



ASSURANT  
Health®

Assurant. On your terms.®

## Assurant Supplemental Coverage

*Plans that pay cash benefits right to you*

Dental



**Time Insurance Company**

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

## *Cash benefits* to help pay for dental check ups 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. **Dental Coverage pays cash benefits when you or your family members receive dental check ups 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
- Full preventive benefits with **no waiting period**
- **Preventive services** — two visits covered each year
- **Dental treatment** such as fillings and crowns
- Visit any dentist — **no network restrictions**
- **Receive cash benefits directly**, or have benefits paid to your dentist

A photograph of a middle-aged couple embracing. The man, with dark curly hair, is wearing a light purple polo shirt and has his arms around the woman's shoulders. The woman, with reddish-brown hair, is wearing a pink t-shirt and is smiling broadly. They are outdoors with a blurred background.

Dental  
Coverage

# Assurant Supplemental Coverage

## Plans that pay cash benefits right to you

- **Affordable** — your premium doesn't increase just because you use your benefits<sup>1</sup>
- **Convenient** — No networks, deductibles, coinsurance or copays
- **Valuable** — Cash benefits paid even if you're covered by other insurance plans — helping you pay health care costs and other everyday bills
- **Portable** — you can keep the coverage even if your other insurance coverage or job changes

Ask about other Supplemental Coverage plans from Assurant Health.

## Assurant Health

Backed by more than 115 years of experience, Assurant Health is a committed leader in providing easy-to-understand health insurance solutions for individuals and families across the U.S. You can feel confident we're here for you — today and in the future.

### Here's why:

- Established in 1892
- Companies rated A- (Excellent) by A.M. Best<sup>2</sup>
- Part of Assurant, Inc.
  - S&P 500 company traded on the New York Stock Exchange as AIZ
  - Fortune 500 company<sup>3</sup>
  - Forbes Global 2000 company<sup>4</sup>

We continually anticipate and respond to your needs, giving you affordable plans and flexible benefit options to customize your coverage. And when your life changes, we offer solutions to fit your situation and keep your health insurance costs within your budget.

**It's why we can say: Assurant. On your terms.®**



## DENTAL

- *59% of adolescents and 92% of adults have had at least one cavity in their permanent teeth.*<sup>5</sup>
- *Regular dental visits provide an opportunity for the early diagnosis, prevention, and treatment of oral and craniofacial diseases and conditions for persons of all ages.*<sup>6</sup>
- *Studies point to associations between periodontal diseases and low birth weight and premature births, as well as between periodontitis and heart disease and stroke.*<sup>6</sup>

<sup>1</sup> Rates are subject to change based on your state and rate class. Rate class is determined by factors such as age, benefit levels, type of insurance, riders and health characteristics at the time of application.

<sup>2</sup> A.M. Best is a rating organization that evaluates insurers' financial strength. The rating represents the organization's opinion of Time Insurance Company's ability to meet ongoing obligations to policyholders. Source: A.M. Best Ratings and Analysis, June 2009.

<sup>3</sup> As of March 26, 2010. For more information, visit [money.cnn.com/magazines/fortune/fortune500/2010/full\\_list/](http://money.cnn.com/magazines/fortune/fortune500/2010/full_list/)

<sup>4</sup> As of April 21, 2010. For more information, visit [www.forbes.com/lists/](http://www.forbes.com/lists/)

<sup>5</sup> National Institute of Dental and Craniofacial Research, 2010

<sup>6</sup> Healthy People 2010: Oral Health, [cdc.gov/oralhealth/topics/healthy\\_people.htm](http://cdc.gov/oralhealth/topics/healthy_people.htm)

# Dental Coverage

*Simple, affordable plans that help you* give yourself and your family the gift of good dental health

- A** Easy to obtain – no medical underwriting
- B** Coverage available to you, your spouse and/or your dependent children
  - Guaranteed renewable to age 70
- C** Choice of coverage options to meet your needs and budget:
  - Choose **Level 1 – Basic**, **Level 2 – Intermediate** or **Level 3 – Plus**

DENTAL BENEFITS	LEVEL 1 <i>Basic</i>	LEVEL 2 <i>Intermediate</i>	LEVEL 3 <i>Plus</i>
<b>Preventive Services</b> Includes: cleanings, exams, x-rays, fluoride and sealants <i>Two visits per person each policy year</i>	\$75/visit	\$100/visit	\$100/visit
<b>Basic Services</b> In the first policy year, payments are 50% of the per-service benefit			
• Anesthesia	\$35 – \$140/service	\$70 – \$275/service	\$70 – \$275/service
• Fillings	\$45 – \$200/service	\$90 – \$375/service	\$90 – \$375/service
• Extractions	\$45 – \$50/service	\$80 – \$100/service	\$80 – \$100/service
• Denture Adjustment and Repair	\$25 – \$175/service	\$55 – \$350/service	\$55 – \$350/service
<b>Major Services</b> In the first policy year, payments are 50% of the per-service benefit			
• Inlay/Onlay	Major Services not covered	Major Services not covered	\$20 – \$375/service
• Crowns			\$40 – \$450/service
• Endodontics			\$30 – \$400/service
• Periodontics			\$30 – \$325/service
• Dentures			\$275 – \$400/service
• Fixed Prosthodontics			\$175 – \$375/service
• Oral Surgery			\$75 – \$1,000/service
<b>Annual Maximum</b> The maximum calendar-year benefit <i>* For basic and major services combined</i>			\$500/year



## *Preserve Your Gum Line,* Improve Your Bottom Line

A study published in the Journal of Periodontology found that **preventing periodontal disease may be one way to help lower your total health care expenses.** In the study, patients with severe periodontal disease had 21% higher health care costs as compared to those with no periodontal disease. Severe periodontal disease (periodontitis) involves bone loss and diminished tissue attachment around the teeth. And since past research has shown that periodontal disease may lead to other serious health conditions, striving to maintain oral health may help diminish the need to incur additional health care expenses, and ultimately help reduce overall health care spending.

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*“In these stressful times I encourage my patients to pay even more attention to their teeth and gums,”* says Dr. David Cochran, a dentist in San Antonio. *“And in turn, since preventing gum disease may help reduce overall health care expenses, maintaining a healthy mouth may actually be a stress reliever in itself.”*

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## 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
  - Attempted suicide or self-inflicted sickness or injury
  - 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 brochure provides a summary of benefits, limitations and exclusions. 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.



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### **About Assurant Health**

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company (est. 1892), John Alden Life Insurance Company (est. 1961) and Union Security Insurance Company (est. 1910) ("Assurant Health"). Together, these three underwriting companies provide health insurance coverage for people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual, small employer group and short-term limited-duration health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. 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 Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and select worldwide markets. [www.assurant.com](http://www.assurant.com).