

Dental Insurance



Thanks for asking about dental insurance!

You're one step closer to protecting your smile AND your budget. Too often, we see people put off dental care because they're afraid of big bills. But delaying treatment can lead to bigger – and more costly – problems later on. And if you're retired or soon will be, you may already know that in most cases, Medicare doesn't cover dental care – not even preventive care.¹

**It's easy to get coverage
and help pay for more than 150 procedures.**

We've made our coverage easy to get and inexpensive, too. **Starting around \$1 a day,**² you can have real dental insurance that helps pay for over 150 covered procedures – everything from **cleanings** and **fillings**, to **crowns**, **root canals**, **dentures** and even **implants**. Plus, you'll enjoy features such as:

- **\$5,000 maximum** on the dollar amount you can receive and there are no deductibles
- **Immediate coverage** for preventive, basic care and Major care
- **100% preventive coverage**
- **See any dentist** – keep your own dentist or select a new one – the choice is yours

If you choose a dentist from our network you could save an average of 36% on covered services. These are discounts **ON TOP OF** the insurance policy benefits.

To Find an In Network Provider go to: <https://www.careington.com/members/find-a-provider/>

You'll find our dental insurance is not only inexpensive, it's protection you can't afford to be without. See all the details on our website including costs and limitations, and read on for valuable information about how this insurance works, answers to frequently asked questions and more!



Questions? Ready to apply?

Call **954-466-3205** or **856-414-5944**

www.dentalvisionplans.org

¹ "Medicare & You," Centers for Medicare & Medicaid Services, 2022

² Based on Individual Economy Plan

³ This reflects the difference between the national average for charges without a network and those negotiated by the network for participating providers. Networks are subject to change.

How does this coverage work?



Helps cover over 150 procedures

You get benefits for every covered procedure ... even if they're performed at the same time. You can even get FREE pretreatment estimates so you know exactly what benefits will be paid.



See any dentist

You can see any dentist you want. Keep the dentist you already know and trust or find someone new.



Network savings available

If you choose a dentist from our network, **you can save a national average of 36%** on covered services.* These are discounts ON TOP OF the insurance policy benefits.



Absolutely no deductibles

You'll never have to pay a deductible. In fact, you can start collecting benefits for preventive and basic care on day one.



Guaranteed acceptance

Just choose your plan and benefit option, then complete, sign and date your Enrollment Form. **You cannot be turned down** for one of these insurance policies as long as you don't already have our dental coverage.



Guaranteed satisfaction

We have **hundreds of thousands of customers who love our dental insurance**, and we think you will too. Rest assured, if you're not completely satisfied with this coverage, return it within 31 days for a full refund. No hassles, no questions asked.



On the next page, see what types of services are available to you with this dental insurance ...



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An inexpensive way to help pay your dental bills

This is real dental insurance, not just a discount plan. It pays cash benefits for over 400 covered procedures – all of the services you're most likely to need. Plus, you get access to one of the nation's largest networks, saving you even more if you choose to see one of our network dentists.

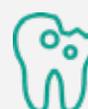
Provides coverage for **Preventive Care** and **Basic Care**, including:



Preventive Care
Exams, X-rays and cleanings.



Basic Care
Fillings, simple tooth extractions, denture clasp repairs and some minor oral surgeries.



Major Care
Root canals, crowns, bridges and even dentures.

And this coverage is inexpensive, even if you're on a fixed income.

Get coverage for just yourself or you and your spouse.* There are four coverage options:

Add **optional Vision and Hearing Protection** to your dental coverage – just call us!



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How much does this insurance pay?

Preventive Care: From day one

Preventive benefits help cover 40 preventive services, including:

- Routine exams
- Comprehensive exams
- Dental X-rays
- Professional dental cleanings

Preventive service example:

You have a regular checkup for a routine exam, cleaning and X-rays.

Preventive benefits are **paid 100%** by this coverage when you see a dentist in our network.

Basic Services: Right away

Basic benefits help cover 130 basic services, including:

- Fillings for cavities
- Minor oral surgery procedures
- Repair or replacement of denture clasp
- Simple tooth extractions

Major Procedures:

Major benefits help cover major services, including:

- Root canals
- Crowns
- Artificial teeth used in bridges
- Partial dentures & full dentures
- Surgical tooth extractions
- Implants \$1,500 (lifetime maximum)
- Core build-up and much more

Remember, when you use a dentist in our network, **you can save a national average of 36% on covered services** – discounts are applied before benefits even kick in!



Common questions from our customers

Can my insurance be canceled if I have a lot of claims?

Absolutely not. **You'll never lose this insurance or pay more for it simply because of your claims.**

What is the difference between dental insurance and dental discount plans?

Dental insurance pays cash benefits for covered services.

Discount plans offer price reductions with in-network dentists, often charging a membership fee or annual commitment on top of their monthly premium.

