	60%
Orthodontics (adults and children)	45%

¹ This is not an insurance plan. It is a reduced fee-for-service program designed specifically for individuals. Members pay a predetermined reduced fee for listed services provided by contracted providers. Dominion does not pay providers for services provided by contracted providers.

² In New Jersey, the Discount Program is available in Camden, Cumberland and Gloucester counties only.

³ Based on the Context4Healthcare's 80th percentile. Coverage for orthodontia is based on the 80th percentile of Dominion's out-of-network claims data for D8080 and D8090 (excluding Invisalign) from 2015 to 2018. Based on zip 223. A specific fee schedule applies and will be sent with your membership card. To view the Description of Member Fees, go to eDental.DominionNational.com.

WHO IS ELIGIBLE FOR THE DENTAL & VISION PLAN?

You and your dependents are eligible. Dependents include your spouse and unmarried children up to age 26, regardless of student status. Dependents are covered up to the child's birthday unless otherwise indicated in the Certificate of Coverage.

HOW DO I ENROLL?

There are two ways for you to enroll.

1. Go to your online enrollment site, which contains detailed plan comparisons and FAQs to assist you. Select your state and county to view the plans available to you. This will also allow you to begin the online enrollment process.
2. You may also fill out the hard copy Enrollment Card by selecting a dental and/or vision plan or the discount program and/or vision plan. Be sure to list all dependents you want covered. Additional dependents can be listed on the back of the Enrollment Card, if necessary. There is a minimum participation requirement of one year.
 - If you choose a Select Plan, please select a dentist and fill in the Dental Office Name & Code # box. You may find this information by going to your online enrollment site ("Find Dentist"). On the website the Code # is listed as "Facility #." You may also select a dentist later; however, you must make a selection prior to receiving care.
 - Sign and date the appropriate section of the Enrollment Card.
 - To pay by debit to your checking account or credit card, please fill out the Payment Authorization Card.
 - When you choose the monthly payment option, future monthly installments will be debited directly from your account. You will not receive monthly bills. Please attach a voided check to the Payment Authorization Card.
 - Return the completed Enrollment Card, Payment Authorization Card (if applicable) or payment (if applicable) to:
Dominion National
P.O. Box 75314
Charlotte, NC 28275-5314

WHAT HAPPENS AFTER I ENROLL?

When you enroll, a Membership ID card and detailed coverage information will be sent to you on or before your first day of eligibility. Once you are a member, you can create online accounts where you can find a dentist and view ID cards and plan information.

Member Portal: DominionMembers.com

Go Mobile Communication Service: Register by calling 888.596.0716 or texting "DN GO" to 73529

MyDominion Mobile App: Download at DominionNational.com/mobile

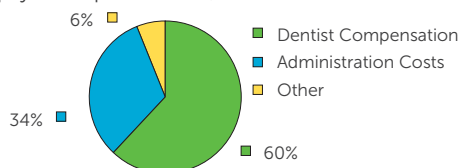
MARYLAND PREMIUM DISTRIBUTION CHART

The following explanation as required by the Maryland Insurance Administration.

PPO & Select Plan

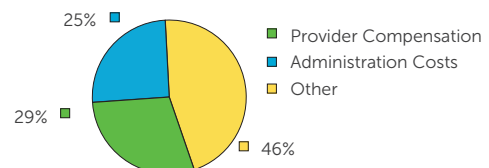
Dominion is licensed as a Dental Plan Organization (DPO) in the State of Maryland. PPO dentists are paid through the traditional discounted fee-for-service model. Select Plan network dentists are paid through a combination of member copayments and capitation dollars (predetermined monthly payments per member).

This chart shows how premium dollars were distributed in 2018 between dentist compensation and administration costs.



Vision

This chart shows how premium dollars were distributed in 2018 between provider compensation and administration costs.





DOMINION[®] NATIONAL

With a strict commitment to quality care, adherence to the highest ethical standards and constant attention to administrative responsiveness, speed and accuracy...

WE WORK
FOR YOUR
Benefit[®]

251 18th Street South, Suite 900
Arlington, VA 22202

**IMPORTANT NOTICE:**

This is a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. Please refer to your Summary of Benefits to determine covered procedures. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document from your Benefit Administrator.

