



# Dental Insurance from Assurant Health

*Available with Individual Medical Plans*

Assurant Health Dental Insurance is a fee-for-service plan that **pays cash benefits** to offset the cost of routine, basic, and, in most states, major dental services.

- Choose a plan — **Basic** or **Plus**
- Visit any dentist
- Receive quick cash benefits — sent directly to you, or to your provider if you prefer
- You can keep the coverage even if you choose to discontinue your Individual Medical plan

Find the benefit examples for your state.

*Benefits vary by state.*

See back side for additional states

**BENEFITS FOR:** AL, AK, AR, AZ, CA, CO, CT, DC, DE, FL, ID, IL, IA, KS, KY, MD, MI, MS, MT, NE, NV, NH, NM, NC, ND, OR, PA, SC, SD, TN, TX, UT, WI, WV, and WY

**BENEFIT EXAMPLES:**

|   | BASIC      | PLUS       |
|---|------------|------------|
| <b>Wellness Services</b>  |            |            |
| <i>Two visits per person each policy year.</i>  |            |            |
| • Exams, x-rays, cleanings  | \$25/visit | \$75/visit |
| <b>Basic Services*</b>  |            |            |
| <i>Payments are 50% of the listed benefit in the first policy year.</i>                                   |            |            |
| • Deep sedation/general anesthesia – first 30 minutes   | \$ 50      | \$ 100     |
| • Amalgam filling – three surfaces  | \$ 40      | \$ 90      |
| • Extraction – erupted tooth or exposed root  | \$ 20      | \$ 60      |
| • Reline complete denture (laboratory)  | \$ 50      | \$ 145     |
| <b>Major Services*</b>  |            |            |
| <i>Payments are 20% of the listed benefit in the first policy year, and 50% in the second year.</i>       |            |            |
| • Inlay – metallic – two surfaces   | \$ 125     | \$ 330     |
| • Crown – resin   | \$ 125     | \$ 450     |
| • Retreatment of previous root canal therapy – bicuspid   | \$ 105     | \$ 250     |
| • Clinical crown lengthening – hard tissue  | \$ 150     | \$ 300     |
| • Complete denture  | \$ 135     | \$ 375     |
| • Crown   | \$ 125     | \$ 375     |
| • Maxillary sinusotomy  | \$ 335     | \$ 825     |
| <b>Temporomandibular Joint (TMJ) Services</b>   |            |            |
| <i>A lifetime benefit of up to \$500 is available for each person beginning in the third policy year.</i> |            |            |
| • Temporomandibular joint arthrogram  | \$ 90      | \$ 275     |
| <b>* Combined Annual Benefit</b>  |            |            |
| The maximum calendar year benefit for Basic and Major Services combined is:                               | \$1,000    | \$1,500    |



## Dental Insurance from Assurant Health, *continued*

### BENEFITS FOR: LA, MO and OK

### BENEFITS FOR: GA, IN and OH

#### BENEFIT EXAMPLES:

##### Wellness Services

Two visits per person each policy year.

- Exams, x-rays, cleanings

|   | BASIC          | PLUS            |
|---|----------------|-----------------|
| Two visits per person each policy year. | \$75/<br>visit | \$100/<br>visit |

##### Basic Services\*

Payments are 50% of the listed benefit in the first policy year.

- Deep sedation/general anesthesia – first 30 minutes
- Amalgam filling – three surfaces
- Extraction – erupted tooth or exposed root
- Reline complete denture (laboratory)

|   |        |        |
|---|--------|--------|
| Deep sedation/general anesthesia – first 30 minutes | \$ 140 | \$ 275 |
| Amalgam filling – three surfaces                    | \$ 70  | \$ 140 |
| Extraction – erupted tooth or exposed root          | \$ 50  | \$ 100 |
| Reline complete denture (laboratory)                | \$ 150 | \$ 300 |

##### Major Services\*

For the Plus plan, payments are 50% of the listed benefit in the first policy year. Major Services are not covered under the Basic plan.

- Inlay – metallic – two surfaces
- Crown – resin
- Retreatment of previous root canal therapy – bicuspid
- Clinical crown lengthening – hard tissue
- Complete denture
- Crown
- Maxillary sinusotomy

|   |   |        |
|---|---|--------|
| Inlay – metallic – two surfaces                       | – | \$ 330 |
| Crown – resin   | – | \$ 450 |
| Retreatment of previous root canal therapy – bicuspid | – | \$ 250 |
| Clinical crown lengthening – hard tissue              | – | \$ 300 |
| Complete denture                                      | – | \$ 375 |
| Crown   | – | \$ 375 |
| Maxillary sinusotomy                                  | – | \$ 825 |

##### Temporomandibular Joint (TMJ) Services

A lifetime benefit of up to \$500 is available for each person beginning in the third policy year.

- Temporomandibular joint arthrogram

|                                    |       |        |
|------------------------------------|-------|--------|
| Temporomandibular joint arthrogram | \$ 90 | \$ 275 |
|------------------------------------|-------|--------|

##### \* Combined Annual Benefit

The maximum calendar year benefit for Basic and Major Services combined is:

|   |         |         |
|---|---------|---------|
| The maximum calendar year benefit for Basic and Major Services combined is: | \$1,000 | \$1,500 |
|---|---------|---------|

#### BENEFIT EXAMPLES:

##### Wellness Services

Two visits per person each policy year.

- Exams, x-rays, cleanings

|   | BASIC          | PLUS            |
|---|----------------|-----------------|
| Two visits per person each policy year. | \$75/<br>visit | \$100/<br>visit |

##### Basic Services

Payments are 50% of the listed benefit in the first policy year.

- Deep sedation/general anesthesia – first 30 minutes
- Amalgam filling – three surfaces
- Extraction – erupted tooth or exposed root
- Reline complete denture (laboratory)

|   |       |       |
|---|-------|-------|
| Deep sedation/general anesthesia – first 30 minutes | \$140 | \$275 |
| Amalgam filling – three surfaces                    | \$ 70 | \$140 |
| Extraction – erupted tooth or exposed root          | \$ 50 | \$100 |
| Reline complete denture (laboratory)                | \$150 | \$300 |

##### Temporomandibular Joint (TMJ) Services

A lifetime benefit of up to \$500 is available for each person beginning in the third policy year.

- Temporomandibular joint arthrogram

|                                    |       |       |
|------------------------------------|-------|-------|
| Temporomandibular joint arthrogram | \$ 90 | \$275 |
|------------------------------------|-------|-------|

## Time Insurance Company John Alden Life Insurance Company

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company and John Alden Life Insurance Company.

#### About Assurant Health

Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage for almost one million people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group, short-term and student health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wisconsin, with operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$25 billion in assets and \$8 billion in annual revenue. Assurant has more than 14,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is [www.assurant.com](http://www.assurant.com).