



ASSURANT

Employee
Benefits

Combat rising costs with Freedom BasicSM and Dental Health Alliance[®]

We offer you a solution with a lower cost dental plan that is an alternative to prepaid plans along with access to our Preferred Provider Organization, Dental Health Alliance[®] (DHA[®]).

Freedom BasicSM provides freedom from rising benefit costs and stresses the importance of regular dental visits to assist in maintaining optimum dental health!

Plan features:

- \$50 deductible, waived for Preventive Services
- 100% coverage for Preventive Services
- 80% coverage for Basic Services
- No Major coverage, however you will receive up to a 20% discount on major services performed by participating DHA providers
- The freedom to use any dentist, even specialists, but DHA discounts will only apply if seeking services from a DHA dentist/specialist
- \$1,000 Benefit Year Maximum
- Includes a vision discount program

Example of potential savings by seeing a DHA dentist for a non-covered procedure.¹

	Visit to DHA Network Dentist	Visit to Non- Network Dentist
Average Charge for Crown ²	\$853	\$853
Minus DHA Discount	20%	NA
Actual Fee	\$682	\$853
You Pay	\$682	\$853

Your savings from using DHA \$171



Features of DHA

DHA's nationwide network has over 50,000 dentists and locations nationwide.

Participating dentists discount their fees up to 20%. Discounts on covered and non-covered services such as crowns, bridges, dentures, inlays and bleaching.

DHA encourages employees to nominate their dentists for network membership.

**To learn more about Freedom BasicSM
and DHA please contact
your Assurant Employee Benefits
sales representative.**

¹Savings may differ in cases where the DHA dentist's discount differs from 20%.

²Based on Assurant Employee Benefits Dental Claims Information. Figures shown have been rounded to the nearest dollar.

Products and services marketed by Assurant Employee Benefits are underwritten and/or provided by Union Security Insurance Company.



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