Select Plan, Discount Program¹, PPO and ePPO Exclusions

- Services which are covered under Medicare, worker's compensation, employer's liability laws, or the Pennsylvania Motor Vehicle Financial Responsibility Law (Pennsylvania policyholders only).
- Services which, in the opinion of the attending dentist, are not necessary for the patient's dental health.
- Reconstructive, plastic, cosmetic, elective or aesthetic dentistry.
- Oral surgery requiring the setting of fractures or dislocations.
- Services with respect to malignancies, cysts or neoplasms, hereditary, congenital, anodontic, mandibular prognathism or development malformations where, in the opinion of the Participating Dentist, such services should not be performed in a dental office.
- Dispensing of drugs.
- Hospitalization for any dental procedure.
- Treatment required for conditions resulting from major disaster, epidemic, war, acts of war, whether declared or undeclared, or while on active duty as a member of the armed forces of any nation.
- Replacement due to loss or theft of prosthetic appliance.
- Procedures not listed as covered benefits under this program.
- Services related to the treatment of TMD (Temporomandibular Disorder).
- Elective surgery including, but not limited to, extraction of non-pathologic, asymptomatic impacted teeth.
- Services and treatment provided without charge or for which there would be no charge in the absence of insurance.
- Any service or supply rendered to replace a tooth lost prior to the effective date of coverage. This exclusion expires after 36 months of Member's continuous coverage under the program.
- Services and treatment for which Member is eligible for coverage under his or her hospital, medical/surgical or major medical plan.
- Procedures that in the opinion of Dominion National are experimental or investigative in nature because they do not meet professionally recognized standards of dental practice and/or have not been shown to be consistently effective for the diagnosis or treatment of the Member's condition.

Select Plan and Discount Program¹ Exclusions

- Services related to procedures that are of such a degree of complexity as to not be normally performed by a Participating General Dentist. Above copayments do not apply when performed by a Participating Specialist (with the exception of orthodontics). Participating Specialists, if available, have entered into an agreement with Dominion National to provide dental services to members at a 25% reduction from their Usual, Customary, and Reasonable (UCR) fees. In Delaware, Participating Specialists will provide a reduction from their UCR that will vary between specialists.
- The Invisalign system and similar specialized braces are not a covered benefit. Patient copayments will apply to the routine orthodontic appliance portion of services only. Additional costs incurred will become the patient's responsibility.
- Services obtained outside of the dental office in which enrolled and that are not preauthorized by such office or Dominion National (with the exception of out-of-area emergency dental services).

PPO and ePPO Exclusions

- Diagnosis or treatment of temporomandibular joint (TMJ) syndromes, problems and/or occlusal disharmony.
- Treatment of cleft palate, anodontia, malignancies or neoplasms.
- Maryland policyholders only: Any bill, or demand for payment, for a dental service that the appropriate regulatory board determines was provided as a result of a prohibited referral. "Prohibited referral" means a referral prohibited by Section 1-302 of the Maryland Health Occupations Article.

PPO Exclusions

- Implant removal or the replacement of dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function.
- Implants; replacement of lost, stolen or damaged prosthetic or orthodontic appliances; athletic mouthguards; precision or semi-precision attachments; denture duplication; periodontal splinting of teeth.

Select Plan and Discount Program¹ Limitations

- Two (2) evaluations are covered per calendar year including a maximum of one (1) comprehensive evaluation.
- One (1) problem focused exam is covered per calendar year.
- Select Plan - two (2) teeth cleanings (prophylaxis) are covered per calendar year. Discount Program - one (1) teeth cleaning (prophylaxis) is covered per calendar year.
- One (1) topical fluoride or fluoride varnish is covered per calendar year.
- Two (2) bitewing x-rays are covered per calendar year.
- One (1) set of full mouth x-rays or panoramic film is covered every three (3) years.
- One (1) sealant or preventative resin restoration per tooth is covered per lifetime, up to age 16 (limited to permanent 1st and 2nd molars).
- Replacement of a filling is covered if it is more than two (2) years from the date of original placement.
- Replacement of a bridge, crown or denture is covered if it is more than seven (7) years from the date of original placement.
- Crown and bridge fees apply to treatment involving five or fewer units when presented in a single treatment plan. Additional crown or bridge units, beginning with the sixth unit, are available at the provider's Usual, Customary, and Reasonable (UCR) fee, minus 25%.
- Relining and rebasing of dentures is covered once every 24 months.
- Retreatment of root canal is covered if it is more than two (2) years from the original treatment.
- Root planing or scaling is covered once every 24 months per quadrant.
- Full mouth debridement is covered once per lifetime.
- Procedure Code D4381 is limited to one (1) benefit per tooth for three teeth per quadrant or a total of 12 teeth for all four quadrants per twelve (12) months. Must have pocket depths of five (5) millimeters or greater.
- Periodontal surgery of any type, including any associated material, is covered once every 36 months per quadrant or surgical site.
- Periodontal maintenance after active therapy is covered twice per calendar year, within 24 months after definitive periodontal therapy.

