

Voluntary Group Dental

Dental Coverage for the Employee and Family

A complete and comprehensive benefits program is a necessity in today's volatile job market. Our Voluntary Group Dental plan provides benefits for diagnostic and preventive care, as well as almost every form of specialty dental treatment. A variety of benefit plans and coverage levels are available.

Plan Options

■ Scheduled Benefit Plan

The Scheduled Benefit Plan offers dental coverage based on a coverage schedule of predetermined benefit amounts.

- Available to groups of 2 or more enrolled employees (5 or more enrolled employees required in OR and WA).
- Benefits are paid for diagnostic and preventive care.
- The coverage schedule identifies the maximum dollar amount insureds are eligible to receive as assigned to each procedure.
- Coverage may be used with any provider. The insured can elect to have benefits paid directly to the provider or to themselves.

■ Reasonable & Customary Benefit Plan

- The Reasonable & Customary Benefit Plan pays a percentage of dental costs, based on the type of procedure performed.
- Available to groups with 30 or more enrolled employees (51 in NV).

■ General Information

- Benefit Plans can be written for employee only, employee + spouse, employee + child(ren) or family.
- Three Benefit Programs: Gold, Silver and Bronze.
- The Bronze program may be offered as a dual choice option with any other dental plan.
- Orthodontic coverage available for dependent children under the age of 19 with the selection of the Gold program.
- Annual deductibles for Gold, Silver and Bronze programs are \$50 per person per calendar year or \$150 per family, not applicable to diagnostic, preventive and orthodontic services.
- Probationary Period (waived if covered by prior plan). Insureds must satisfy a 12 month probationary period before procedures and services in the following categories will be covered:
 - Major Restorative
 - Periodontics
 - Prosthetics
 - Orthodontics

For Agent Use Only. Voluntary Group Dental Insurance is underwritten by Fort Dearborn Life Insurance Company. This brochure is for illustrative purposes only and is not a contract. Only the insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions.

Administrative Offices:

Downers Grove, Illinois | Cleveland, Ohio | Dallas, Texas



FORT DEARBORN LIFE
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Chicago, Illinois

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