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ASSURANT
Employee
Benefits[®]



Preventive Max WaiverSM

The national average for two exams, two cleanings and a set of bitewing x-rays is



\$281.¹

A molar root canal and associated services could exceed



\$1,000.¹

Encouraging good oral health by not applying preventive treatments to the maximum.

Our Lifetime of Smiles[®] program just got even better. Introducing Preventive Max Waiver*, a new option providing members the same coverage for preventive services, without it counting towards their annual maximums. This makes more benefit dollars available for other care!

Preventive Max Waiver:

- Encourages preventive dental care
- Provides the same coverage without depleting the maximum
- Makes available more maximum dollars for costlier dental procedures
- Supports the current wellness trend

¹According to 2008 claims data for Union Security Insurance Company and Union Security Life Insurance Company of New York.

*Not yet available in all states.

Assurant Employee Benefits is the brand name for insurance products underwritten and issued by Union Security Insurance Company. In New York, Assurant Employee Benefits is the brand name used for insurance products underwritten and issued by Union Security Life Insurance Company of New York, which is licensed in NY and has its principal place of business in Syracuse, NY.

It's Simple -

Donna knows the importance of maintaining good oral health, so this year during two check-ups, she has received five preventive treatments (two exams, two cleanings and one set of bitewing x-rays). See the Preventive Max Waiver (PMW) savings:

Dental Services	With PMW			Without PMW		
	PMW Plan Pays	Member Pays	Maximum Left	Plan Pays	Member Pays	Maximum Left
<ul style="list-style-type: none">• 2 Exams• 2 Cleanings• Bitewing X-rays	\$281	\$0	\$1,000	\$281	\$0	\$719

The extra \$281 Donna has in her annual maximum will come in handy, because at her last exam she found out she needs to get a root canal!

For additional ways to save with Preventive Max Waiver, visit www.assurantemployeebenefits.com/smiles.

This fictional example is for illustrative purposes only. The facts presented were designed to demonstrate the benefits of the Preventive Max Waiver dental option. Insurance plans contain limitations, exclusions, and restrictions. Issued contracts determine all plan features and policy benefits. This policy provides DENTAL insurance only. Contact Assurant Employee Benefits for additional details and costs.



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2323 Grand Blvd.
Kansas City, MO 64108
www.assurantemployeebenefits.com

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