PPO and ePPO Limitations

Plan will pay either the Participating Dentist's negotiated fee or the Maximum Allowable Charge (subject to benefit coverage percentage) for dental procedures and services as shown below, after any required Annual Deductible.

- Two evaluations per Calendar Year including a maximum of one comprehensive evaluation per 36 months
- One emergency or problem focused exam (D0140) per Calendar Year
- Two prophylaxis (cleaning, scaling and polishing teeth) per Calendar Year
- One topical fluoride per Calendar Year, to age 16
- Bitewing x-rays, 2 per Calendar Year
- Periapical x-rays
- One diagnostic x-ray, full or panoramic per 60 months
- Emergency palliative treatment (only if no services other than exam and x-rays were performed on the same date of service)
- One sealant per tooth per lifetime, to age 16 (limited to permanent 1st and 2nd molars)

1 This is not an insurance plan. It is a reduced fee-for-service program designed specifically for individuals. Members pay a predetermined reduced fee for listed services provided by contracted providers. Dominion does not pay contracted providers for services.

IMPORTANT NOTICE:

This is a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. Please refer to your Summary of Benefits to determine covered procedures. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document from your Benefit Administrator.

10. Simple extraction of teeth
11. Amalgam and composite fillings (restorations of mesiolingual, distolingual, mesiobuccal, and distobuccal surfaces considered single surface restorations), per tooth, per surface every 24 months
12. Pin retention of fillings (multiple pins on the same tooth are allowable as one pin)
13. Antibiotic injections administered by a dentist
14. Space maintainers to preserve space between teeth for premature loss of a primary tooth (does not include use for orthodontic treatment)
15. Oral surgery, including postoperative care for: a. Removal of teeth, including impacted teeth; b. Extraction of tooth root; c. Alveolectomy, alveoplasty, and frenectomy; d. Excision of periocoronary gingiva, exostosis, or hyperplastic tissue, and excision of oral tissue for biopsy; e. Reimplantation or transplantation of a natural tooth and f. Excision of a tumor or cyst and incision and drainage of an abscess or cyst
16. Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: a. Root canal therapy (not covered if pulp chamber was opened before effective date of coverage); b. Pulpotomy; c. Apicoectomy and d. Retrograde fillings, per root per lifetime
17. Periodontic services, limited to: a. Two periodontal cleanings following surgery per Calendar Year (D4341 is not considered surgery); b. One root scaling and planing per quadrant of mouth per 24 months from age 21; c. Occlusal adjustment performed with covered surgery; d. Gingivectomy and gingival curettage; e. Osseous surgery including flap entry and closure; f. One pedicle or free soft tissue graft per site per lifetime; g. One appliance (night guards) per 5 years within 6 months of osseous surgery and h. One full mouth debridement per lifetime
18. One study model per 36 months
19. Crown build-up for non-vital teeth
20. Recementing bridges, inlays, onlays and crowns after first 12 months and per 12 months per tooth thereafter
21. One repair of dentures or fixed bridgework per 24 months
22. General anesthesia and analgesic, including intravenous sedation, in conjunction with covered oral surgery, periodontal surgery
23. Restoration services, limited to: a. Gold or porcelain inlays, onlays, and crowns for tooth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling; b. Replacement of existing inlay, onlay, or crown, after 7 years of the restoration initially placed or last replaced (will not apply if replacement is necessary due to the extraction of functioning natural teeth after the effective date of coverage); c. Stainless steel crowns up to age 14 (one per tooth per lifetime) and d. Post and core in addition to crown when separate from crown for endodontically treated teeth, with a good prognosis endodontically and periodontally
24. Prosthetic services, limited to: a. Initial placement of dentures or fixed bridgework (including acid etch metal bridges); b. Replacement of dentures or fixed bridgework that cannot be repaired after 7 years from the date of last placement; c. Addition of teeth to existing partial denture; d. One relining or rebasing of existing removable dentures per 24 months (only after 24 months from date of last placement, unless an immediate prosthesis replacing at least 3 teeth).
