

For Immediate Release

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Secure Choice offers dental benefits options to those without coverage through work

Kansas City, Mo., (July 28, 2009) – At a time when individuals are losing group dental coverage due to job loss, a reduction in retirement benefits, or an employer cutting benefits offerings, Assurant Employee Benefits is working to ensure people understand there are dental benefit options available outside of the workplace.

The company offers Secure Choice, an individual prepaid dental plan that provides dental benefits with prepayment fees for an individual, an individual and one dependent, or a family. Plan participants simply pay the appropriate fee plus fixed co-payment amounts when they receive covered dental services from a participating plan dentist.

A wide range of dental services are included for less than average retail charges,* such as periodic exams, x-rays, routine cleanings, fillings, crowns, root canals, periodontal procedures such as scaling, root planing and debridement, dentures and oral surgery. Specialty dental services, including orthodontic treatment for children and adults, are also provided at a 25 percent reduction of plan specialists' normal charges. To receive benefits, participants must select a participating plan dentist. Each member of a family may choose a separate dentist.

“We understand this recession has caused many people to lose dental coverage through an employer,” said James Barrett, D.D.S., vice president of provider relations and national dental director at Assurant Employee Benefits. “Secure

Choice allows individuals without access to group dental coverage the opportunity to receive needed treatment at lower than average cost.

“And because the co-payment schedule is fixed, participants know what their out-of-pocket expense will be before they receive treatment. That’s helpful from a money management perspective, particularly in the case of retirees on fixed incomes or individuals who’ve lost their jobs.”

To learn more about Secure Choice individual prepaid dental or to sign up for coverage, visit www.buydentalnow.com or call 888.882.8233, extension 4.

*Average retail charges were determined by Assurant Employee Benefits claims analysis for the year 2005. The retail charges represent a mean average rounded to the nearest dollar representing what an individual may pay without the plan services.

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