



ASSURANT  
Health

**VoluntaryMart®**  
*Added Protection – Superior Solutions<sup>SM</sup>*



*Dental Insurance*

# VoluntaryMart®

## Dental Insurance

A **great smile is a real asset**, and VoluntaryMart Dental Insurance will help keep your and your family's teeth healthy and attractive. Dental disease is all too common, but most problems are preventable through regular checkups and cleanings. Problems that do develop are easier to treat when discovered early.

### VoluntaryMart® Dental Insurance:

- provides for regular, routine care that is critical to preventing and diagnosing the onset of dental disease.
- pays cash benefits directly and promptly to you unless you choose otherwise.

### Effective and Affordable

VoluntaryMart Dental Insurance is:

**Economical** – Rates are affordable and designed to stay that way.

**Fast** – In most cases, a check is mailed within 48 hours of receipt of proof of a valid claim.

**Guaranteed Renewable for Life** – It cannot be cancelled because of the number of claims you file or the amount of benefits you receive.

**Portable** – Once you're approved and your policy is in force, it's yours to continue even if you leave your job for any reason.

### Choose Level 1, Level 2 or Level 3 Coverage

Select the level of coverage that best meets your needs and budget.



## Expand Your Coverage with These Optional Riders

**Inflation Benefit Rider** – offers protection against inflation.

**Orthodontic Benefits Rider** – pays benefits for covered orthodontic treatments.

*Riders are available at an additional cost.*

### Exclusions and Limitations

This policy does not cover the following:

- Any procedure not shown on the list of covered dental services.
- Any services or supplies considered to be experimental or investigative.
- Services received before the effective date.
- Services received after the policy terminates.
- Charges for dental services performed by someone other than a dentist or dental hygienist.
- Services that are not recommended by a dentist or that are not required for the preservation or restoration of oral health.
- Repairs to dental work within six months of the initial work.
- Replacement prosthetics within five years of last placement.
- Treatment involving crowns for a given tooth within five years of last placement, regardless of type of crown.
- Replacement for inlays or onlays for a given tooth within five years of last placement.
- Implants (materials implanted into or on the bone or soft tissue) or the removal of implants.
- Any services performed for cosmetic purposes, unless they are for the correction of functional disorders.
- Benefits for services rendered outside the territorial limits of the United States and Canada.
- Any charge for a service required as a result of disease or injury that is due to:
  - war or an act of war, whether declared or undeclared.
  - taking part in an insurrection or riot.
  - the commission or attempted commission of a crime.
  - self-inflicted injury or attempted suicide, while sane or insane.
  - participating in any activity or event including the operation of a vehicle while under the influence of a controlled substance (unless administered by a physician and taken according to the physician's instructions) or alcohol (as determined under the motor vehicle laws of the jurisdiction in which the accident occurs).
- Services rendered by a member of the immediate family of an insured person.
- Orthodontic treatment unless the policyowner has elected the orthodontic benefits rider as shown in the policy schedule.
- Replacement of teeth missing prior to the effective date.
- The initial placement of removable full or partial dentures unless it includes the replacement of a functioning natural tooth extracted while the Insured Person is covered under this policy.
- The initial placement of a fixed partial denture, including a Maryland Bridge, unless it includes the replacement of a functioning natural tooth extracted while the insured person is insured under this policy.
- Bridgework, crowns, inlays or onlays for insured persons under age 16, except for stainless steel or plastic crowns.

# VoluntaryMart®

Dental Insurance



ASSURANT  
Health

**Assurant Health**  
501 West Michigan  
Milwaukee, WI 53203

## Convenient and Affordable

VoluntaryMart Dental Insurance is a convenient and affordable way to supplement your health care coverage.

## Pays Benefits When You Need Them Most

VoluntaryMart Dental Insurance provides peace of mind by offering practical, personal and convenient coverage that pays benefits when you or a family member need them most.

## Security and Confidence

When you select VoluntaryMart Dental Insurance from Assurant Health, you enjoy the security and confidence that comes from doing business with an industry leader that traces its roots back more than 100 years.

You can rely on Assurant Health – now and in the future.

**For more information or to apply, contact your authorized VoluntaryMart® agent today.**

## About Assurant Health

Assurant Health has been in business since 1892. Assurant Health's underwriting companies provide health insurance coverage for more than one million people nationwide. The companies' primary products include individual medical, small group, short-term and student health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wis., and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. Assurant Health is the brand name for products underwritten and issued by one or more of Assurant Health's underwriting companies – Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Each underwriting company is financially responsible for its own insurance products. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international markets. Its four key businesses – Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

Assurant, a Fortune 500 company, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has over \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is [www.assurant.com](http://www.assurant.com).

This brochure provides summary information. Please refer to the insurance policy for the actual terms and conditions. In the event that there are discrepancies with the information in this brochure, the terms and conditions of coverage documents will govern.

Product forms 035 and 065; Riders B210, B211, B240 and B241.

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