



AlwaysCare Adds Individual Dental-Vision Insurance

By [NU ONLINE NEWS SERVICE](#)

Published 3/22/2010

An ancillary benefits company has introduced a fully insured dental and vision plan aimed at individuals.

AlwaysCare Benefits Inc., a unit of Starmount Life Insurance Company, Baton Rouge, La., says the new AlwaysCare OnePlus plan is open to seniors as well as to younger consumers. Participants do not have to join an association to buy coverage.

AlwaysCare is starting out selling the plan in “select states.”

The dental plan offers 3 plan options and no waiting periods on preventive services.

The preventive dental care benefits category include two routine exams and cleanings per year; one full mouth X-ray every 2 years; and annual oral cancer screenings for enrollees who are ages 41 and older.

The plan also covers services such as oral surgery, crowns, bridges and dentures.

The provider network includes 100,000 offices.

The vision plan available with the product covers annual eye exams and eyeglass lenses, eyeglass frames and contact lenses. The vision provider network includes ophthalmologists as well as optometrists.

Enrollees also can sign up for a Hearing Savings Plan discount program that offers discounts on hearing aids and hearing aid batteries.