

Dental Coverage Level 1 Basic

Starting at

\$15.50 / mo

(Age 18 – 64. Rate is per adult, if spouse is not covered.)



Assurant Health Supplemental Coverage

Pays cash right to you.

Get cash to help pay for dental checkups and treatment

Regular dental care can mean more than a brighter smile – it could also mean better overall health. Dental coverage from Assurant Health pays cash benefits when you have dental checkups and treatment – making it easier to keep up with regular visits to the dentist and lead a healthier life.

Robert's story

Robert, a 35-year-old father, had avoided the dentist whenever possible; that is until unusual symptoms led to a diagnosis of gingivitis – early gum disease that can get worse, and has been connected with life-threatening conditions like heart disease and stroke.

Fortunately, Robert's gingivitis was easy to treat, and he has since become committed to regularly brushing, flossing and going to the dentist – good habits he's teaching his young son.

Having dental coverage – Basic plan – and its \$75 benefit for each preventive visit has made it easier for Robert to keep six-month checkups in the schedule for both him and his son.

Save even more with Careington

If Robert visits a Careington dentist, he can save an additional **20% – 50%** on basic dental care.

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.



Robert paid less than \$29/month to add Basic dental coverage for himself and his son.

Not an actual case — presented for illustration only. Actual services may vary. Sample premium rate is for dental coverage — Basic for a 35-year-old and one child, residing in Tennessee.

Preventive Services

Robert needs to go to the dentist for a routine oral exam and bitewing x-rays. Having dental coverage - Basic plan - makes it easier to pay for checkups.

Includes: cleanings, exams, x-rays, fluoride, and sealants. Two visits per person each policy year, separated by at least 150 days.

 <p>Robert</p>		<p>Starting at \$15.50 per month <small>*Age 18-64. Rate is per adult, if spouse is not covered.</small></p>	<p>Oral Exam & Bitewing X-Rays</p> <p>Careington dentist fees* = \$61 Assurant Health Basic plan pays = \$75 Total out of pocket = \$0</p>
	<p>Any Dentist</p> 	<p>Oral Exam & Bitewing X-Rays</p> <p>Any dentist fees** = \$102 Assurant Health Basic plan pays = \$55 Total out of pocket = \$27</p>	

** These fees represent the average of the assigned Careington Care POS Series fees in the the Los Angeles, Orlando, Chicago and New York City metropolitan statistical areas.

**Regular cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2012 FairHealth Report in the Los Angeles, Orlando, Chicago and New York City areas. Prices subject to change.

Visit www.CBSDental.com for more information.

A simple, affordable plan for good health

Dental coverage pays cash benefits that help you pay for dental checkups and treatment.

- No waiting period for checkups – you get \$75 for a visit every six months.
- Get a set cash amount for each dental treatment such as an extraction or a filling.
- Visit any dentist – no network restrictions.
- Receive cash benefits directly, or allow your dentist to submit the claim and receive the payment.
- 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 CO, MA, MD, MN, MS, NC, NJ, OH, OR, SD and UT.)

Dental coverage

Here are the benefits you receive:

Level 1 — Basic

Service	Benefit
Preventive services	
<i>Includes: cleanings, exams, x-rays, fluoride and sealants. Two visits per person each policy year, separated by at least 150 days.</i>	\$75/visit
Basic services	
<i>In the first policy year, payments are 50% of the per-service benefit. After the first year, payments are 100% of the per-service benefit.</i>	
• Anesthesia	\$35 — \$140/service
• Fillings	\$45 — \$200/service
• Extractions	\$40 — \$50/service
• Denture Adjustment and Repair	\$25 — \$175/service
Annual maximum	
<i>The maximum calendar-year benefit for Basic services. Preventive services benefits do not take away from Basic services benefits.</i>	\$500/year for Basic services



Sample benefits for resin-based composite fillings:

One surface, anterior: \$55

Four or more surfaces, posterior: \$115

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. 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: Procedures before the effective date, after the termination date of coverage, during a waiting period, or in excess of the maximum calendar year benefit; 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; 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; procedures performed by a person other than a Dentist or Dental Hygienist or by an insured's immediate family member. This brochure provides a summary of benefits, limitations and exclusions. 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. Coverage is renewable provided that premiums are paid on time, there has not been fraud or misrepresentation by an insured person or any representative, there is compliance with the plan provisions, including eligibility requirements, Assurant Health has not discontinued or suspended active business operations and the plan has not been discontinued in this state. Assurant Health has the right to change premium rates upon providing appropriate notice.

Disclosures:

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. **THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.*** The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. You may access a list of participating health care providers at www.cbsdental.com. Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN resident will be refunded processing fee). Discount Medical Plan Organization and administrator: **Careington International Corporation**, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Montana and Vermont. This plan is not currently available in Washington. *Medicare statement applies to MD residents when pharmacy discounts are part of plan.

**It's easy to get started!
Simply contact us today:**

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Administered by
Careington Benefit Solutions

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