This dental coverage from Physicians Mutual Insurance Company does both. It provides network savings in addition to the insurance cash benefits for over 400 covered services – all for an inexpensive monthly rate.

What are some ways I can save money on my dental bills?

The best way to prevent large dental bills is preventive care. **With this coverage you can get regular checkups twice a year**, which can help you avoid more costly procedures.

You can get discounted dental care on covered services by choosing a dentist from our network of over 500,000 provider locations. 100% coverage for preventive care if you see a dentist in our network. We can also tell you which dentists have the lowest fees in your area.

Who will file my claims?

You'll receive a Dental ID card with your insurance policy. You can just give that to your dentist and **we will work with them to file your claims.**

Won't Medicare pay for my dental care?

Medicare does not cover dental care or most dental procedures such as cleanings, fillings or dentures.¹



Questions? Ready to apply?

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www.dentalvisionplans.org

Getting this coverage is easy! You can apply online or call us right now. So take charge of your dental health. Enroll today, before your next checkup! **With our 31-day Satisfaction Guarantee, there's no risk.**

¹ "Medicare & You," Centers for Medicare & Medicaid Services, 2022

Plan Benefits

Eligibility: Ages 18 - 99

Policy Year Maximum Benefit: **\$5,000**

Policy Year Deductible: **\$0**

		In-Network	Out-of-Network
Dental Coverage	Preventive Services <ul style="list-style-type: none"> Dental Exams; 2 per year Cleanings; 2 per year Bitewing X-Rays; 2 per year Fluoride treatment is for age 16 and under; 2 visits per year 	100% of contracted rate	80% of UCR
	Basic Services <ul style="list-style-type: none"> Limited Oral Evaluation Diagnostic Consultation Emergency Palliative Treatment Panoramic X-Ray Periapical X-Ray Periodontal Non-Surgical Service Basic Restorative Service Filling Basic Oral Surgery Periodontal Service Non-Surgical Extraction 	65% of contracted rate 1st yr. 80% thereafter	65% of UCR 1st yr. 80% thereafter
	Major Services <ul style="list-style-type: none"> Major Restorative Service Inlay/Onlay/Crown Endodontic Service Periodontal Service Prosthodontic Service Implants ² 	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	All Other Medically Necessary Services <i>(services not listed above)</i>	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	Orthodontia ¹ <ul style="list-style-type: none"> Straightening of teeth (for all ages) Lifetime max \$1,500 ² 	Year 1 - N/A Year 2+ - 50%	N/A
Vision Rider	Vision Services <ul style="list-style-type: none"> Eye Exam Single Lenses Trifocal Lenses Eyeglass Frame ³ Anti-Reflective Lenses Polycarbonate Lenses Contact Lens Fitting Fee Refraction Bifocal Lenses Progressive Lenses Contact Lenses 	60% of UCR 1st yr. 70% of UCR 2nd yr. 80% of UCR thereafter 1 per year	
		\$200 maximum per year	
		\$45; 1 per year	
		\$40; 1 per year	
		\$15; 1 per year	
Hearing Rider	Hearing Services <ul style="list-style-type: none"> Hearing Exam Hearing Aid and Necessary Repairs or Supplies ¹ 	\$750 maximum <i>(per ear, per year)</i>	

¹ 12 Month Waiting Period; ² Lifetime Maximum \$1,500; ³ 6 Month Waiting Period

Understanding How Your Benefits Work

Dental Coverage

In-Network

Peter goes to his Careington Network dentist for a regular check-up. Upon examination, the dentist realizes that Peter needs a filling. Luckily, Peter has a Dental Plan with Family Life. He has met his \$100 annual deductible.

Procedure:	Provider Charge	In-Network Cost	Family Life Pays	You Pay
Dental Exam	\$150	\$35	100% Preventative day one; \$35.00	\$0
Filling	\$275	\$99	65% Basic day one; <i>(of In-Network Cost = \$64)</i>	\$35 <i>(\$99 - \$64)</i>
Total	\$425	\$134	\$99	\$35

Out-of-Network

Peter chose not to use the Careington Network and instead goes to an out-of-network dentist for a regular check-up. Upon examination, the dentist realizes that he needs a filling. Peter has a Dental plan with Family Life. He has met his \$100 annual deductible.

Procedure:	Provider Charge	Out- of-Network Cost*	Family Life Pays	You Pay
Dental Exam	\$150	\$96	80% Preventative day one; <i>(of Usual and Customary = \$77)</i>	\$73 <i>(\$150 - \$77)</i>
Filling	\$225	\$175	65% Basic day one; <i>(of Usual and Customary = \$114)</i>	\$111 <i>(\$225 - \$114)</i>
Total	\$375	\$271	\$191	\$184

**subject to the Usual and Customary charges based in zip code 77092*