



## AlwaysCare Benefits Introduces AlwaysCare OnePlus

Affordable Individual Dental and Vision Benefits

New Product Provides Individuals and their Families Greater Benefits

Baton Rouge, LA, March 22, 2010—AlwaysCare Benefits, Inc., one of the fastest-growing insurance providers in the country, has launched a new, fully insured dental and vision plan for individuals. Not only does this dental product include a fully insured vision plan, but it also incorporates a hearing savings plan, at no additional cost to the Member. AlwaysCare OnePlus is available immediately in select states across the country, including coverage for seniors (ages 65 and above). AlwaysCare OnePlus is underwritten by Starmount Life Insurance Company.

AlwaysCare's new individual dental plan offers three plan options to choose from and no waiting periods on preventive services. Preventive dental care benefits include two routine exams and cleanings (prophylaxis) per year, one full mouth x-ray every two years and annual oral cancer screenings for Members who are over 40 years of age. Coverage is available for more than 300 services including oral surgery, crowns, bridges and dentures. Insureds may choose any dentist nationally, including more than 100,000 participating provider access points where negotiated fees are available.

Vision benefits with this product include coverage for annual eye exams and materials purchases including eyeglass lenses, frames and contact lenses. Policyholders have access to a national network of vision providers including independent optometrists and ophthalmologists, as well as regional and national retail chains. AlwaysCare has negotiated special fees with thousands of locations for extra purchases of lenses, coatings, frames, contact lenses, and other products. Benefits for out-of-network providers are also available.

In addition, AlwaysCare is pleased to offer Members a Hearing Savings Plan. According to the National Institutes of Health, hearing loss affects nearly 17 percent of American adults, or 36 million people. The Hearing Savings Plan provides Members with 30- to 60-percent discounts on major name brand hearing instruments and accessories. It also offers a battery program with discounts up to 40 percent off retail pricing.

"As a leading provider of ancillary benefits, our mission is to offer our Customers exceptional products and services and the affordable protection they need," said Erich Sternberg, President, AlwaysCare Benefits. "This is a true individual product and includes no extra set-up fees, monthly billing charges or association dues. We saw a void for a unique dental/vision product for individuals in the market and believe AlwaysCare OnePlus fills that need. The product is an extension of our existing, comprehensive individual and group portfolio of benefits for the entire family."

About AlwaysCare Benefits, Inc and Starmount Life Insurance Company:

AlwaysCare Benefits is the sister company of Starmount Life Insurance, and both are privately-owned businesses. Known for reliable service and customer satisfaction, AlwaysCare is a leading provider of individual and group ancillary benefits offering dental, vision, life and disability products. For more information, please visit [www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com) or call 1-888-729-5433, opt. 5.