



## Cash benefits to help pay for dental checkups and treatment

Regular dental care can mean more than a brighter smile and a better quality of life — it could also mean better overall health. **Optional Dental Coverage from Assurant Health pays cash benefits when you or your family members receive dental checkups and treatment** — making it easier to keep up with regular visits to the dentist, and lead a healthier life.

- **Cash benefits** help pay for both preventive care and treatment
- **No waiting period for checkups** — you get a set cash amount for a visit every six months
- Get a set cash amount for each **dental treatment** such as a filling or crown
- Visit any dentist — **no network restrictions**
- **Benefits** can be assigned to your dentist or sent directly to you
- **Keep the coverage even if you choose to discontinue** your individual medical plan
- In most states, apply for coverage through age 70 and renew up to age 75. (Apply through age 64 and renew up to age 70 in MA, MD, NC, NJ, OH, OR, SD and UT.)

### Benefit examples (Benefits vary by state.)



#### BENEFIT EXAMPLES:

##### Preventive Services

Two visits per person each policy year separated by at least 150 days.

- Exams, x-rays, cleanings

##### Basic Services

Payments are 50% of the listed benefit in the first policy year. After the first year, you receive 100% of the benefit.

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

##### Major Services

For the Plus plan, there is a 180-day waiting period on major services in most states.<sup>1</sup> After the waiting period, payments are 50% of the listed benefit for the remainder of the first policy year. After the first year, you receive 100% of the benefit. Major Services are not covered under the Basic or intermediate plan.

- Inlay – metallic – two surfaces
- Crown – resin
- Retreatment of previous root canal therapy – bicuspid
- Complete denture
- Maxillary sinusotomy

##### Annual Benefit

	BASIC	INTERMEDIATE	PLUS
<b>Preventive Services</b> <i>Two visits per person each policy year separated by at least 150 days.</i> • Exams, x-rays, cleanings	\$75/visit	\$100/visit	\$100/visit
<b>Basic Services</b> <i>Payments are 50% of the listed benefit in the first policy year. After the first year, you receive 100% of the benefit.</i> • Deep sedation/general anesthesia – first 30 minutes • Amalgam filling – three surfaces • Extraction – erupted tooth or exposed root • Reline complete denture (laboratory)	\$140 \$70 \$50 \$150	\$275 \$140 \$100 \$300	\$275 \$140 \$100 \$300
<b>Major Services</b> <i>For the Plus plan, there is a 180-day waiting period on major services in most states.<sup>1</sup> After the waiting period, payments are 50% of the listed benefit for the remainder of the first policy year. After the first year, you receive 100% of the benefit. Major Services are not covered under the Basic or intermediate plan.</i> • Inlay – metallic – two surfaces • Crown – resin • Retreatment of previous root canal therapy – bicuspid • Complete denture • Maxillary sinusotomy	– – – – –	– – – – –	\$330 \$450 \$250 \$375 \$825
<b>Annual Benefit</b>	\$500 for Basic Services	\$1000 for Basic Services	\$1,500 for Basic and Major Services combined

### Time Insurance Company

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company. Throughout this brochure, Assurant Health is used to refer to Time Insurance Company. THE ASSURANT SUPPLEMENTAL DENTAL PLANS PROVIDE LIMITED BENEFITS. The plan DOES NOT meet the pediatric dental coverage level requirements as mandated by the Affordable Care Act. Pediatric dental coverage that meets the Affordable Care Act's coverage level requirement may be purchased through your state's marketplace or your insurance agent.

## Optional Dental Coverage from Assurant Health, *continued*

### LIMITATIONS AND EXCLUSIONS

This plan provides limited benefits for specified dental services and treatment.

It's not a major medical insurance plan and does not provide benefits for:

- Any procedure or treatment not shown on the list of covered services
- Procedures before the effective date, after the termination date of coverage, or in excess of the maximum calendar year benefit
- Any procedure performed by an immediate family member or a person other than a dentist or dental hygienist or, in Idaho, a denturist
- Any service that is not required for the preservation or restoration of oral health
- Experimental or investigative services
- Preventive services performed within 150 days of previously submitted preventive services
- Repairs to dental work within 180 days of the initial procedure
- Replacement prosthetics, crowns, inlays or onlays within 5 years of the previous placement
- Dental implants or the removal of implants
- Cosmetic services, unless performed to correct a functional disorder
- Orthodontic treatment and services
- Services performed outside the United States, its territories and Canada, except for emergency dental treatment
- Replacement of any tooth missing prior to the effective date
- Placement of full or partial dentures, including a Maryland Bridge, unless replacing a functioning natural tooth extracted while you were covered
- Inlays, onlays, bridgework or crowns for those under age 16, except for stainless steel or plastic crowns
- Any procedure or treatment required due to:
  - War or any act of war
  - Participation in the military service of any country or international organization
  - Taking part in a riot or insurrection
  - Participating in an illegal occupation or activity
  - Voluntary use of any controlled substance, except when taken as instructed by a physician
  - Riding in any aircraft not licensed to carry passengers or not operated by a duly licensed pilot
  - Operating a motor vehicle while your blood alcohol level was over the legal limit

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available at [www.medicare.gov/Publications/Pubs/pdf/02110.pdf](http://www.medicare.gov/Publications/Pubs/pdf/02110.pdf).

1 180-day waiting period for major services applies in all states where Dental Coverage is available except KS.

This insert provides a summary of benefits, limitations and exclusions, which may vary by state. In certain states, an outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the important features of the dental benefit plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions.

Optional features are available at an additional cost. The Dental Insurance plan is a separate contract: 8079 Series and 8079.TX. Coverage is renewable provided you have not moved to a state where we do not offer this plan or no longer qualify as a dependent. Assurant Health has the right to change premium rates upon providing appropriate notice. Dental coverage is not available in HI, NM, NV, NY, RI or VT.

Available with product forms 770, 778, 290 and 292.

Not for use in NH.