

Dental Coverage pays cash right to you

- Visit any dentist — no networks
- Immediate benefits
 - Checkups every six months
 - Dental treatment such as fillings and crowns
- For anyone age 0-64 at purchase
- Guaranteed renewable to age 70

« Benefit examples inside

Assurant. On your terms.®

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, which may vary by state. 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. Dental Coverage is not available in MN, NV, NH or VA. In Florida, only Basic and Plus plans are available and only as an option with Assurant Health Individual Medical and Assurant Health AccessSM plans.

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 website is assuranthealth.com.

Assurant is a premier provider of specialized insurance products and related services in North America and select worldwide markets. The four key businesses -- Assurant Solutions, Assurant Specialty Property, Assurant Health, and Assurant Employee Benefits -- partner with clients who are leaders in their industries and build leadership positions in a number of specialty insurance market segments in the U.S. and select worldwide markets. The Assurant website is assurant.com.

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, the Company has not discontinued or suspended active business operations and the plan has not been discontinued in this state. The Company has the right to change premium rates upon providing appropriate notice.

Product form 8079.POL.

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ASSURANT
Health®

Dental Coverage

Assurant Supplemental Coverage

» Pays cash right to you

Time Insurance Company

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Brought to you by:

LTCC, Inc.

www.ConsumerBenefits.net

1-800-544-9505

For more details, to enroll or to learn about other supplemental plans, contact us today.

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.

Three benefit levels are available. The differences between the levels are the services they cover and the benefit amount paid for each service. You'll receive a set cash amount for each covered service — examples are in the following chart.



Dental Coverage

Individual rates as low as: **\$.50/day** **\$.88/day** **\$1.30/day**

Benefit Examples	Basic	Intermediate	Plus
Preventive Services <i>Two visits per person each policy year, separated by at least 150 days.</i> <i>Examples:</i> <ul style="list-style-type: none"> Exams, x-rays, cleaning 	\$75/visit	\$100/visit	\$100/visit
Basic Services <i>Payments are 50% of the listed benefit in the first policy year and 100% thereafter.</i> <i>Examples:</i> <ul style="list-style-type: none"> Deep sedation/general anesthesia Amalgam filling – three surfaces Extraction – erupted tooth or exposed root Reline complete denture (laboratory) 	\$140 \$70 \$50 \$150	\$275 \$140 \$100 \$300	\$275 \$140 \$100 \$300
Major Services <i>For the Plus plan, in certain states¹ there is a 180-day waiting period on major services. After the waiting period, payments are 50% of the listed benefit for the remainder of the first policy year and 100% thereafter. Major Services are not covered under Basic or Intermediate plans.</i> <i>Examples:</i> <ul style="list-style-type: none"> Inlay – metallic – two surfaces Crown – resin Retreatment of previous root canal therapy Complete denture Maxillary sinusotomy 	— — — — —	— — — — —	\$330 \$450 \$250 \$375 \$825
Annual Benefit <i>The maximum calendar-year benefit. Preventive Services benefits do not take away from this annual benefit for Basic or Basic and Major Services.</i>	\$500 for Basic Services	\$1,000 for Basic Services	\$1,500 For Basic and Major Services Combined

Sample premium rates are for a 30-year-old residing in Tennessee

¹ The 180-day waiting period applies in AK, AL, AR, AZ, CA, CO, DC, DE, GA, IA, ID, IN, KY, LA, MA, MD, ME, MI, MO, MS, NE, NC, ND, OK, PA, SC, SD, TN, TX, UT, WI, WV and WY.

» For more details, to enroll and also to learn about supplemental accident and critical illness plans, contact your agent today. Enrollment is easy — no medical underwriting for dental plans.