



## Dollar-Based **DENTAL COVERAGE**

- *Puts employees in charge of their dental dollars.*

As an employer, you probably know how much your employees value dental benefits. In fact, it's the second most requested type of health and wellness coverage. Dollar-Based Dental Coverage from LifeMap offers something few plans do—the opportunity for employees to spend their dental dollars their way. It provides flexibility for employers too. You can choose to fully fund the coverage or offer it as a voluntary dental plan.



# Dollar-Based DENTAL COVERAGE

With this dental plan, we've kicked most of the traditional limitations and exclusions to the curb and made things simple for you and your employees. It's a plan employees and their families will love because there are **no lifetime maximums, no pre-existing condition limits, and no limits on the number of cleanings they can receive.**

## WHAT EMPLOYEES CAN EXPECT

Armed with LifeMap Dollar-Based Dental Coverage, your employees and their families will be free to choose the dental services that matter most to them.

1

### Flexibility and choice

Employees can see any dentist they choose. But they'll get the most bang for their buck by visiting a participating dentist.

2

### Control of their dental destiny

Employees get a set amount of dental dollars each year to spend the way they and their dentist feel is best. So if an employee needs extra cleanings to keep periodontal disease at bay, they're not limited to just two per year.

3

### No more gue\$\$work

Most traditional plans cover preventive care at one level and major dental work at another. Dollar-Based Dental is different. All covered services—from routine cleanings to root canals—are paid on a simple dollar amount benefit structure, not a complex service schedule. Details are in the summary of benefits.

• **LifeMapCo.com**  
**1 (800) 794-5390**

## WHY SHOULD YOU OFFER IT?

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

### Network savings

To take advantage of network pricing, employees can find a participating dentist at LifeMapCo.com.

### Long-term benefits

According to the American Dental Education Association, every dollar spent on prevention saves as much as \$50 in restorative and emergency treatment.

## A HANDFUL OF EXCLUSIONS, NOT HUNDREDS

Here are the only things Dollar-Based Dental doesn't cover:

- Aesthetic, cosmetic or reconstructive services and supplies
- Initial placement of a prosthetic device to replace a tooth that was missing prior to the effective date of coverage (may be included at your discretion)
- Motor vehicle coverage and other insurance liability (may be included at your discretion)
- Work-related injuries (may be included at your discretion)
- Implants (may be included at your discretion)
- Orthodontic dental services (may be included as an orthodontic rider)

**Talk to us today about Dollar-Based Dental Coverage from LifeMap Assurance Company®.**



Insurance for every step of life.