25. Orthodontia for adults is not covered.
4. Services not listed as covered.
5. Hospitalization for any vision procedure.
6. Services and treatment for which Member is eligible for coverage under his or her hospital, medical/surgical or major medical plan.
7. Orthoptic or vision training and any associated supplemental testing.
8. Plano lenses.
9. Two pair of glasses, in lieu of bifocals or trifocals.
10. Medical or surgical treatment of the eyes.
11. Any eye examination, or any corrective eyewear, required by an employer as a condition of employment.
12. Customization of bifocal lenses to a progressive or no-line lens.
13. Photo-chromatic lenses.
14. Sub-normal vision aids or non-prescription lenses.
15. Services rendered or materials purchased outside the U.S. or Canada, unless: a) the Member resides in the U.S. or Canada; and b) the charges are incurred while on a business or pleasure trip.
16. Charges in excess of the usual and customary charge for the service or materials.
17. Charges incurred after: a) the Policy ends; or b) the Member's coverage under the Policy ends, except as stated in the Policy. Maryland policyholders only: Also subject to the Extension of Benefits provision.
18. Experimental or non-conventional treatment or device as determined by treating provider.
19. Spectacle lens treatments or "add-ons," except solid tints (#1 & #2), and oversize lenses.
20. High Index lenses of any material type.
21. Lost or broken materials, except when replaced at normal intervals when services are available.
22. Maryland policyholders only: Any bill, or demand for payment, for a vision service that the appropriate regulatory board determines was provided as a result of a prohibited referral. "Prohibited referral" means a referral prohibited by Section 1-302 of the Maryland Health Occupations Article.

Vision Plan Limitations

Plan will pay for eligible expenses (subject to benefit coverage) incurred by or on behalf of Subscriber and/or their Dependents while covered under the Policy including:

- A. Services: Include, but are not limited to:
1. Vision Examinations - Each Subscriber and eligible Dependent(s) is entitled to a complete analysis of the eyes and related structures to determine vision problems and other abnormalities. Plan will cover such service once every 12 months. Where the vision examination shows new lenses or frames or both are necessary for proper visual health, such materials will be covered, together with certain services as necessary.
 2. Prescribing and ordering proper lenses.
 3. Assisting with selection of frames.
 4. Verifying accuracy of finished lenses.
 5. Proper fitting and adjustments.
- B. Materials:
1. Lenses: Plan will pay for lenses on a new prescription for standard lenses once every 12 months. The lens allowance equals two (2) lenses. If only one (1) lens is needed the allowance will be half (1/2) the lens allowance.
 2. Frames: Plan will pay for frames once every 12 months.
 3. Contact Lenses: Plan will pay for contact lenses once every 12 months.

Plan Limitations: In no event will payment exceed the lesser of:

1. The actual cost of covered services or materials; or
2. The limits of the Policy, shown in this schedule.

Vision Plan Exclusions

1. Treatment required for conditions resulting while on active duty as a member of the armed forces of any nation or from war or acts of war, whether declared or undeclared.
2. Services which are covered under Medicare, worker's compensation, employer's liability laws, or the Pennsylvania Motor Vehicle Financial Responsibility Law (Pennsylvania policyholders only).
3. Services and treatment provided without charge or for which there would be no charge in the absence of insurance. DOES NOT APPLY TO MEDICAID.



NONDISCRIMINATION AND FOREIGN LANGUAGE ASSISTANCE NOTICE

The Dominion National group of companies (including insurer Dominion Dental Services, Inc. and administrator Dominion Dental Services USA, Inc.) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Dominion National does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

Dominion National provides free aids and services to people with disabilities or whose primary language is not English, such as:

- ✓ Qualified sign language interpreters.
- ✓ Written information in other formats (large print, audio, accessible electronic format, other formats).
- ✓ Qualified interpreters, and information written in other languages.

