

Individual & Family **DENTAL COVERAGE**

- *Keeps those pearly whites gleaming.*

Making that semi-annual trek to the dentist isn't just good for your pearly whites, it's essential for good health. Why? Because researchers think there may be a link between cavities and gum disease, as well as serious health problems like heart disease.



--- ● CHOICE FOR YOUR CHOMPERS ● ---

Armed with a LifeMap Dental Plan, you and your family will be motivated to get regular check-ups, brush, floss, rinse and repeat. We offer two dental plans to choose from: **INCENTIVE 10 DENTAL** and **DOLLAR-BASED DENTAL**. Both reward you for making those proactive trips to the dentist's chair.

INCENTIVE 10 DENTAL

Watch your benefits grow from year to year!

Incentive 10 Dental rewards you for receiving routine preventive care. Each year that you see the dentist for an annual exam and cleaning means greater benefits and fewer out-of-pocket expenses the next year.

WHAT TO EXPECT

Here are some important features of the plan:

1

No or low deductibles

You won't have to meet any deductible for basic exams and cleanings. And you'll only have to meet a \$50 deductible for other covered services.

2

Help with the big stuff

If fillings, a crown, implants or other restorative and major services are needed, the plan helps pay the balance after the deductible has been met (up to the benefit-year maximum). There's a six-month waiting period for restorative services and a 12-month waiting period for major services.

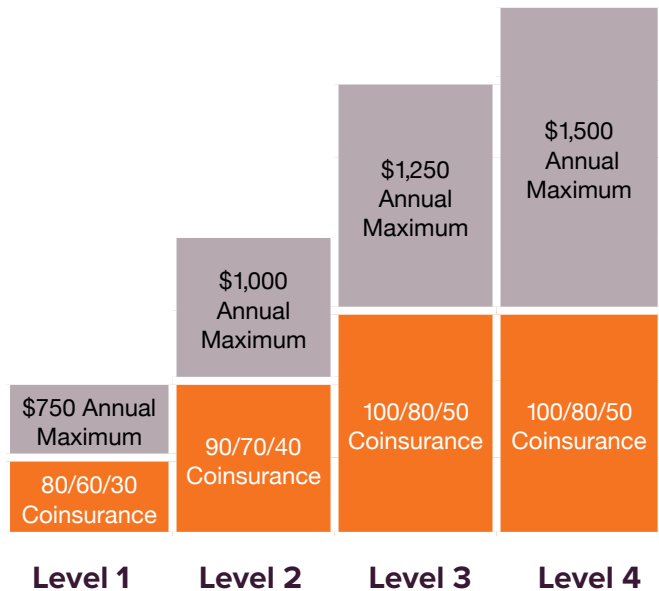
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More bang for your buck

Your coverage lets you see any dentist you'd like, but if you want to save money check out the dentists in our network. To find one, go to LifeMapCo.com.

HOW IT WORKS

Take a look at the chart below to see how it works. Each year you visit the dentist for at least one cleaning and one exam, we'll pay for more care during the next benefit year. The share we pay toward specific services also increases. By year four you could get up to \$1,500 worth of dental care. And we'd cover that care at 100/80/50 — which means we'd pay 100% of preventive care, 80% of restorative services and 50% of major services.



An annual exam and a cleaning reward you with lower costs for dental care and increasing maximum benefits.

WHAT'S COVERED: Individual Incentive 10 Dental

Pardon the *insurance speak*, but here's where we tell you which procedures and treatments are covered. We apologize in advance if you feel the need for a translator.

Preventive services

- Cleanings, limited to two per benefit year, whether they're considered cleanings or periodontal maintenance (periodontal maintenance is covered under major services)
- Oral exams: two per benefit year
- Topical fluoride treatment: two applications per benefit year for members age 17 and under
- X-ray bitewings: two sets per benefit year; panoramic and full-mouth series: limited to once every three years
- Sealants allowed for permanent bicuspids and molars for members age 17 and under
- Space maintainers allowed for members age 11 and under

Restorative services

- Fillings, composite and amalgam
- Emergency treatment for pain relief only
- Oral surgery, including surgical extractions, removal of teeth, biopsies and incision and drainage
- General anesthesia or intravenous sedation allowed for surgical extractions of teeth and for members age 6 and under
- Direct pulp capping

Major services

- Crowns or onlays
- Bridges (fixed partial dentures)
- Dentures (full or partial)
- Endosteal implants limited to four per lifetime per member
- Endodontics, including root canal treatment, pulpotomy and apicoectomy
- Periodontal maintenance, limited to two per benefit year in lieu of preventive cleaning
- Scaling and root planing allowed once every two years per quadrant
- Debridement allowed once every three years
- Gingivectomy and gingivoplasty allowed once every three years per quadrant
- Osseous and mucogingival surgery allowed once every five years per quadrant
- Replacement of prosthetics is limited to replacements made at least seven years from the most recent placement; limited to once in a seven-year period

DOLLAR-BASED DENTAL

Wish you could spend your dental dollars your way?

Dollar-Based Dental is the plan for you! We've kicked most of the traditional limitations and exclusions to the curb and put you in charge. There's a six-month waiting period before we start paying for stuff, but it's worth it to have control of your dental dollars.

WHAT TO EXPECT

Here are some highlights of the plan:

1

No deductible

You won't have to meet any deductible for anything. Zip, zero, nada.

2

Rewards for hightailing it to the dentist

Being proactive by getting an annual exam and cleaning earns you bigger benefits the following year.

