



ASSURANT  
Health®

## Dental Coverage – BASIC

Assurant Supplemental Coverage

» Pays cash right to you



Level 1 - Basic

### 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.

Here are the charges from a recent preventive visit for Robert:

Oral exam and bitewing x-rays: \$118	
Plan pays	\$ 75
Robert pays	\$ 43

Robert paid less than **\$29/month** to add Dental Coverage – Basic for himself and his son.

Individual rates start\* at around **\$9/month**.

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.

\* Sample premium rate is the per-adult rate for a Dental Coverage – Basic plan that covers two adults, age 30, residing in North Carolina, and is purchased along with a Health Access plan.

Time Insurance Company

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



Assurant. On your terms.®

*Sample benefits  
for resin-based  
composite fillings*

One surface, anterior:

**\$55**

Four or more surfaces,  
posterior:

**\$115**

## 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
- Easily add Dental Coverage to your Assurant Health Individual Medical or Health Access plan – no additional application or underwriting required

## Dental Coverage

» Here are the benefits you receive:

Level 1 – Basic	
Service	Benefit
<b>Preventive Services</b> Includes: cleanings, exams, x-rays, fluoride and sealants. Two visits per person each policy year, separated by at least 150 days.	\$75/visit
<b>Basic Services</b> 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.	
<ul style="list-style-type: none"> <li>• Anesthesia</li> </ul>	\$35 – \$140/service
<ul style="list-style-type: none"> <li>• Fillings</li> </ul>	\$45 – \$200/service
<ul style="list-style-type: none"> <li>• Extractions</li> </ul>	\$40 – \$50/service
<ul style="list-style-type: none"> <li>• Denture Adjustment and Repair</li> </ul>	\$25 – \$175/service
<b>Annual Maximum</b> The maximum calendar-year benefit for Basic Services. Preventive Services benefits do not take away from Basic Services benefits.	\$500/year for Basic Services

### 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.