If you need these services, call 888.518.5338 (TTY: 711).

If you believe that Dominion National has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator. You can file a grievance by mail, fax, or email at:

Dominion National

251 18th Street South, Suite 900, Arlington, VA 22202

888.518.5338 (TTY: 711), fax: 703.518.4450

CRC@DominionNational.com

If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW., Room 509F, HHH Building

Washington, D.C. 20201

Toll-free: 800.368.1019, 800.537.7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.

Language assistance

To talk to an interpreter in your language at no cost, call 888.518.5338 (TTY: 711).

Para hablar con un intérprete de forma gratuita, llame al 888.518.5338 (TTY: 711).

欲免费用本国语言洽询传译员 · 请拨电话 888.518.5338 (TTY: 711).

Để nói chuyện với thông dịch viên bằng ngôn ngữ của quý vị không phải mất phí, xin gọi 888.518.5338 (TTY: 711).

Для бесплатного разговора с переводчиком на своем языке, позвоните по тел.: 888.518.5338 (TTY: 711).

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무료 전화통역 서비스 888.518.5338 (TTY: 711).

Per parlare con un interprete nella vostra lingua gratis, chiami 888.518.5338 (TTY: 711).

للتحدث مجاناً إلى مترجم للغتك، يرجى الاتصال بـ 888.518.5338 (الهاتف النصي: 711)

Pour parler à un interprète dans votre langue sans charges, téléphoner à 888.518.5338 (TTY: 711).

Um in Ihrer Sprache gebührenfrei mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 888.518.5338 an (TTY: 711).

દુભાષિયા જોડે વાત કરવા, 888.518.5338 (TTY: 711) પર ફોન કરો.

Aby porozmawiac z tłumaczem w języku polskim, prosze zadzwonic na numer darmowy telefonu 888.518.5338 (TTY: 711).

Pou pale avèk yon entèprèt nan lang ou gratis, rele nan 888.518.5338 (TTY: 711).

मुफ्त में अपनी भाषा में दुभाषिया से बात करने के लिए, 888.518.5338 (TTY: 711) पर कॉल करें।

Para falar com um intérprete em seu idioma de graça, ligue para 888.518.5338 (TTY: 711).

DOMINION NATIONAL PAYMENT AUTHORIZATION CARD

OUR PRE-AUTHORIZED PAYMENT PLAN

Just authorize us to debit your personal checking account or credit card account and we'll do the rest. There will be no more paperwork, no more checks to write and no worries about coverage disruption. It's easy, secure and automatic.

PAY BY CREDIT CARD DEBIT: AUTOMATIC MONTHLY DEBITS

Credit Card Number: _____ C.C.Verification Code: _____

Credit Card Type: Visa MasterCard American Express Discover

Name as it appears on card: _____

Expiration Date: _____

PAY BY CHECKING ACCOUNT DEBIT: AUTOMATIC MONTHLY DEBITS

Bank Name: _____

Bank Routing Number: _____

Bank Account Number: _____

* By submitting a check for the first month's premium, you authorize Dominion National to automatically deduct future monthly premium payments from your checking account.

TERMS AND AUTHORIZATION

Payment Authorization: By signing the Payment Authorization form you authorize Dominion National to automatically deduct premium payments from the credit card or checking account noted above. By selecting the Automatic Monthly Debits option you further agree to automatic deductions of future monthly premiums.

Application Fee: There is no application fee.

Pay By Credit Card: By selecting the Automatic Monthly Debits option you authorize Dominion National to automatically deduct future monthly premium payments from your credit card account.

Pay By Bank Account Debit: By selecting the Automatic Monthly Debits and submitting a voided check you authorize Dominion National to automatically deduct future monthly premium payments from your checking account.

TERMS: This authorization will remain in effect unless 30 days advance written notice of termination is received by Dominion National. In the event that any electronic debit or transfer is returned, I agree that a \$25.00 returned item fee will be automatically charged to my account.

