



# News Release

For Immediate Release

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## Assurant Employee Benefits announces new option to make more dental benefit dollars available to insureds

**Kansas City, Mo.,** (August 4, 2009) – Assurant Employee Benefits today announces the addition of a new dental plan option, Preventive Max Waiver, to its Lifetime of Smiles® program. With Preventive Max Waiver, dental plan members can now receive coverage for preventive dental services without the fees for the services counting toward their annual benefit maximum. As a result, members have more benefit dollars available for other, more significant dental procedures that they may need.

“Preventive Max Waiver promotes good oral health by not applying preventive dental treatments toward an insured’s annual maximum,” said James Gimarelli, D.M.D., vice president of dental at Assurant Employee Benefits. “Plan members get the same coverage for preventive dental services that they are accustomed to, such as regular exams, cleanings and most x-rays. But the benefit paid doesn’t count toward their annual benefit maximum, giving them more benefit dollars for other costlier procedures they may need such as root canals and crowns.”

According to internal data,\* the national average for two exams, two cleanings and a set of bitewing x-rays is \$281. Without Preventive Max Waiver, that amount would be subtracted from an insured’s annual benefit maximum, leaving a member who has a \$1,000 annual maximum with just \$719 in benefits for the year. With Preventive Max Waiver, the same plan member would have a full \$1,000 in benefit dollars remaining to use during the year.

Preventive Max Waiver is the latest addition to Assurant Employee Benefits’ Lifetime of Smiles® program, which focuses on the company’s commitment to oral health. It is available with many Assurant Employee Benefits dental plans.

For added value, Preventive Max Waiver can be combined with Family Share Max, the dental plan introduced last year that allows family members covered under the same policy to pool their dental benefit dollars and use them in the way that best fits their particular needs.

\*2008 internal claims data for Union Security Insurance Company and Union Security Life Insurance Company of New York.

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