



ASSURANT  
Health®



## Dental Coverage – INTERMEDIATE

Assurant Supplemental Coverage

» Pays cash right to you

Level 2 - Intermediate

### 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.

### Abby's story

Abby is a 9-year-old who occasionally sneaks sweets and is far too energetic to spend two whole minutes brushing her teeth twice a day. So, her parents really have to focus on reinforcing good snacking and brushing habits, and they make sure to see the dentist every six months.

Having Dental Coverage – Intermediate Plan – for the past two years has made it easier to pay for checkups. Abby's family receives \$100 for each preventive visit and, when Abby's dentist recently found a cavity, they also received \$140 to help pay for the filling.

Here are the charges from Abby's recent visits:

Preventive visit - Oral exam and cleaning: \$138	
Plan paid	\$ 100
Abby's parents paid	\$ 38

Resin-based composite filling - two surface, anterior: \$158	
Plan paid	\$ 140
Abby's parents paid	\$ 18

Abby's parents  
paid less than  
**\$92/month**  
for Dental Coverage  
for their family of four.

Individual rates<sup>1</sup>  
start around  
**\$16/month.**

Not an actual case – presented for illustration only. Actual services and benefit may vary. Sample premium rate is for Dental Coverage - Intermediate for two 40-year-old adults and two children, residing in Tennessee. The same dental plan purchased along with an Assurant Health major medical or Assurant Health Access<sup>SM</sup> plan would cost \$54.78 per month.

<sup>1</sup> Sample premium rate is the per-adult rate for a Dental Coverage - Intermediate plan that covers two adults, age 30, residing in North Carolina, and is purchased along with an Assurant Health major medical or Assurant Health Access plan.

In Florida, Dental Coverage is not available as a standalone plan. It's available only as an option with Assurant Health major medical and Assurant Health Access plans.

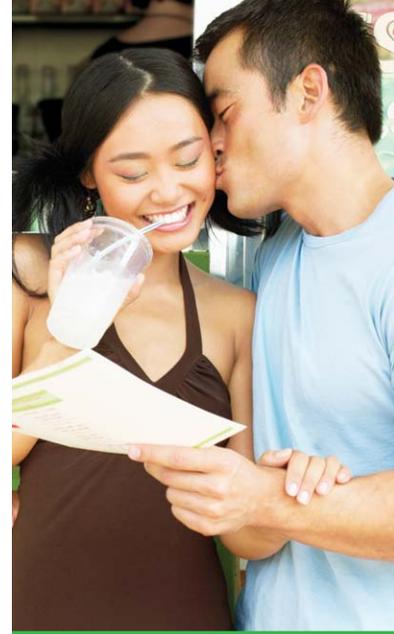
## Time Insurance Company

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.

## 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 \$100 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 major medical or Assurant Health Access plan – no additional application or underwriting required
- Apply for Dental Coverage through age 70 and renew through age 75 in AK, AL, AR, GA, IA, IL, LA, MI, MO, MT, NE, OK, TN, TX, WI, WV and WY (all other states where available: age 0-64 at purchase and guaranteed renewable to age 70)



## Dental Coverage

» Here are the benefits you receive:

Assurant. On your terms.®

Level 2 – Intermediate	
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.	\$100/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>	\$70 – \$275/service
<ul style="list-style-type: none"> <li>• Fillings</li> </ul>	\$90 – \$375/service
<ul style="list-style-type: none"> <li>• Extractions</li> </ul>	\$80 – \$100/service
<ul style="list-style-type: none"> <li>• Denture Adjustment and Repair</li> </ul>	\$55 – \$350/service
<b>Annual Maximum</b> The maximum calendar-year benefit for Basic Services. Preventive Services benefits do not take away from Basic Services benefits.	\$1,000/year for Basic Services

Sample benefits  
for resin-based  
composite fillings

One surface, anterior:  
**\$110**

Four or more surfaces,  
posterior:  
**\$225**

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).

## 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.