AUTHORIZATION: I authorize Dominion National to automatically deduct the premium from any credit card OR bank account stated above. Members who choose the Automatic Monthly Debits will be debited on or about the 20th of each month (subscribers enrolling in Maryland will be debited on or after the 1st of each month).

Signature: _____ Date: _____

Agent/Broker Use Only

Agent/Broker # _____ General Agent # _____

Dental/Vision Enrollment Card

DENTAL
SELECT ONE:

I choose the Dominion Discount Program¹
 I choose the Dominion Select Plan Premium²
 I choose the Dominion Elite ePPO² (NO DE)
 I choose the Dominion Choice PPO²
 Choice PPO Basic
 Choice PPO Premium

VISION
SELECT ONE:

I choose the Avalon vision³ plan 6030

Enrollment Information

Last Name		First Name		M.I.
Social Security Number		Sex	<input type="checkbox"/> M <input type="checkbox"/> F	Birthdate (MM/DD/YY)
Home Address			Home Phone	
City	State	ZIP	Work Phone	
Cell Phone*			Hire Date	
Email Address**				

* By providing your cell phone number above, you authorize Dominion National to send Short Message Service (SMS) or text message communications directly to your cell phone. You may revoke your consent to receiving text communications at any time by replying "STOP" upon receipt of a message. Message and Data Rates May Apply.

** Provide your e-mail address above to consent to electronic distribution (no paper copies) of your benefit plan documents through our secure member portal. You may provide a revised e-mail address, revoke your consent to electronic distribution, or request a paper copy of any electronic documents free of charge by calling 888.518.5338.

List All Your Eligible Dependents Below

Last Name (if different)	First Name	M.I.	Sex (M/F)	Birthdate (MM/DD/YY)
Spouse				
Child				
Child				
Child				
Child				
Child				

SELECT PLAN Provider Selection	Dental Office Name & Code # (As Indicated on Your Dentist Directory)
------------------------------------------	-------------------------------------------------------------------------

If I am enrolling in the Select Plan and I am voluntarily paying 100% of the cost of this plan, without employer contribution, I agree to remain in plan a minimum of twelve (12) months. If I cancel before the end of the 12 month period, I may be responsible for the usual, customary and reasonable charges for services received, reduced by the sum of the subscription dues and copayments paid.

I understand and agree that my signature on this enrollment form serves as my legal commitment to the Plan and its terms. Further, this signature represents my authorization for the release of information regarding services provided to me or my covered dependents by providers of dental and/or vision services. Information will be released to Dominion National, if enrolled in the dental plan and Avalon Insurance Company if enrolled in vision plan, for the purpose of investigation or evaluation of care in connection with a claim or complaint. Authorization will be limited to the term of coverage of this contract. A copy of this form will be made available to subscriber or their authorized representative upon request.

Signature _____ Date _____

Agent/Broker #	Group # 321442	Group Name	Coverage Eff. Date
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Dominion National, P.O. Box 75314 Charlotte, NC 28275-5314

¹ This is a reduced fee-for-service program designed specifically for individuals. It is not an insurance product, regulated by the State Insurance Department, or covered by any state's guarantee fund or corporation.
² The dental plans are underwritten by Dominion Dental Services, Inc. d/b/a Dominion National.
³ The vision plans are underwritten by Avalon Insurance Company and administered by Dominion Dental Services USA, Inc. d/b/a Dominion National.

Delaware - Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony. **District of Columbia** - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **Maryland** - Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **Pennsylvania** - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Dental/Vision Enrollment Card

DENTAL I choose the Dominion Select Plan Premium¹
SELECT ONE: I choose the Dominion Elite ePPO¹
 I choose the Dominion Choice PPO¹
 Choice PPO Basic
 Choice PPO Premium

VISION I choose the Avalon vision² plan 6030
SELECT ONE:

Enrollment Information

Last Name		First Name		M.I.
Social Security Number		Sex	<input type="checkbox"/> M <input type="checkbox"/> F	Birthdate (MM/DD/YY)
Home Address			Home Phone	
City	State	ZIP	Work Phone	
Cell Phone*			Hire Date	
Email Address**				

* By providing your cell phone number above, you authorize Dominion National to send Short Message Service (SMS) or text message communications directly to your cell phone. You may revoke your consent to receiving text communications at any time by replying "STOP" upon receipt of a message. Message and Data Rates May Apply.

