



GemStar Group Dental and Vision plans provide affordable insurance for employees and their families.

### GemStar Dental plans offer:

- No waiting periods for most services
- Multiple plan designs
- The freedom to choose any dentist
- Plans issued down to two lives
- Prior plan credit available
- Dental rate discount for 50% voluntary participation

### GemStar Vision plans offer:

- No waiting periods
- Multiple plan designs
- Additional network discounts
- The EyeMed Network:

LENSCRAFTERS<sup>®</sup>

*PEARLE VISION*<sup>®</sup>

**Sears**  
Optical

**TARGET**  
*Optical*

Plus, receive a **rate discount** on dental/vision combination purchases!

For more information, contact:

