

# Dental Insurance

Wellabe makes it simple to sell dental care with two plan options with customizable, comprehensive coverage levels. They include first-day coverage and benefits for preventive, basic, and major services.

## POLICY HIGHLIGHTS

- Issue ages 18 to 89
- Guaranteed issue underwriting
- Monthly, quarterly, semi-annual, or annual billing options through a bank draft or credit card

## CHOOSE ANY PROVIDER

The Gold and Platinum plans give the freedom to use any provider and additional savings may occur with in-network dental providers. Our dental network focuses on neighborhood dentists. It is one of the largest in the United States, but it's not available in all states. Visit [Wellabe.com/dental](https://www.wellabe.com/dental) to see the list of providers.

## SAVE MONEY

1. Add a spouse to the dental policy at time of application to provide a combined savings.
2. Include a 5% discount if either the applicant or spouse (if applicable) are applying for and issued a Wellabe Medicare Supplement or Final Expense plan at the time of the dental plan or already have an existing Wellabe Medicare Supplement or Final Expense plan.<sup>1</sup>



Optional benefit riders <sup>2</sup>	Gold \$1,000	Gold \$1,500	Platinum \$1,000	Platinum \$1,500
<b>Buyup benefit</b>	Add \$1,000 of coverage (buyup) to maximize benefits.		Add \$1,000 of coverage (buyup) to maximize benefits.	
<b>Calendar year maximum carry-over benefit</b>	Allows up to \$3,000 to be carried over to the next calendar year.		Allows up to \$3,000 to be carried over to the next calendar year.	
<b>Plan benefits</b>				
<b>Calendar year maximum</b>	\$1,000	\$1,500	\$1,000	\$1,500
<b>Preventive services (NWP)</b> Evaluations, cleaning, and X-rays	100%; \$0 deductible		100%; \$0 deductible	
<b>Calendar year deductible</b>	\$50 for basic and major services		\$50 for basic and major services	
<b>We pay the following coinsurance percentages after the deductible:</b>				
<b>Basic services (NWP)</b> Diagnostic X-rays, fillings, and nonsurgical extractions	50%		80%	
<b>Major services</b> Bridges, crowns, dentures, implants, surgical extractions, root canals, and periodontal services	20% within first 12 months; 50% after 12 months		20% within first 12 months; 50% after 12 months	

- Insurance products are underwritten by Wellabe companies: Medico® Insurance Company, Medico® Corp Life Insurance Company, Medico® Life and Health Insurance Company, American Republic® Insurance Company, American Republic® Corp Insurance Company, and Great Western Insurance Company.
- Only one rider may be chosen at time of application to add to a policy for an additional fee.