** Provide your e-mail address above to consent to electronic distribution (no paper copies) of your benefit plan documents through our secure member portal. You may provide a revised e-mail address, revoke your consent to electronic distribution, or request a paper copy of any electronic documents free of charge by calling 888.518.5338.

List All Your Eligible Dependents Below

Last Name (if different)	First Name	M.I.	Sex (M/F)	Birthdate (MM/DD/YY)
Spouse				
Domestic Partner				
Child				
Child				
Child				
Child				
Child				
Child				

SELECT PLAN Dental Office Name & Code #
Provider Selection (As Indicated on Your Dentist Directory)

If I am enrolling in the Select Plan and I am voluntarily paying 100% of the cost of this plan, without employer contribution, I agree to remain in plan a minimum of twelve (12) months. If I cancel before the end of the 12 month period, I may be responsible for the usual, customary and reasonable charges for services received, reduced by the sum of the subscription dues and copayments paid.

The undersigned applicant and agent certify that the applicant has read, or had read to him, the completed application and that the applicant realizes that any false statement or misrepresentation in the application may result in loss of coverage under the policy. I understand and agree that my signature on this enrollment form serves as my legal commitment to the Plan and its terms. Further, this signature represents my authorization for the release of information regarding services provided to me or my covered dependents by providers of dental and/or vision services. Information will be released to Dominion National, if enrolled in the dental plan and Avalon Insurance Company if enrolled in vision plan, for the purpose of investigation or evaluation of care in connection with a claim or complaint. Authorization will be limited to the term of coverage of this contract. A copy of this form will be made available to subscriber or their authorized representative upon request.

Signature _____ Date _____
Agent/Broker Signature _____ Date _____

Agent/Broker #	Group #	Group Name	Coverage Eff. Date
	321442		

Dominion National, P.O. Box 75314 Charlotte, NC 28275-5314

¹ The dental plans are underwritten by Dominion Dental Services, Inc. d/b/a Dominion National.

² The vision plans are underwritten by Avalon Insurance Company and administered by Dominion Dental Services USA, Inc. d/b/a Dominion National.

Virginia - Any person who, with the intent to defraud or knowing that s/he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

Discount Program Enrollment Card
 I choose the Dominion Discount Program¹
Enrollment Information

Last Name		First Name		M.I.
Sex <input type="checkbox"/> M <input type="checkbox"/> F		Birthdate (MM/DD/YY)		
Home Address			Home Phone	
City	State	ZIP	Work Phone	
Email Address*		Cell Phone**		
* Provide your e-mail address above to consent to electronic distribution (no paper copies) of your benefit plan documents through our secure member portal. You may provide a revised e-mail address, revoke your consent to electronic distribution, or request a paper copy of any electronic documents free of charge by calling 888.518.5338.		** By providing your cell phone number above, you authorize Dominion National to send Short Message Service (SMS) or text message communications directly to your cell phone. You may revoke your consent to receiving text communications at any time by replying "STOP" upon receipt of a message. Message and Data Rates May Apply.		

 Does this plan replace other coverage? Yes No

 Please check the appropriate dependent coverage Subscriber Only Subscriber & 1 or More Dependents

List All Your Eligible Dependents Below

Last Name (if different)	First Name	M.I.	Sex (M/F)	Birthdate (MM/DD/YY)
Spouse				
Child				
Child				
Child				
Child				
Child				
Child				

I understand and agree that my signature on this enrollment form serves as my legal commitment to the Program and its terms. Further, this signature represents my authorization for the release of information regarding services provided to me or my covered dependents by dentists and other providers of dental services. Information will be released to Dominion Dental Services USA, Inc. d/b/a Dominion National for the purpose of Quality Assurance and/or utilization review. Authorization will be limited to the term of coverage of this contract. A copy of this form will be made available to subscriber or their authorized representative upon request.

Signature _____ Date _____

Agent/Broker #	Coverage Eff. Date	7000x
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Dominion National, P.O. Box 75314 Charlotte, NC 28275-5314

¹ This is a reduced fee-for-service program designed specifically for individuals. It is not an insurance product, regulated by the State Insurance Department, or covered by any state's guarantee fund or corporation.