



ASSURANT
Health

Easy to Choose,
Easy to Use

Dental Ease[®]

*Small Group
Dental Insurance*



Dental Ease®

provides *simple, flexible dental coverage* for small employer groups. It's easy to find a plan that meets your needs.

Dental Ease is available with Small Group medical plans from Time Insurance Company or as a standalone product for groups with a minimum of three covered employees.



Dental Ease PPO Plans

Our Best Coverage at a Great Price

Dental Ease PPO plans provide significant premium savings. When you use network providers, you receive the maximum plan benefits. Choose the Dental Ease PPO plan with the coverage you want.

- Individual Deductible: \$50
- Family Maximum: three individual deductibles

PPO PLAN 1					
<i>Preventive</i>	<i>Network Basic</i>	<i>Major</i>	<i>Preventive</i>	<i>Out-of-Network Basic</i>	<i>Major</i>
100% deductible waived	90% after deductible	60% after deductible	100% after deductible	80% after deductible	50% after deductible
Benefit Year Maximums:			Benefit Year Maximums:		
\$1,000 \$2,000			\$750 \$1,000 or \$1,500		
PPO PLAN 2					
<i>Preventive</i>	<i>Network Basic</i>	<i>Major</i>	<i>Preventive</i>	<i>Out-of-Network Basic</i>	<i>Major</i>
100% deductible waived	80% after deductible	50% after deductible	80% after deductible	60% after deductible	40% after deductible
Benefit Year Maximums:			Benefit Year Maximums:		
\$1,000 \$2,000			\$750 \$1,000 or \$1,500		

Dental PPO Network

Dental Health Alliance® (DHA®) is the nationwide dental Preferred Provider Organization (PPO). The DHA network was created by dentists for dentists and their patients. DHA providers offer discounted services even on services not covered by Dental Ease.

Dental Ease Access Plans

Choose Any Dentist

If you prefer the freedom to choose any dental provider without incurring a penalty, Dental Ease Access plans provide that flexibility. If you or your covered employees happen to visit a DHA provider, the DHA provider will charge the lower negotiated rate given to PPO customers even though you are not an active PPO customer. Choose the Dental Ease Access plan with the coverage you want.

- **Individual Deductible:** \$50 – waived for all Preventive Services
- **Family Maximum:** three individual deductibles

ACCESS PLAN 1		
<i>Preventive</i>	<i>Basic</i>	<i>Major</i>
100%	80%	50%
Benefit Year Maximums: \$1,000 or \$2,000		

ACCESS PLAN 2		
<i>Preventive</i>	<i>Basic</i>	<i>Major</i>
80%	80%	50%
Benefit Year Maximum: \$1,500		

ACCESS PLAN 3		
<i>Preventive</i>	<i>Basic</i>	<i>Major</i>
100%	80%	0%
Benefit Year Maximum: \$1,500		

Dental Ease Indemnity Plans

If you reside in an area not serviced by the DHA network, the Dental Ease Indemnity plan is available. Benefits are the same as with the Dental Ease Access plans except you will not receive the lower negotiated rate at a DHA provider.

Covered Services

Preventive Services: Exams, routine cleanings, fluoride treatment, space maintainers, routine x-rays and sealants

Basic Services: Restorative – fillings/non-restorative – emergency exams, anesthesia/sedation, oral surgery, endodontics/root canals, extractions, stainless steel crowns, diagnostic x-rays, periodontics and histopathological exams

Major Services: Bridges, crowns, inlays and onlays, implants porcelain restoration of anterior teeth, full & partial dentures and non-surgical TMJ

Orthodontic Services: X-rays, diagnostic casts and orthodontic appliances





Other Dental Services

TMJ

The lifetime maximum benefit is \$1,000.

Optional Orthodontic Services

Optional orthodontic services are available for either the entire family or for covered dependent children only. Benefits for orthodontic services are paid the same regardless of the plan selected.

ORTHODONTIC EXPENSE SHARING	
Deductible	\$50
Rate of Payment	50%
Lifetime Maximum Benefit	\$1,000



There is a separate \$50 deductible for orthodontic services. The family deductible does not apply. On PPO plans, the rate of payment is 40% if a non-network provider is used.

Dental Ease Participation Requirements

ELIGIBLE PARTICIPANTS	GROUP SIZE	
	2-4 Employees*	5+ Employees
Employees	100% – after waivers	75% – after waivers
Dependents	50% – after waivers	50% – after waivers

* Standalone groups require a minimum of three employees.

If the employer pays 100% of the premium, all employees who do not have other dental coverage must participate.

Orthodontic Participation Requirements

For Dental Ease PPO plans, orthodontia is available on all plans for groups with at least 10 covered employees.

For Dental Ease Access plans, orthodontia is also available to groups with at least 10 covered employees. In addition, these plans must have a minimum Major Services coinsurance of 50% and an annual maximum benefit of at least \$1,500.

Waiting Periods

Major Dental Services and Orthodontic Services require a 12-month waiting period. Benefits are available for these services after you have been continuously insured under the plan for 12 months.

Groups with 15 or more covered employees have the option to waive the 12-month waiting period on Major Dental Services. Employees must qualify as timely applicants according to the certificate.



Takeover Benefit

If Dental Ease is replacing an existing group dental plan, those employees covered by the prior plan, will receive takeover benefits according to the guidelines below.

- The **waiting period** for Major Dental Services, will be waived as long as the prior carrier also provided coverage for Major Services.
- Any **deductible** amount incurred under the prior plan during the current calendar year will be used toward satisfying the new Dental Ease deductible. In order for proper deductible credit to be given, written documentation must be submitted at time of enrollment.
- A **paid benefit** applied to the maximum benefit amounts under the prior plan will also be applied to the maximum benefit amounts under Dental Ease.
- **Orthodontic treatment** that began under the prior plan and continues under Dental Ease will be considered for takeover if both plans include orthodontic coverage. If the bands or appliances were inserted while covered under the prior plan, then employees will receive the lesser of the Dental Ease plan's or the prior plan's maximum benefit. Any benefits payable under Dental Ease will be reduced by the amount payable under the prior plan.
- There are no specific dollar provisions for takeover benefits on the dental plan. There are limitations in coverage when not replacing a current group dental plan.



Dental Exclusions

Benefits are not provided for the following:

Treatment which is not dentally necessary or is experimental; appliances, inlays, crowns, etc. which are used primarily for splinting; treatment relating to the change or maintenance of vertical dimension, bite registration or bite analysis; alteration or restoration of occlusion; replacement of lost or stolen appliances; educational procedures; personal supplies or equipment – including water piks, toothbrushes or floss; charges for completion of claim forms or missed appointments; treatment for jaw fractures; treatment covered under any other plan sponsored by the participating employer; treatment provided by an immediate family member, the participating employer or one of the employees; hospital or facility charges for room and board, supplies or x-rays prior to oral surgery; treatment covered by Workers' Compensation or any governmental agency; charges payable by Medicare; charges for which the insured isn't liable; treatment performed outside the United States (other than the first \$100 for emergency care); cosmetic treatment; treatment which is not expected to be successful for at least 3 years; laboratory prepared restorations on teeth which may be restored with amalgam or composite resin filling; replacement of teeth missing on, or prior to, the effective date; orthodontic treatment (unless coverage is shown in the schedule of the certificate).

**This is a general summary of benefits, limitations and exclusions.
The certificate of group insurance provides complete details.**



ASSURANT Health

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About Assurant Health

Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage for almost one million people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group, short term and student health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wis., and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is www.assuranthealth.com.

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international markets. Its four key businesses – Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

Assurant, a Fortune 500 company, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is www.assurant.com.