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 a 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 $110 to help pay for the filling.

Save even more with Careington Discount Card!

If Abby visits a Careington dentist, she can save 20% – 50% on basic dental care.
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.
- 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, NC, NJ, OH, SD and UT.)

Dental coverage
Here are the benefits you receive:

**Level 2 — Intermediate**

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive services</strong></td>
<td></td>
</tr>
<tr>
<td>Includes: cleanings, exams, x-rays, fluoride and sealants. Two visits per person each policy year, separated by at least 150 days.</td>
<td>$100/visit</td>
</tr>
<tr>
<td><strong>Basic services</strong></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>- Anesthesia</td>
<td>$70 — $275/service</td>
</tr>
<tr>
<td>- Fillings</td>
<td>$90 — $375/service</td>
</tr>
<tr>
<td>- Extractions</td>
<td>$80 — $100/service</td>
</tr>
<tr>
<td>- Denture Adjustment and Repair</td>
<td>$55 — $350/service</td>
</tr>
<tr>
<td><strong>Annual maximum</strong></td>
<td></td>
</tr>
<tr>
<td>The maximum calendar-year benefit for Basic services. Preventive services benefits do not take away from Basic services benefits.</td>
<td>$1,000/year for Basic services</td>
</tr>
</tbody>
</table>

**Sample benefits for resin-based composite fillings:**

- **One surface, anterior:** $110
- **Four or more surfaces, posterior:** $225

**Assurant Health Dental Insurance**

**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 180 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.

**THE ASSURANT SUPPLEMENTAL DENTAL PLAN PROVIDES LIMITED BENEFITS.** This plan does not meet minimum essential coverage as required by the Affordable Care Act. 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.

Plans subject to state availability. Careington Discount Card may be discontinued with notice.

Product Forms: 8079 Series, 8079.TX and 8079.VA

**Disclosures: Careington Discount Card**

**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 does not meet minimum essential coverage requirements as mandated by the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.assuranthealth.com/dentalsavings. A written list of participating providers is available upon request. 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 Vermont.

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