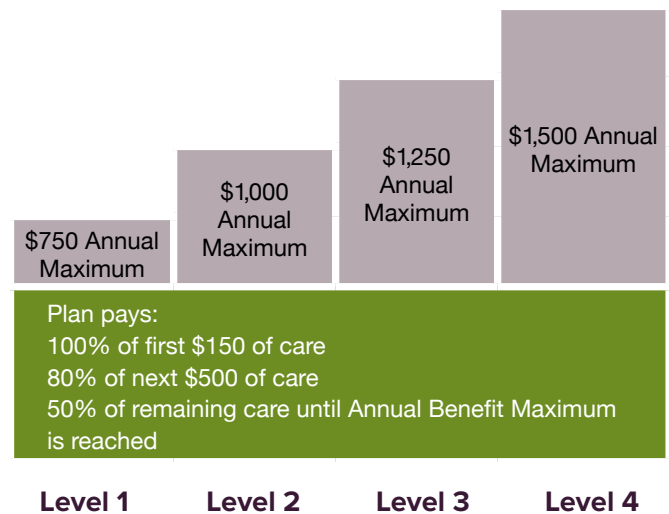
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Savings that shine

See any dentist, but stretch your dollars by choosing a dentist in our network. To find one, go to LifeMapCo.com.

HOW IT WORKS

Take a look at the chart below to see how it works. Each year that you take a seat in the dentist's chair for an exam and cleaning, means greater benefits the next. The goal is to reach \$1,500 worth of dental care by year four.



An annual exam and a cleaning reward you with lower costs for dental care and increasing maximum benefits.

WHAT'S COVERED:

Individual Dollar-Based Dental

No *insurance speak* needed to explain what's covered, because almost everything is. The main exceptions are teeth bleaching, veneers and orthodontia (aka braces).

WHAT'S NOT COVERED

To help keep costs down for everyone, we unfortunately can't cover everything. This is the small print that explains the exclusions for each dental plan we offer. Don't blame us for the unpronounceable verbiage, our lawyers made us do it.

EXCLUSIONS: Individual Incentive 10 Dental

These services and supplies are not covered:

- Additional procedures to construct new crown under existing partial denture framework
- Application of desensitizing resin for cervical and/or root surface
- Bleaching of teeth
- Collection of cultures and specimens
- Connector bar or stress breaker
- Cosmetic/reconstructive services and supplies (certain exceptions apply)
- Diagnostic casts or study models
- Duplicate X-rays
- Endodontic endosseous implants
- Exfoliate cytology sample collection or brush biopsy
- Expenses payable by motor vehicle insurance or other liability insurance coverage
- Experimental/investigational treatments, procedures, and services and supplies
- Fees, taxes, interest
- Gold foil restorations
- Hospitalization for dentistry
- Implant maintenance procedures, including: removal of prosthesis, cleansing of prosthesis and abutments, reinsertion of prosthesis
- Incision and drainage of abscess extraoral soft tissue, complicated or non-complicated
- Indirect pulp capping
- Interim partial or complete dentures
- Labial veneers
- Local anesthesia, sterilization, and supplies billed as separate charges (these procedures are considered inclusive of billed procedures)
- Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue per tooth
- Maxillofacial prosthetic procedures
- Military service-related conditions: any condition resulting from military service in the armed forces of any country
- Modification of removable prosthesis following implant surgery
- Nitrous oxide
- Non-direct patient care
- Occlusal analysis and adjustments
- Occlusal guards
- Oral hygiene instructions
- Oral/facial photographic images
- Orthodontic services, including craniomandibular orthopedic treatment; procedures for tooth movement, regardless of purpose; correction of malocclusion; preventive orthodontic procedures; and other orthodontic treatment
- Pediatric dentures
- Pin retention in addition to restoration
- Precision attachments
- Medication and supply charges including take home drugs, pre-medications, therapeutic drug injections, or supplies
- Provisional splinting
- Pulp vitality tests
- Radical resection of maxilla or mandible
- Radiographic/surgical implant index
- Removal of nonodontogenic cyst, tumor or lesion
- Replacement of lost, stolen or broken dental appliances
- Self-help, non-dental self-care, training, or instructional programs
- Services and supplies provided to a member by an immediate family member
- Surgical procedures for isolation of a tooth with rubber dam
- Tooth transplantation (includes reimplantation from one site to another and splinting and/or stabilization)
- Treatment for an illness or injury caused by a member's unlawful instigation and/or active participation in a riot, rebellion, war or illegal act
- Treatment of simple or compound fractures of the mandible
- Treatment of Temporomandibular Joint Dysfunction
- Unspecified implant

EXCLUSIONS: Individual Dollar-Based Dental

Your policy does not cover:

- Bleaching of teeth
- Labial veneers
- Orthodontic services, including craniomandibular orthopedic treatment; procedures for tooth movement, regardless of purpose; correction of malocclusion; preventive orthodontic procedures; and other orthodontic treatment
- Expenses payable by motor vehicle insurance or other liability insurance coverage
- Treatment for an illness or injury caused by a member's unlawful instigation and/or active participation in a riot, rebellion, war or illegal act
- Work-related injuries



● **SEE THAT HEALTHY SMILE** ●

We want you to get a good look at your gleaming smile, so you can add Vision Coverage to any of our dental plans. It reimburses covered family members up to \$150 for vision care, LASIK, glasses and contacts, every two years.

**Give us a call or talk to your
insurance producer today about
Individual & Family Dental Coverage
from LifeMap Assurance Company™.**

New policies: 1 (800) 320-2915

Service and support: 1 (800) 756-4105



Insurance for every step of life.

● LifeMapCo.com

This is a brief summary of the Individual Dental Plans available from LifeMap Assurance Company. For full coverage provisions, including a complete list of Covered Services and Exclusions, please refer to your policy.

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