



ASSURANT
Employee
Benefits®

Welcome to *Lifetime of Smiles*®



Lifetime of Smiles® for better overall health

We are excited to announce a new way to share and a lot of new reasons to smile! Family Share Max is the newest addition to our Lifetime of Smiles® that enhances many of our dental plans to include the benefits members are asking for. It's just one more way Assurant Employee Benefits is leading the way with innovative solutions for our customers.

Dedicated to improving the smiles and overall health of our members for a lifetime -*Lifetime of Smiles*® includes:

- **Four cleanings per year** to help prevent gum disease (coverage up to 4 periodontal cleanings in a 12 month period).^{1,2,3}
- **Posterior tooth-colored fillings** preferred by many dentists and their patients.
- **Brush biopsies** for early detection of oral cancer.
- **Genetic testing** to help identify individuals who are at genetic risk for gum disease.³
- **Periochips** to control bacteria and reduce the size of periodontal pockets.^{2,3}
- **Dental healthcare discounts** on Xylitol products clinically proven to help reduce cavities.
- **Online Dental Health Center** a trusted resource that offers members the most up-to-date information available on preventive dental care.



Some things are meant to be shared - Family Share Max

Family Share Max is an innovative new way for families to maximize their dental insurance coverage.³ As the latest feature to our Lifetime of Smiles® program, Family Share Max allows families to pull from one shared dental coverage pool in the way that can most effectively meet their particular needs and budgets, replacing traditional individual maximums. This is an option to Lifetime of Smiles® selected by the employer.

90,000+ referable locations for even more flexibility

Our PPO dental network — **Dental Health Alliance, L.L.C.® (DHA®)** — ranks among the largest in the nation. With over 90,000 referable locations, it gives members access to more in-network dentists, helping them reduce out-of-pocket costs for covered procedures and treatments.⁴ So members have even more flexibility in spending benefit dollars... and even more reasons to smile!

If you are interested in the Lifetime of Smiles® offer call your Assurant Employee Benefits sales representative today or visit us at www.assurantemployeebenefits.com/smiles.

¹Dental prophylaxis cleaning is limited to 1 time in any 6 month period and periodontal maintenance procedure is limited to 1 in any 3 month period. Total number of combined dental prophylaxis cleanings and periodontal maintenance procedures cannot exceed 4 in a 12 month period.

²Classification of services varies by plan design.

³Currently not available in all states.

⁴The dental preferred provider network offered by Assurant Employee Benefits includes 90,000+ referable locations under access arrangements with Dental Health Alliance, L.L.C.® (DHA®) and other dental PPO networks.

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