

# Dental Insurance Portfolio

## Dental - Vision - Hearing



### Take Care of Your Oral Health

Dental insurance is an important part of protecting an individual's overall health. Brushing and flossing regularly is important, but your clients cannot rely on that alone. Without regular cleanings, bacteria can build up and lead to decay, cavities, and possible tooth loss. Regular visits to a dentist are essential to preventing these problems before they become painful and expensive.



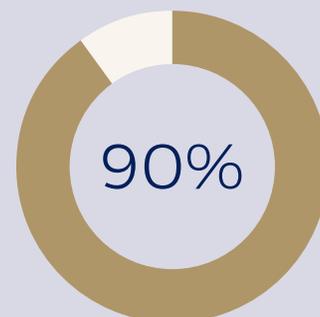
### Freedom to Choose

Your clients can choose any provider and have confidence that their plan will keep them covered. Additional savings can be incurred when using an in-network dental provider. The Maximum Care Network®, powered by Careington and DenteMax, is one of the largest dental networks nationally with a focus on neighborhood dentists. This is not available in all states.

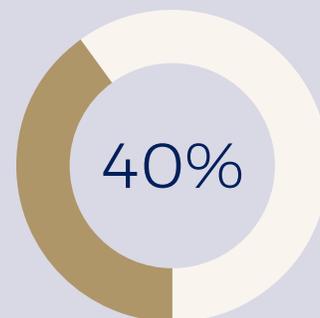
### Product Overview

<b>Issue Ages</b>	18 to 89
<b>Underwriting</b>	Guaranteed issue, no medical questions
<b>Coverage Options</b>	Individual
<b>Annual Deductible</b>	\$100 annual deductible
<b>Services Covered</b>	Varying levels of coverage for preventive, restorative/basic, and major services
<b>Rate Structure</b>	Unisex
<b>Billing Options</b>	Monthly, Quarterly, Semi-Annual and Annual
<b>Payment Methods</b>	<ul style="list-style-type: none"> <li>• Automatic withdrawal from a designated checking or savings account</li> <li>• Automatic payment with a credit card (Visa or Mastercard)</li> <li>• Direct bill available for quarterly, semi-annual or annual billing options only</li> </ul>

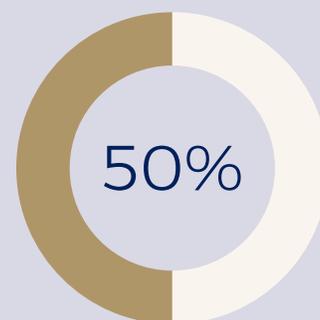
### Of U.S. adults



have had a cavity.<sup>2</sup>



ages 65+ have lost 6 or more teeth due to tooth decay or gum disease.<sup>1</sup>



ages 30+ show signs of gum disease.<sup>2</sup>

1. Centers for Disease Control and Prevention. "Explore Oral Health Data". 2014 data. <https://nccd.cdc.gov/oralhealthdata>. Viewed June 2017.

2. National Center for Chronic Disease Prevention and Health Promotion, Division of Oral Health, "At a Glance 2016: Fast Facts", <https://www.cdc.gov/chronicdisease/pdf/aag-oral-health.pdf>. Viewed June 2017.

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Product Benefit Details	Dental	D.V.H. Plans	Dental Plus
<b>Annual Deductible</b>	\$100	\$100	\$100
<b>Policy Year Maximum</b>	\$1,000	\$1,000 or \$1,500	\$2,500
<b>DENTAL COVERAGE</b>	<b>PLAN PAYS</b>		
<b>Preventive Services</b> Evaluations, cleaning, and x-rays	100% (3-month waiting period)	Coverage year 1 = 60% Coverage year 2 = 70% Coverage years 3+ = 80% (3-month waiting period)	80% (3-month waiting period)
<b>Basic Services</b> Diagnostic x-rays, fillings, and nonsurgical extractions	50% (6-month waiting period)	Coverage year 1 = 60% Coverage year 2 = 70% Coverage years 3+ = 80% (No waiting period)	80% (6-month waiting period)
<b>Major Services</b> Bridges, crowns, dentures, surgical extractions, root canals, and periodontal services	50% (12-month waiting period)	60% (12-month waiting period)	50% (12-month waiting period)
<b>VISION COVERAGE</b>	<b>PLAN PAYS</b>		
<b>Vision Services</b> Exams and hardware (eyeglasses and contact lenses). Up to \$200 in any two plan years	Not included	Coverage year 1 = 60% Coverage year 2 = 70% Coverage years 3+ = 80% (No waiting period on exam, 6-month waiting period on hardware)	50% (12-month waiting period)
<b>HEARING COVERAGE</b>	<b>PLAN PAYS</b>		
<b>Hearing Services</b> Exams, hearing aids, and repairs. Up to \$500 per plan year	Not included	Coverage year 1 = 60% Coverage year 2 = 70% Coverage years 3+ = 80% (12-month waiting period)	50% (12-month waiting period)

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